

ORIGINAL ARTICLE

## Feminization of poverty among the elderly: based on national data in Türkiye

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### Abstract

**Objective:** The number and proportion of people aged 65 and older in the world is increasing. The impoverishment of elderly women in Türkiye is becoming more visible, particularly due to gender inequalities.

This study aims to examine the effect of gender on sociodemographic characteristics and poverty among individuals aged 65 and over in Türkiye.

**Method:** This descriptive study, which is a secondary analysis of the 2018 Türkiye Demographic and Health Survey data, includes 4,263 Turkish citizens aged 65 and older.

**Results:** Elderly women have a higher median age (M=71; F=72), are less likely to be married/living together (M=85.0%; F=48.2%), and more likely to live alone (M=6.6%; F=17.0%) compared to men (p<0.05). They also have lower educational levels (no education/less than primary: M=29.6%; F=68.3%) and a higher proportion have no monthly income (M=8.7%; F=42.1%). However, there was no difference in welfare level between elderly women and men.

**Conclusion:** The low educational attainment, income insecurity, and living alone of elderly women in Türkiye, associated with gender inequalities, indicate that the impoverishment of women in old age is a significant problem that is likely to increase in the future. Ensuring nationwide gender equality and developing social policies and services to prevent the impoverishment of elderly women are crucial.

**Keywords:** Elderly, Women, Poverty, Gender Inequity

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## INTRODUCTION

There has been an increase in the number and proportion of elderly people in almost every country in the world <sup>1</sup>. It is projected that the proportion of people aged 65 and over, which was 10% in 2022, will reach 16% globally by 2050 <sup>2</sup>. According to the Address-Based Population Registration System Results announced by the Turkish Statistical Institute (TURKSTAT), the proportion of the population aged 65 and over in Türkiye increased from 7.1% in 2007 to 10.2% in 2023 <sup>3</sup>.

Following the first presentation of the world's aging trend at the 1994 International Conference on Population and Development, the Vienna Plan was adopted at the first World Assembly held in 1982, focusing on welfare-oriented policies on aging. The key problem areas identified in this plan were employment and income security, health, housing, education, and social welfare<sup>4</sup>. Poverty can be defined as the lack of opportunity for people to meet their basic needs and the absence of a minimum standard of living they can enjoy. According to the United Nations Development Program (UNDP), poverty encompasses not only lack of income but also a range of factors that prevent people from living a life of human dignity, such as lack of education, lack of access to healthcare services, unemployment, social exclusion, political powerlessness, and various other social and economic constraints <sup>5</sup>.

The first of the Sustainable Development Goals (SDGs) determined by the UNDP in 2015, "ending poverty in all its forms everywhere," aimed to overcome the biggest global challenge <sup>6</sup>. As the target year of 2030 approaches, a series of challenges faced globally, such as widespread inequality,

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political instability and conflict, climate crisis, the COVID-19 pandemic process, and the rising cost of living, are hindering the fight against poverty <sup>6</sup>.

Türkiye's aging population and the accompanying demographic changes have also brought new problems. According to TURKSTAT data, in 2023, 44.5% of the elderly population was male and 55.5% was female<sup>3</sup>. Elderly women face various challenges in areas such as retirement, access to healthcare services, care, and family support <sup>7</sup>. Especially the loss of their economic independence makes them more vulnerable, making it difficult for elderly women to meet their basic needs such as food, housing, and healthcare services <sup>8</sup>.

In our country, the late establishment of the social security system compared to other countries and the delay in ensuring its effectiveness have resulted in the income security of the elderly population not being provided, which has led to an increase in the poverty rate <sup>9</sup>.

The effects of poverty in old age are multidimensional. During this period, the capacity to cope with problems due to higher morbidity, living alone, and lower income is reduced. Particularly due to the lack of income security and health insurance, difficulties in accessing health services may be experienced. Old age can lead to the impoverishment of individuals or the chronicity of existing poverty <sup>10</sup>.

According to the 2023 TURKSTAT data, the poverty rate calculated based on 60% of the median equivalent household disposable income, as determined by the Income and Living Conditions Survey, is 30.7% in the

general population, 23.1% in the elderly population, 21.5% in elderly men, and 24.3% in elderly women <sup>11</sup>.

Although poverty is addressed today with its multifaceted dimensions, it is difficult to clearly define its conceptual boundaries. The difficulties in defining and measuring poverty become more apparent when it comes to women's poverty. Women experience poverty differently from men in the context of gender norms. The unequal access of women to education, health services, and employment shows the importance of the gender perspective in understanding poverty <sup>12</sup>.

Women's labor force participation rates in Türkiye have historically been low. Women either do not work at all or are employed as unpaid family workers in agriculture sector. With the migration from rural to urban areas in the last 40 years, women who could not find jobs in the formal sector in the cities due to their lack of qualifications have had to work under irregular and insecure conditions <sup>13</sup>.

The concept of the "feminization of poverty" emerged in the late 1970s in the United States with the increase in the number of female household heads and gained prominence at the 1995 Beijing Women's Conference, becoming an important agenda item for international organizations <sup>14,15</sup>. This concept shows that women are poorer than men, but the reasons are complex. Women's poverty is related to gender inequalities, intra-household inequalities, economic crises, and structural adjustment policies <sup>14</sup>.

In this study, it is aimed to examine the effect of gender on sociodemographic characteristics and poverty among the elderly in Türkiye by re-analyzing the data from the 2018 Türkiye

Demographic and Health Survey (TDHS).

## **METHODS**

This study is a secondary analysis of the 2018 TDHS which is a cross-sectional nationwide study primarily focused on maternal and child health in Türkiye. In the TDHS household survey, all variables related to individuals aged 65 and older included in the database have been incorporated into the study.

### **Participants**

The study analyzed 4,263 individuals aged 65 and above who were part of the TDHS survey. The participants were Turkish citizens.

### **Measurements**

The independent variables included in this study were age, marital status (never married, married or cohabiting, widowed, separated, and unknown), living alone (living alone or not living alone), birthplace (Türkiye and other countries), region of residence (west, south, central, north, and east), rural or urban residence, education level (no education/less than primary, primary, secondary, high school and above, and unknown), receipt of a monthly income (receiving a monthly income or not receiving a monthly income), wealth index (richest, richer, middle, poorer, and poorest), type of home heating (modern and traditional heating methods), source of drinking water (improved and unimproved sources), and location of the toilet.

A wealth index score was assigned to each household based on the number and variety of durable consumer goods owned, as well as household characteristics such as source of drinking water, toilet facilities, and floor material <sup>16</sup>. The household scores were then assigned to household members, who were

ranked within the household population. Five equal wealth categories were created - richest, richer, middle, poorer, and poorest - with 20% of the population in each category <sup>16</sup>.

Types of home heating were examined in two categories: modern and traditional heating methods (stoves). Central heating (natural gas, oil, coal), floor heating, natural gas, diesel/gas, electric heaters, and air conditioning were considered modern heating methods. The toilet was categorized as inside the dwelling and outside the dwelling.

The sources of drinking water were examined in two categories: improved and unimproved sources. Piped water, public tap, boreholes, protected well or spring, and bottled or delivered water were considered improved sources, while unprotected wells, unprotected spring, surface water, and other sources were categorized as unimproved.

### Data Source

The 2018 TDHS is a nationally representative survey conducted by the Hacettepe University Institute of Population Studies (HIPS) as part of a global research Project <sup>16</sup>. This study is repeated every five years. The data, which focuses on maternal and child health, is used by the Ministry of Health and many other major public institutions for healthcare service planning and resource allocation. The TDHS is a national data that can provide a reliable analysis of the living conditions of the elderly population. A weighted, multi-stage, stratified cluster sampling method was used to determine the survey sample. Clusters were selected from each stratum as the primary sampling units, and the total number of clusters was found to be 754. In the second stage, 21 households were selected

from each cluster using systematic random sampling, resulting in a total of 15,775 households. With a response rate of 79.2%, data was collected from 11,056 households and 38,628 individuals <sup>16</sup>. For the purpose of this study, the data of 4,263 individuals aged 65 and above who participated in the survey were analyzed.

### Ethical and Official Considerations

The 2018 TDHS was reviewed and approved by the Hacettepe University Ethics Committee. A data usage request was made through the Hacettepe University website, and approval was received via email. All methods in the study were carried out in accordance with the relevant directives and regulations.

### Data Analysis

The research data was evaluated using the SPSS 25.0 statistical software program. Descriptive findings for categorical variables are presented as frequency and percentage distributions, and for continuous variables as mean±standard deviation (min-max). To determine if there were differences between categorical variables, the Chi-Square Test was used. For the comparison of continuous data, normality analyses were first performed, and since the data did not conform to a normal distribution, group comparisons were carried out using the Mann-Whitney U Test. The type I error level (alpha) was set at 0.05.

## RESULTS

The 2018 TDHS had a total of 37,897 participants. Among the 11,056 households included in the study, 4,263 (11.2%) individuals aged 65 and above were identified.

The mean age of the elderly population was  $73.45 \pm 7.19$  (65-95), and 53.8% were female.

86.6% of the elderly had primary education or less, and 12.2% were living alone. Table-1

shows the sociodemographic characteristics of the participants.

<b>Table 1. Sociodemographic Characteristics of the Participants</b>			
<b>Sociodemographic Characteristics of the Participants</b>		<b>Total</b>	
		<b>n</b>	<b>%</b>
<b>Gender</b>	Female	2,292	53.8
	Male	1,971	46.2
<b>Marital Status</b>	Never Married	29	0.7
	Married or Cohabiting	2,781	65.2
	Widowed	1,380	32.4
	Separated	19	0.4
	Unknown	1	0.02
<b>Living Alone</b>	Lives Alone	521	12.2
	Doesn't Live Alone	3,742	87.8
<b>Birthplace</b>	Türkiye	4,144	97.2
	Other Countries	119	2.8
<b>Region of Residence</b>	West	1,351	31.7
	South	503	11.8
	Central	868	20.4
	North	886	20.8
	East	655	15.4
<b>Rural/Urban</b>	Rural	1,932	45.3
	Urban	2,331	54.7
<b>Education Level</b>	No Education/Less than Primary	2,130	50.0
	Primary Graduate	1,561	36.6
	Secondary Graduate	335	7.9
	High School and Above	194	4.6
	Unknown	43	1.0
<b>Receiving Monthly Income</b>	Receives Monthly Income	3,128	73.4
	No Monthly Income	1,135	26.6
<b>Wealth Index</b>	Richest	398	9.3
	Richer	594	13.9
	Middle	786	18.4
	Poorer	942	22.1
	Poorest	1,543	36.2
<b>Home Heating</b>	Modern Heating Methods	1,736	40.7
	Traditional Heating Methods	2,527	59.3
<b>Drinking Water Source</b>	Improved Source	4,161	97.6
	Unimproved Source	102	2.4
<b>Toilet</b>	Inside the Dwelling	3,795	89.0
	Outside the Dwelling	461	10.8
	Unknown	7	0.2

The sociodemographic and housing characteristics of the elderly by gender are presented in Table 2. According to these

results, the median age of elderly women was higher than that of men (M=71; F=72), a lower proportion of women were married



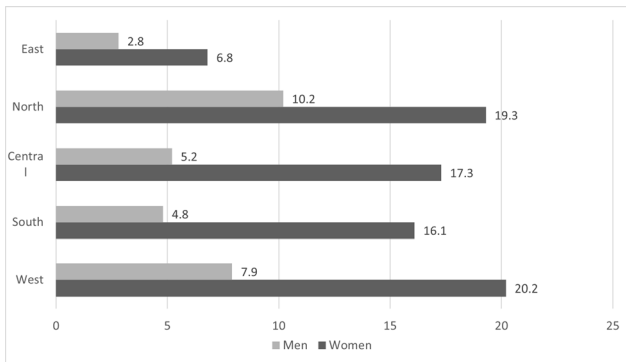
or cohabiting (M=85.0%; F=48.2%), a higher proportion of women lived alone (M=6.6%; F=17.0%), the education level was lower (No Education/Less than Primary rate M=29.6%;

F=68.3%), and a higher proportion of women did not receive a monthly income (M=8.7%; F=42.1%).

**Table 2.** Sociodemographic and Housing Characteristics of the Elderly by Gender

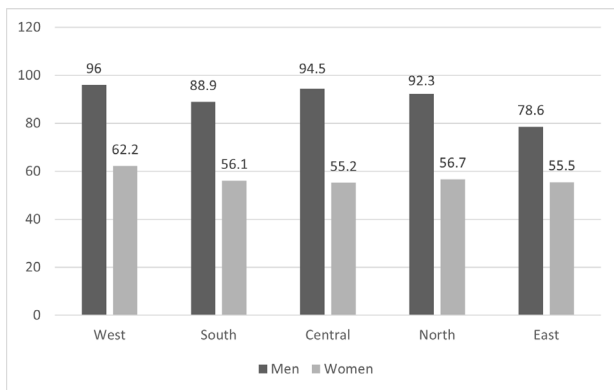
		Women (N=2292)		Men (N=1971)		X <sup>2</sup> or Z	p
		n	(%)	n	(%)		
<b>Age [Median (min-max)]</b>		72	(65-95)	71	(65-95)	-2.090	<b>0.037</b>
<b>Marital Status</b>	Married or Cohabiting	1,105	(%48.2)	1,676	(%85.0)	632.824	<b>&lt;0.001</b>
	Other (Widowed)	1,186	(%51.8)	295	(%15.0)		
<b>Living Alone</b>	Lives Alone	390	(%17.0)	131	(%6.6)	106.213	<b>&lt;0.001</b>
	Doesn't Live Alone	1,902	(%83.0)	1,840	(%93.4)		
<b>Birthplace</b>	Türkiye	2,219	(%96.8)	1,925	(%97.7)	2.829	0.093
	Other Countries	73	(%3.2)	46	(%2.3)		
<b>Region of Residence</b>	West	731	(%31.9)	620	(%31.5)	5.316	0.256
	South	278	(%12.1)	225	(%11.4)		
	Central	449	(%20.4)	419	(%21.3)		
	North	497	(%21.7)	389	(%19.7)		
	East	337	(%14.7)	318	(%16.1)		
<b>Rural/Urban</b>	Rural	1,030	(%44.9)	902	(%45.8)	0.291	0.590
	Urban	1,262	(%55.1)	1,069	(%54.2)		
<b>Education Level</b>	No Education/Less than Primary	1,555	(%68.3)	575	(%29.6)	642.617	<b>&lt;0.001</b>
	Primary Graduate	582	(%25.5)	979	(%50.4)		
	Secondary Graduate	91	(%4.0)	244	(%12.6)		
	High School and Above	50	(%2.2)	144	(%7.4)		
<b>Receiving Monthly Income</b>	Receives Monthly Income	1,328	(%57.9)	1,800	(%91.3)	604.531	<b>&lt;0.001</b>
	No Monthly Income	964	(%42.1)	171	(%8.7)		
<b>Wealth Index</b>	Richest	209	(%9.1)	189	(%9.6)	1,877	0,758
	Richer	326	(%14.2)	268	(%13.6)		
	Middle	413	(%18,0)	373	(%18.9)		
	Poorer	499	(%21.8)	443	(%22.5)		
	Poorest	845	(%36.9)	698	(%35.4)		
<b>Home Heating</b>	Modern Heating Methods	936	(%40.8)	800	(%40.6)	0.027	0.869
	Traditional Heating Methods	1,356	(%59.2)	1,171	(%59.4)		
<b>Drinking Water Source</b>	Improved Source	2,237	(%97.6)	1,924	(%97.6)	0.001	0.974
	Unimproved Source	55	(%2.4)	47	(%2.4)		
<b>Toilet</b>	Inside the Dwelling	2,042	(%89.2)	1,753	(%89.1)	0.033	0.856
	Outside the Dwelling	246	(%10.8)	215	(%10.9)		

The percentage distribution of elderly women and men living alone by region is shown in Figure 1. It was found that a higher percentage of women lived alone compared to men in all regions of Türkiye ( $p<0.05$ ).



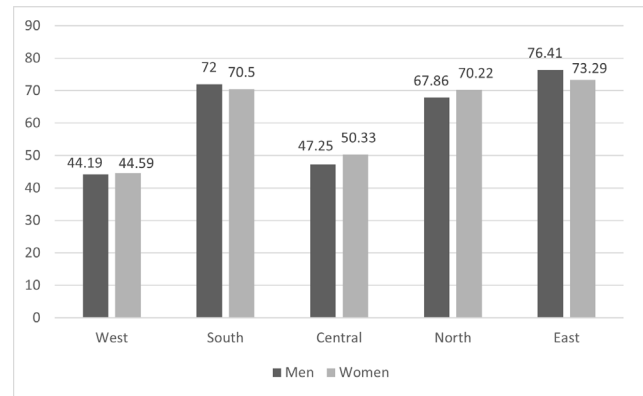
**Figure 1.** Distribution of Elderly Women and Men Living Alone by Region (%)

The percentage distribution of elderly women and men receiving monthly income by region is shown in Figure 2. It was found that a lower percentage of women received monthly income compared to men in all regions of Türkiye ( $p<0.05$ ).



**Figure 2.** Distribution of Elderly Women and Men Receiving Monthly Income by Region (%)

In Türkiye, the percentage of men classified as poor and poorest according to the wealth index is 57.9%, while this rate for women is 58.6% ( $p=0.621$ ). The percentage distribution of elderly women and men categorized as poor and poorest by region according to the wealth index is shown in Figure 3.



**Figure 3.** Distribution of the Percentages of Elderly Women and Men by Wealth Index: Poorer and Poorest by Region (%)

## DISCUSSION

This study found that among the elderly in Türkiye, women had a higher age compared to men, lived alone more often, had a lower rate of marriage, had a higher rate of being uneducated, and had a lack of monthly income. According to TurkStat data, the life expectancy at birth is 77.5 years for the overall population, 74.8 years for men, and 80.3 years for women<sup>3</sup>. Since women have a 5.5-year longer life expectancy than men, it is expected that the average age of elderly women would be higher in our study.

According to the TDHS study, a significantly lower proportion of elderly women (48.2% married or cohabiting) were married/cohabiting compared to elderly men (85.0% married or cohabiting). TurkStat 2023 data also shows that 1.4% of the elderly male population has never married, 83.7% are officially married, 3.9% are divorced, and 11.1% are widowed, while 2.8% of the elderly female population has never married, 46.4% are officially married, 4.4% are divorced, and 46.4% are widowed<sup>3</sup>.

In this study, 42.1% of women had not a monthly income, while this rate was 8.7% for men. This situation is important in terms of

showing the extent of the income insecurity among elderly women. A study examining the relationship between gender inequalities in old age and marital status indicates that women who have lost their spouses or divorced, and lack regular income, are at an increased risk of poverty<sup>8</sup>.

Historically, before the elderly period, women have consistently faced higher unemployment rates than men. The disparity in female and male unemployment is highest in the cultural pattern of Middle East and North Africa region<sup>9</sup>. In terms of economic participation and opportunities, Türkiye ranks 129th out of 146 countries indicating a significant gender gap<sup>17</sup>. In our country, looking at the labor force participation data by gender for November 2024, the participation rate for men is 67.4%, while for women it is 32.8%<sup>18</sup>. This situation places women at a greater disadvantage in terms of poverty during the elderly period.

Women and men experience poverty differently, and the process of poverty affects them in different ways. One of the distinguishing features of women's poverty is inequalities in the labor market. Parallel to the low participation in the labor force and the inability to benefit from educational opportunities, the condition of being a woman shaped by gender roles, being raised with the traditional female role model, and the lack of time for women to generate income bring about the situation. Discriminatory attitudes of the labor market towards women also increase women's poverty.

The United Nations Women report states that in 51% of countries, there is at least one restriction preventing women from doing the same jobs as men. Globally, women spend 2.5 times as many hours a day on unpaid care and

domestic work as men, including 3.1 times in sub-Saharan Africa and 4.9 times in Northern Africa and Western Asia<sup>19</sup>. In Türkiye, the proportion of time spent on unpaid domestic and care work is 19.2% for women and 3.7 % for men<sup>17</sup>.

The strategy to reduce women's poverty envisages focusing more on eliminating gender inequalities rather than just poverty<sup>9</sup>.

In the study by Karadeniz and Öztepe in 2013<sup>13</sup>, it was emphasized that the inability of women to be involved in working life, the interruption of their working lives, and receiving less compensation in their retirement period; the fact that women have less access to education, land, and property brings economic inequalities; and the unpaid work of women in the agricultural sector, the obstacles faced by migrant women from rural to urban areas, and the low-paid, insecure jobs of women who have to work and have a low level of education can be the reasons for poverty in old age<sup>13</sup>. Similarly, in this study, the education level of elderly women was found to be lower. While 68.3% of women have not received education or have dropped out of primary school, this rate is 29.6% for men.

In the 2009 article by Gillen and Kim<sup>20</sup>, the reasons for poverty among elderly women living in the USA were examined, and the emphasis was placed on the decrease in income sources, especially for widowed elderly women<sup>20</sup>. Elderly women with a low level of education receive monthly income at a lower rate and live alone or together at a lower rate. Elderly women with all these disadvantages are actually in a poorer situation.

Although the welfare level criterion used



in our study consists of a score based on the number and variety of many durable consumer goods owned, from television to cars, as well as housing characteristics such as the source of drinking water, toilet facilities, and floor material, the distinctiveness of the groups formed should be discussed. No statistically significant difference in distribution between genders was found in the five-class classification from the richest to the poorest. Since TDHS data was used in the study, some evaluations can be made based on the collected data. It is unknown whether the elderly have sufficient self-reliance under the social security umbrella, or whether the stated welfare level opportunities are provided within their own means or with the support of a spouse, children, etc.

The strength of the study is that the research was conducted using data from a nationwide, community-based survey.

The limitation is that the findings are based solely on the data collected in the TDHS. Since the TDHS focuses specifically on the health of women aged 15-49, the data related to the elderly in this study is quite limited. Various criteria can be used to determine impoverishment. In this study, poverty determination has been evaluated only in terms of having or not having a monthly income and wealth index. We do not know if there are other sources of income entering the household besides these two parameters. Women's spouses may have passed away and they may be indirectly receiving spousal income. Alternatively, they may be receiving financial support from their close circle. All these uncertainties may represent a limitation of the study.

## CONCLUSION

As the population in Türkiye ages over the years and the life expectancy at birth is longer for women, elderly women have become more visible in society. The fact that elderly women have lower education levels, live alone at a higher rate, and have higher economic dependency puts them in a more vulnerable position. The impoverishment of elderly women in Türkiye has now become an important social problem, and the development of social policies and services for elderly women is of critical importance.

Policy recommendations based on these findings:

1. Education and Awareness Programs: Developing specialized programs to increase the education levels of girls/women can help enhance their economic independence.
2. Income Security: Social protection policies for elderly women can be developed such as regular minimum income and other benefits. Making the pension system more inclusive could play a critical role in preventing poverty.
3. Gender Equality: Ensuring gender equality in general will also improve the quality of life for elderly women. It is essential to implement policies that promote gender equality.

These recommendations can contribute to the combat against poverty for elderly women in Türkiye and help elevate their living standards. It is crucial for policymakers to consider these findings and develop strategies to alleviate the challenges faced by elderly women.

## ACKNOWLEDGEMENT

**Conflict of Interest:** All authors declare no conflicts of interest.

**Financial Support:** No funding was received for conducting this study.

**Ethical Statement:** This is a cross-sectional study that involves the secondary analysis of the 2018 Türkiye Demographic and Health Survey (TDHS) national data. The 2018 TDHS was reviewed and approved by the Hacettepe University Ethics Committee. Permission to use the TDHS data was obtained from HÜNEE. All methods in the study were carried out in accordance with the relevant directives and regulations.

**Author Contribution:** Concept: FA, PO, Design: FA, PO, Writing: KET, FA, Data collection: KET, FA, PO, Data analysis: KET, FA, PO, Revising the manuscript critically: FA, PO, Final approval: FA, PO,

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