

The Role of Pension Transfers in Reducing Older Adults' Poverty in Türkiye: An Analysis from a Gender Perspective

Türkiye'de Emekli Aylığı Transferlerinin Yaşlı Yetişkin Yoksulluğunu Azaltmadaki Rolü: Toplumsal Cinsiyet Perspektifinden Bir Analiz

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ABSTRACT

This study aims to evaluate the relative poverty levels faced by older adults in Türkiye by comparing them pre- and post-pension transfers provided by the social insurance system. The study utilizes the Turkish Statistical Institute's Income and Living Conditions Survey microdata sets for the years 2005 to 2022. Before the transfers, the older adults' poverty rate averaged 42.2% across all years, while this rate declined to 16.99% with the inclusion of pensions. Poverty rates were much higher for men pre-transfers, but a significant decrease was observed post-transfers. For women, pre-transfer poverty rates increased at lower rates than post-transfer poverty rates. This is likely because gender roles resulting from labour market periods before retirement have led to declines in women's pensions. Although pensions are effective in reducing older adults' poverty in Türkiye, the inadequacy of minimum pension levels does not provide a sustainable income security. This study recommends that: (i) minimum pension levels should be raised above the poverty threshold, (ii) the non-contributory scheme should be restructured to provide adequate income security, and (iii) gender-based disparities in pension access should be addressed through inclusive policy packages.

Keywords: Poverty, Older adult poverty, Pension transfers, Gender disparities, Gender pension gap

ÖZET

Bu çalışmanın amacı, Türkiye'de yaşlı yetişkinlerin sosyal sigorta sistemi tarafından sağlanan emeklilik transferleri öncesi ve sonrası karşılaştırılarak karşı karşıya kaldıkları göreceli yoksulluk düzeylerini değerlendirmektir. Çalışmada, Türkiye İstatistik Kurumu'nun 2005-2022 yıllarını kapsayan Gelir ve Yaşam Koşulları Araştırması mikro veri setleri kullanılmıştır. Transferler öncesinde yaşlı yetişkinlerin yoksulluk oranı tüm yıllarda ortalama %42,2 iken, emekli aylıklarının dahil edilmesiyle bu oran %16,99'a düşmüştür. Erkekler için transfer öncesinde yoksulluk oranları çok daha yüksekken, transfer sonrasında önemli düşüşler gözlenmiştir. Kadınlardaysa transfer öncesi yoksulluk oranları, transfer sonrası oranlarından daha düşük oranlarda artmıştır. Bunun nedeni muhtemelen emeklilik öncesi işgücü piyasası dönemlerinden kaynaklanan toplumsal cinsiyet rollerinin kadınların emekli aylıklarında düşüşe yol açmış olmasıdır. Emekli aylıkları yaşlı yetişkinlerin yoksulluğunu azaltmada etkili olsa da, taban aylık seviyelerinin yetersizliği sürdürülebilir bir gelir güvenliği sağlamamaktadır. Bu çalışma şunları önermektedir: (i) taban aylık seviyeleri yoksulluk sınırının üzerine çıkarılmalı, (ii) primsiz rejim yeterli gelir güvenliği sağlayacak şekilde yeniden yapılandırılmalı ve (iii) emekli aylığına erişimdeki cinsiyete dayalı eşitsizlikler kapsayıcı politika paketleriyle ele alınmalıdır.

Anahtar kelimeler: Yoksulluk, yaşlı yetişkin yoksulluğu, emekli aylığı transferleri, cinsiyet eşitsizlikleri, emekli aylıklarında cinsiyet açığı

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Introduction

It is an expected outcome that an older adult who has lost the ability to work will experience income losses compared to their earlier, economically active years. Since the needs of the aging individual will increase with the loss of income, their expenditures are also expected to increase. Increases in expenditures accompanying income loss may lead the older adult to poverty. In the context of demographic transitions, especially in countries witnessing a shift from extended to nuclear family structures and a growing prevalence of single-person households, state-sponsored income transfers constitute a crucial mechanism in combating poverty among older adults. In this context, social security systems try to prevent the older adults from falling into poverty through contributory, non-contributory or mixed methods.

Türkiye shows unfavourable values in terms of older adult poverty in international comparisons. Among OECD countries, Türkiye ranked 5th in terms of the depth of older adult poverty after Mexico, the USA, South Korea and Iceland in 2018 and 2nd after Mexico in 2020 (OECD 2021, 2023). Similarly, despite the real increases in pensions provided to retirees in Türkiye (OECD 2023), the main finding of DİSK-AR's (2024) study is that pensions in Türkiye are constantly losing value compared to other economic indicators. In the more recent report by DİSK-AR (2025), it is observed that average pension benefits have declined and have become increasingly close to the minimum pension level, which is a significant finding in terms of poverty. The ratio of the average pension to the minimum pension, which was 209% in 2019, decreased to 119% in the first half of 2025. Moreover, 65% of retirees continued to work in 2024, representing an increase of more than 10 percentage points compared to 2023, marking a notable upward trend since 2023. Although these indicators may be related to the low income and/or increased expenditures of older adults, they point to the need for an adequate pension for an older adult who has ended his/her working life.

This study investigates the change in the relative poverty of the older adults (individuals aged 65 and over) in Türkiye in the absence (pre-transfer) and presence (post-transfer) of public pensions provided from the contributory and non-contributory regimes. Due to the fact that the pensions provided from the non-contributory regime are very low and are not given to the beneficiary together with the pensions provided from the contributory regime, only the contributory regime is emphasized in terms of post-transfer poverty rates. In this context, Income and Living Conditions Survey (ILCS) micro data sets obtained from the Turkish Statistical Institute (TurkStat) were utilized. The study aims to determine the role of pensions in preventing older adult poverty and its differences by gender by identifying pre-transfer and post-transfer older adult poverty between 2005 and 2022 with ILCS cross-sectional data. The main purpose of addressing gender roles in this study is related to the likelihood that women, who participate in the labor market intermittently or for short periods throughout their life course, may receive lower pension benefits in old age. In Türkiye, where the social insurance technique is adopted in the pension system, intermittent or short-term employment may lead to reductions in pension benefits and, consequently, an increased risk of income poverty. In Türkiye, where gender roles are strongly observed, domestic work, childcare, and the care of the sick or older adults are predominantly assumed by women. As a result, women's participation in the labor market is often interrupted. Such discontinuous employment leads to lower contributions, and lower contributions, in turn, result in lower pension benefits in old age. The fact that many empirical studies show that older adult women have slightly or clearly higher poverty rates than older adult men necessitates approaching the issue from a gender perspective (Zaidi 2010, Karadeniz and Öztepe 2013, Haron et al. 2022, Absor et al. 2023, Lewin and Stier 2023, Härtull and Nygård, 2024, Li and He 2024, Yin et al. 2025, Aslan 2025).

The study consists of four sections. In the first section, the structure and history of Türkiye's public pension system is briefly discussed, and current pension amounts are presented and compared with the poverty lines determined in this study. In the second section, empirical studies on the role of pensions in preventing

older adult poverty are discussed and the few studies on Türkiye are mentioned. The third section presents the data, methodology and findings of the study. In the conclusion section, the findings are discussed and recommendations are presented for policy makers.

Institutional Background

In the Turkish social security system, public pensions can be categorized into two groups: contributory (social insurance) and non-contributory (social assistance) regime pensions: (a) the Bismarckian contributory regime forms the basis of the system; (b) the non-contributory regime, which covers the needy older adult, is subject to strict conditions.¹ Due to the strict conditions of the non-contributory regime, these two pensions cannot be granted to the same individual.

In the first tier, pensions are provided by public social security organizations to individuals who have earned income by working insured during youth, adulthood and old age, provided that the necessary conditions (contribution for a certain period of time, a certain period of insurance coverage and reaching a certain age) are met during the period when they withdraw from the labour market due to old age. Premiums are collected from the insured and his/her employer for employees and civil servants, and from the insured himself/herself for the self-employed.

The foundations of the current social insurance system were laid in 1950 for employees and civil servants, in 1971 for the self-employed, and in 1983 for agricultural employees and farmers. The system was last reformed in 2006; different insured groups were gathered under a single law, and three administrative institutions were merged and started to operate under the name of the Social Security Institution (Güzel, Okur and Caniklioğlu 2012, Alper 2020). The pensions provided by the social insurance system are governed by the PAYG system, a Bismarckian ideology based on defined contribution.

Although based on the principle of reciprocity, the inadequacy of pensions in Türkiye has been adjusted flat-rate or proportionally through various legal arrangements. In the last 25 years, adjustments have been made in almost all years with “social support payments” (in 2003, 2005), “additional payments” (in 2006, 2010, 2011, 2015, 2016) and the “adjustment practice” (in 2013) (Aslan 2024). In 2018, holiday bonus were added to these payments to be paid on two religious holidays. However, the most important reform was the introduction of a *minimum pension* in 2019. The minimum pension is an amount determined by the government and is increased by the government when necessary. These minimum pensions have been renewed almost every year. In 2019, this pension, which was 1,000 TL, was increased to 16,881 TL in the second half of 2025, reaching 16.8 times. With the implementation of the minimum pension, the difference between the pensions calculated for those with very low pensions and the minimum pensions started to be transferred from the Treasury through tax revenues. Moreover, in this system, the minimum pension consists of the so-called *base pension* in public discourse determined by the government, and the Treasury contribution. The base pension refers to the amount of retirement benefit calculated according to the individual's (and his/her employer's) paid contributions, and this amount is taken into account when adjusting pensions in January and July based on the Consumer Price Index values for the preceding six-month periods. Therefore, in cases where the base pension is very low (and if the government does not revise the minimum pension amount), no increase may occur during these semi-annual adjustment periods. In summary, although the system is mostly based on the contributions of employees, civil servants, employers and self-employed, since 2019, “low pensioners” have been receiving pensions through transfers from the state treasury.

On the other hand, although the reasons for receiving lower pensions every year are mainly associated with neoliberal policies, practices such as the abolition of the age limit requirement for retirement, especially during election periods in the country, lead to a decrease in pensions due to short periods of stay in the system (20-25 years).

For example, in the 1999 reform, the retirement age was gradually increased to 58 years for women and 60 years for men; for new insured persons, it was immediately set at 58 years for women and 60 years for men. In the 2006 reform, the age requirement was gradually increased to 65 for both sexes for the newly insured (Sözer 2019). However, the gradual age increase introduced by the 1999 reform became a political agenda before the 2023 elections when former insured persons (8/9/1999 and before) demanded the right to retirement without age requirement. Responding to the demands, the government granted the right to retire in 2023 to those insured on or before 8/9/1999 without any age requirement. Hypothetically, an insured person who started work at the age of 18, which is legally accepted as the legal age for the beginning of insurance, has give the right to retire at the age of 38 for women and 43 for men. Insured persons with an employment date on or before 8/9/1999 were entitled to retire after contributing to the system for 20-25 years. As stated in the OECD report (OECD 2023, 18), while the retirement age in OECD countries varies between 62-67, the current normal retirement age in Türkiye is 52.

The second tier includes public pensions provided from the non-contributory social assistance regime. To qualify for this pension, called “**the age 65 pension**”, an income test is applied. On the other hand, older adults are expected to meet a number of conditions such as being Turkish, being poor and needy, not being able to work, and not being retired from the social insurance system. The poverty line is defined as a per capita household income of less than one third of the minimum wage. On the other hand, the amount of the pension is fixed, and although it is increased twice a year in January and July, it is quite low. In the first semester of 2025, this amount is 4,664.18 Turkish Liras (TL) (ASHB 2025a), which is 21% of the net minimum wage (22,104.67 TL). According to Ministry statistics (ASHB 2025b), the number of older adult benefiting from this pension as of December 2024 is 737,837.

Table 1 shows the annual amounts of a minimum pension, “the age 65 pension” and the net minimum wage. The annual value of these earnings of an older adult receiving a minimum pension from the social insurance system is very close to the poverty line. Only in 2020 did it slightly exceed the poverty line. This relative increase in minimum pensions may have partly contributed to the decline in older adult poverty rates in this period. However, the results show that a pensioner receiving a minimum pension earns an income below the poverty line. It is also important to note that this result stems from the base pension and its supplements obtained from the social insurance system, not the social assistance system. Individuals who have entered the labour force on the principle of reciprocity and contributes until retirement receive low pensions. On the other hand, “the age 65 pension”s from the non-contributory regime are clearly too low. In 2022, the age 65 pension is less than half of the poverty line, and the minimum pension and the poverty line are nearly equivalent. The gap between the minimum pension and the age 65 pension widened considerably between 2019 and 2022, especially in 2022. The net minimum wage is above all other values in all years.

Table 1. Minimum Pension, the Age 65 Pension, Net Minimum Wage and Relative Poverty Line (2019-2022, Annual, TL)

Year	Minimum Pension*	Age 65 Pension	Net Minimum Wage	Poverty Line**
2019	14.000	7.436	24.250,80	14.873
2020	18.500	8.305	27.896,52	16.841
2021	20.200	9.551	33.910,80	21.296
2022	38.200	15.720	58.522,50	38.530

Source: Own calculations.

* It is assumed that the retiree also receives the holiday bonuses.

** Calculated based on the 60% poverty threshold according to the OECD-modified scale.

In conclusion, the Turkish social security system has serious problems in terms of protecting the older adults: (i) the Turkish social insurance system in recent years has resulted in pensioners meeting at the min-

imum pension, and those receiving the minimum pension earn incomes around the poverty line; (ii) on the other hand the Turkish social assistance system results in older adults receiving pensions that perpetuate poverty.

Literature Review

This study examines the role of the public social insurance program, the dominant pension scheme in Türkiye, on the poverty of the older adult. The changing demographic structure, especially due to declining fertility rates, increasing life expectancy at birth, and increasing shifts from extended to nuclear families, makes income security important for the older adults. Pensions are likely to be the main source of income for the older adult who now live with their spouses or alone. Therefore, it is important to provide an “adequate pension” in universal or contribution-based models of pension systems. Otherwise, there will be a problem of older adult poverty.

A review of the literature on the subject reveals that empirical studies covering different countries frequently find that public pension systems are an effective tool to reduce older adult poverty — including evidence from 49 LIS countries (Van Vliet et al. 2019), Ghana (Agbobi et al. 2020), 27 European countries (Jacques et al. 2021), 14 advanced OECD countries (Kuitto et al. 2023), South Korea (Ha 2023), Iran (Barardehi et al. 2024), and 37 OECD countries (Ramos-Herrera and Sosvilla-Rivero 2025). On the other hand, studies show that the coverage and benefit levels of old-age insurance are determinants of older adult poverty — including evidence from 8 OECD countries (Kangas and Palme 2000), OECD countries (Kidd and Whitehouse 200), and that the absence of public pension systems (i.e., the pre-transfer situation) directly affects older adult poverty (Kidd and Whitehouse 2009, Jiang 2017). Similarly, pensions constitute the main source of income for these individuals in 21 European countries (Caminada, et al. 2024).

On the other hand, pensions may assume a more centralized income role with increasing age. In their study, Ramos-Herrera and Sosvilla-Rivero (2025) found that the role of pensions in preventing poverty of the older adults aged 76 and over is higher than that of the older adults aged 66-75.

Been et al. (2017) also find that private pension systems fail to increase income inequality and reduce poverty compared to public pension systems. It can be predicted that savings in the private insurance system will cause income inequality as it will assume an investment role for individuals who already have more savings power.

While pension systems are generally found to alleviate older adult poverty, their effects are not gender-neutral. In discussions on gender and poverty, the concept of the *feminization of poverty* has often been invoked. The term may simply refer to (i) the fact that, as overall poverty levels rise, a larger proportion of women are likely to experience poverty; or (ii) to a greater risk of poverty among women and, consequently, a shift in the balance of poverty between genders; or (iii) to an increased emphasis on women's poverty within research and policy debates (Alcock 1997). In another definition, the feminization of poverty refers particularly to the poverty situations of single mothers who are the sole providers for their households, but it is also used to describe the poverty of older women living alone (Fodor and Vicsek 2006).

In the international literature, the relationship between pension benefits and elderly women's poverty has frequently been addressed. Pioneering studies on the structural causes of the feminization of older adult poverty have identified several key factors. Among these are the higher rates of (i) widowhood, (ii) living alone, and (iii) institutional residence among women. However, such explanations are insufficient on their own. In addition, (iv) women's historical economic dependence on men has resulted in poverty for many widowed or divorced women. Moreover, (v) women's pre-retirement employment and family histories play a decisive role in shaping their economic conditions in later life. Women's overrepresentation in certain sectors and occupations is associated with lower earnings and limited access to private pension schemes.

Furthermore, (vi) women's major role in caring for children, disabled spouses, and aging parents often compels them to delay or interrupt their careers. These interruptions further diminish their earning potential and restrict their access to both public and private pension funds. Another threat to the economic security of many older spouses is the risk of divorce (Stone, 1989). Similarly, Warlick (1985) notes that the higher proportion of widowed women among older adults can partly explain their elevated poverty rates. Yet, according to Warlick, widowhood itself is not the primary cause of poverty; rather, it is the societal and institutional responses to widowhood that generate impoverishment. What produces older adult poverty is not the fact of widowhood per se, but the manner in which pension systems compensate—or fail to compensate—for the death of a spouse. Social security benefits are often reduced following a spouse's death, on the assumption that a smaller household entails proportionally lower needs.

Women with caregiving responsibilities and women living alone are particularly exposed to low pension benefits and high risks of older adult poverty (European Parliament, 2016, 66), and this situation is the result of cumulative inequalities experienced by women throughout their lives across various economic, social, and cultural domains (EIGE 2015, Frericks and Maier 2008).

The findings that the Slovenian pension system protects men better than women due to gender roles in the labour market (Leskošek 2019) also point to the reflections of gender roles in older ages. Similarly according to the findings of the study by Rowold et al. (2024), which covers Germany and Italy, both biological sex differences and socially constructed gender roles contribute to women's higher poverty levels in old age. While women's longer life expectancy compared to men indicates their greater exposure to poverty risk in old age, their lower pension benefits stem from lifetime earnings disparities. The study suggests that the primary reason for the gender gap in pension benefits is men's limited involvement in childcare responsibilities. Whereas fathers can maintain continuous employment throughout parenthood, mothers are often employed part-time or bear the lifelong burden of unpaid care work.

Another study based on longitudinal data from 2005 to 2016 conducted in Finland found significant gender-based differences in early career stages and in the use of parental leave. For instance, although there is no gender difference in total employment duration in the country, women in early career stages earn 30% less than men, and their use of family leave is 13 times longer than that of men. This situation creates gender inequalities that emerge during early careers and potentially lead to lifelong disadvantages for women in terms of career progression, earnings, and retirement benefits (Kuitto et al. 2019).

Rutledge et al. (2017) examined gender roles by comparing mothers and childless women, focusing on wage gaps and Social Security income between these two groups. Their study, conducted in the United States, found that (i) lifetime earnings of women with one child are, all else being equal, 28% lower than those of childless women, and each additional child further reduces lifetime earnings by 3%. (ii) Regarding social security benefits, mothers with one child receive 16% less in benefits than childless women, and each additional child decreases benefits by another 2%. (iii) Among women who receive spousal benefits, the motherhood penalty is almost negligible; however, mothers who receive benefits based solely on their own earnings record experience substantial reductions in their social security income.

In another study conducted across 13 European countries focusing on retired women aged 60 to 75 during the 1990's and 2000's, the results indicate that mothers, compared to men and childless women, have lower retirement incomes primarily due to having spent fewer years in lifetime employment and having worked in lower-status occupations. Furthermore, the study finds that women with children, compared to those without children, married women, compared to those with other marital statuses (never married, single, divorced, remarried, etc.), all have lower retirement incomes (Möhrling 2018).

Lastly occupational discrimination against women can also lead to poverty at the end of the life course. For example, a study conducted in Finland on individuals receiving old-age pensions for the first time found that occupational discrimination and lifetime earnings disparities faced by women result in pension differences to the disadvantage of women (Kuivalainen et al. 2020). Taken together, these findings indicate that the gender gap in pension entitlements is a major determinant of the feminization of older adult poverty.

Compared to the rich international literature, studies on the relationship between pensions and older adult poverty in Türkiye remain limited. The first of these studies is the older adult poverty study conducted by Karadeniz and Öztepe (2013) with a poverty threshold of 60%. In the study, it was determined that 91.3% of the older adult who were poor did not receive pension from the social insurance system. The study points to the high poverty rates of the older adult who do not receive pensions from the social insurance system.

In a study based on EUROFOUND's 2016 European Quality of Life (EQLS) data, 3 analyses were conducted on the poverty of the aged 60 and over in Türkiye based on absolute poverty (income poverty) criterion, purchasing power (subjective poverty) criterion and solvency criterion. In this analysis, 37.1% of the aged 60 and over who receive pensions according to the income (absolute poverty) criterion and 43.7% of those who do not receive pensions are poor; According to the purchasing power criterion, it was found that 51% of the older adult who receive pensions and 37.2% of those who do not receive pensions have financial difficulties; and according to the solvency criterion, 25.8% of those who receive pensions and 40.3% of those who do not receive pensions have difficulty in paying their expenses such as bills and loan debts on a daily basis (Yalçın and Özdemir Ocaklı 2021). Older adult who do not receive pensions are poorer and have much more difficulty in paying than those who do.

Based on TurkStat's 2017 data, Sarıca (2019) aimed to determine the pensioner poverty and (general) older adult poverty of those aged 65 and over. According to the findings of the study, the poverty rate of those older adult who receive an old-age pension from the social insurance system is 2.1%, which is lower than all others. In fact, the poverty rate (14.4%) of that older adult who do not receive any pension but work is almost 7 times higher than that of those who receive an old-age pension. However, the poorest group is the older adult who receive social assistance (age 65 pension) and 51.4% of them are poor. Sarıca attributes the low poverty rates of the older adult to both the high pension rates for pensions granted in the past and the real increases in pensions between 2002 and 2018. In addition, the high number of working retirees also contributes to the low poverty rates. Again, the results of the study show that poverty may have an effect on the preference of the older adult who do not receive pensions to work.

Karadeniz's study based on the TurkStat Household Budget Survey 2019 micro data set also found that after the transfer of pension expenditures (both social insurance and social assistance), poverty rates for men decreased from 25.1% to 20.8%; however, for women, the situation was reversed and the poverty rate increased by 2 points from 19.8% before the transfer to 21.8% (Karadeniz 2021, 515). Women's disadvantageous position in the work-life balance due to their gender roles may lead to lower contributions to the social insurance system, and therefore, it can be predicted that they may receive less benefit from the pension system. Therefore, relatively low contributions and intermittent participation in the system may lead to low pensions. Similarly, as mentioned above, low pensions from the non-contributory regime can be seen as a factor that increases poverty rates among older adult women.

In sum, the higher the level of benefit and coverage of pension expenditures, the higher the level of effectiveness in combating older adult poverty. The policies of the welfare state are among the most important factors affecting this process. The extent to which the state rewards the working years of the older adult is a result of its political economy and ideology. Gender inequalities can also have negative consequences on poverty. As Aydın and Güloğlu (2021) point out, one of the reasons why poverty is more prevalent among

women may be their limited participation in the formal labor force and their concentration in low-skilled jobs. Self-employed, and employees often underreport their earnings in order to pay lower social insurance contributions, and those who contribute based on the minimum wage are subjected to meager pension benefits in old age. Therefore, gendered labor market inequalities, combined with the design of the Turkish pension system, continue to reinforce the feminization of older adult poverty.

Method

Data

This study utilizes the Income and Living Conditions (ILCS) micro data sets provided by the Turkish Statistical Institute (TurkStat) (2023). The datasets include 18 years of cross-sectional data published between 2006 and 2023 and each ILCS dataset provides information on income and living conditions of the previous year. For example, the 2011 ILCS dataset provides information on income and living conditions in 2010.

The data are generated through surveys conducted with a large sample of both households and individuals living in households. TurkStat's sampling method is two-stage stratified cluster sampling. Results of the ILCS have been weighted and published by the most recent population projections. Weighting coefficients used for producing population estimations from survey data are calculated based on relevant year's population projections which are revised by Address Based Population Registration System.

For example, the number of total sample households was 27 825 in the 2023 ILC survey. 24 932 of the households were interviewed and the interview couldn't be implemented with the rest 2 893 households due to various reasons. Through weighting, Türkiye's population in 2022 is 84 000 663 (Table 2). Therefore, the data set consists of cross-sectional data that also estimates the population information.

Table 2. Frequencies of General Population and Older Adult Population by Gender (2005-2022)

Year	General Population			Older Adults			Share of Older Adult in General Population
	Men	Women	Total	Men	Women	Total	
2005	33.536.295	34.094.461	67.630.756	1.898.109	2.432.481	4.330.590	6,4%
2006	33.998.579	34.478.104	68.476.682	2.064.145	2.634.821	4.698.966	6,9%
2007	34.335.818	34.896.222	69.232.040	2.137.060	2.836.041	4.973.101	7,2%
2008	34.989.287	35.552.472	70.541.759	2.286.488	2.927.544	5.214.032	7,4%
2009	35.400.544	35.942.216	71.342.760	2.180.050	2.827.092	5.007.142	7,0%
2010	35.917.127	36.459.550	72.376.677	2.222.030	2.882.444	5.104.474	7,1%
2011	36.599.884	37.003.643	73.603.527	2.297.400	2.992.596	5.289.996	7,2%
2012	37.026.364	37.430.190	74.456.554	2.350.150	3.057.394	5.407.544	7,3%
2013	37.744.670	37.948.612	75.693.282	2.610.934	3.397.229	6.008.163	7,9%
2014	38.071.468	38.297.504	76.368.972	2.731.696	3.541.406	6.273.102	8,2%
2015	38.464.006	38.645.450	77.109.456	2.823.172	3.648.402	6.471.573	8,4%
2016	39.384.863	39.477.329	78.862.192	2.963.093	3.783.850	6.746.943	8,6%
2017	39.813.791	39.948.154	79.761.945	3.081.799	3.919.151	7.000.950	8,8%
2018	40.245.405	40.463.573	80.708.979	3.226.607	4.088.364	7.314.971	9,1%
2019	40.856.425	41.016.211	81.872.636	3.427.957	4.320.909	7.748.866	9,5%
2020	41.332.544	41.470.818	82.803.362	3.604.834	4.527.261	8.132.095	9,8%
2021	41.655.488	41.836.090	83.491.578	3.706.562	4.649.504	8.356.066	10,0%
2022	41.911.039	42.089.624	84.000.663	3.805.543	4.765.540	8.571.083	10,2%

Source: Own calculations.

As can be seen in Table 2, Türkiye has an older adult population ratio that increases from 6.4% to 10.2% of its population between 2005 and 2022. As of 2022, there are more than 8.5 million older adult, of which 4.7 million are women and 3.8 million are men.

Statistical Analysis

The cross-sectional data obtained from TurkStat consist of three separate micro datasets: personal register, personal, and household sets. First, these datasets for all years were individually merged using SPSS software. Subsequently, poverty rates were calculated in all files according to the OECD-modified scale as specified below. The resulting descriptive statistical outcomes were then combined in Microsoft Office 365 Excel, and in the final stage, trend analyses were generated through graphical representation. The analyses conducted with weighting coefficients provided reliable information at the population level.

In the study, while calculating relative income poverty, the OECD-modified equivalence scale was used. According to the scale, the coefficient is multiplied by “1” for the reference person in the household, “0.5” for all individuals aged 14 and above and “0.3” for all individuals under the age of 14. As the poverty threshold, 60% of the median income per capita is taken into account. Individuals over 65 years of age are considered as “older adults” and their poverty is defined as “older adult poverty”.

After determining the poverty lines for the years 2005-2022, the FG080 variable in the ILCS data sets was used to establish a relationship between pensions and poverty. The variable FG080 defines old-age benefits received. Since this variable includes pensions paid from both the social insurance system and the social assistance system, it was necessary to separate the FG080 variable in the dataset from those receiving pensions from the non-contributory regime before proceeding with the analysis. While disaggregating, the amounts of these pensions provided by the Ministry of Family and Social Services in January and July of the relevant years² were determined and the total annual amounts were calculated. Those who received pensions at or below these calculated amounts were excluded from the FG080 variable and defined as a new variable.³ The reason for excluding the non-contributory regime is related to the fact that it provides a very inadequate pension in the fight against poverty, as mentioned above. From this stage onwards, two definitions were needed in the analysis:

i) Older Adult Poverty Post-Pension Transfer (Adjusted pension): According to the FG080 variable, the poverty of the older adult who receives monthly payments from the social insurance system is determined. Since the older adults receiving social assistance (the age 65 pension) are separated at this stage, a decrease in the poverty rates of the older adults should be expected. This is because the amounts of social assistance provided to older adults in the Turkish social security legislation are much lower than the pensions received from social insurance.

ii) Older Adult Poverty Pre-Pension Transfer: The availability of income in any form has a reducing effect on the relative income poverty of the person who has this income compared to other individuals. Considering that pensions are an important income item for the older adult, this definition seeks to answer the question “how would the poverty of the older adult be affected if there were no pensions?”. In its simplest form, the definition expresses the poverty rates of the older adult in a hypothetical environment where the FG080 variable does not exist (i.e. no transfers from the contributory and non-contributory regime) by recalculating the per capita income and then the poverty line. If the poverty of the older adult is not adversely affected by the subtraction of these incomes, or if it is not as adversely affected as expected, various conclusions can be drawn, such as that alternative solutions can be sought in terms of poverty alleviation tools or that the current path should be improved.

Calculations based on the first definition of poverty allow us to see the role of social insurance on older adult poverty; calculations based on the second definition of poverty allow us to identify the consequences of the absence of transfers to the older adults.

Results

As expected, in the absence of pension transfers, the median income per capita, and hence the poverty line, decreased. As a result of the decomposition of this income in the total population, when all 18 years are analysed, it is found that the pre-transfer poverty lines are 74-86% of the post-transfer poverty lines.

The Trend of Older Adult Poverty Pre-Pension Transfer

At an 18-year average, 42.2% of the older adult were likely to be in poverty before the FG080 transfer. With the transfer, poverty rates fell by 25.12 percentage points to 16.99% on average. This difference implies almost 2.5 times the risk of older adult poverty in the absence of pensions.

In the average of 18 years, the poverty rate of the general population was 24.16% before the transfers and decreased to 22.36% after the transfers. This means that old-age pensions reduced poverty by around 1.8% for the general population.

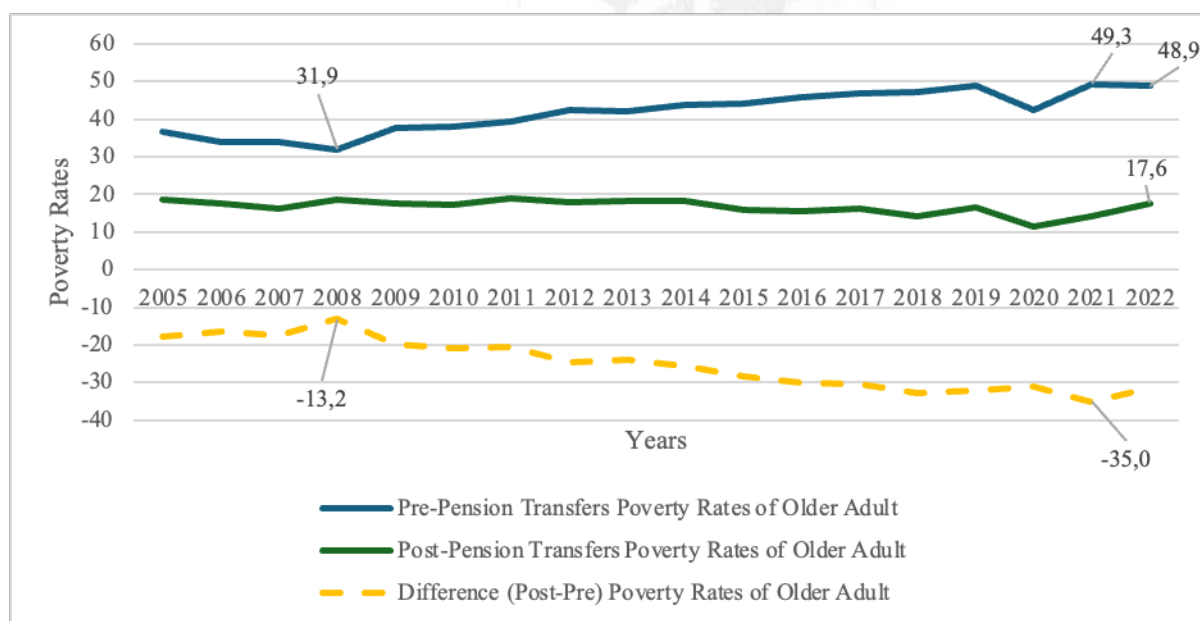


Figure 1. Older Adult Poverty Rates Pre- and Post-Pension Transfers (2005-2022)

As expected, pre-transfer older adult poverty rates are higher than post-transfer poverty rates in all 18 years (Figure 1). The difference is lowest in 2008 (13.2%) and highest in 2021 (35%). Since 2016, the poverty-reducing effect of pension transfers has been above 30% in all years. It is clear that the gap has increased over the years, with the exceptions of 2008 and 2022. Pensions act as an important buffer against poverty, especially for the older adult. In 2022, in the absence of transfers, 48.9 out of every 100 older adult were at risk of falling into poverty, compared to 17.6 in the presence of transfers. The absence of transfers had the greatest impact on the older adult in 2021.

Empirical findings in the literature show that older adult women are generally poorer than older adult men (Long and Pfau 2008, Hick 2009, Zaidi 2010, Karadeniz 2021, Li and He 2024, Yin et al. 2025). In this respect, if the analysis is done in terms of gender, the importance and impact of old-age pensions on poverty can be understood in terms of older adult women and men. Especially for women who cannot participate in work-

ing life at an adequate level in active ages where gender roles (domestic services, care obligations, wage inequalities, glass ceiling, etc.) are intensely observed, it is likely that their old-age pensions will be low and their poverty rates will be low before the transfer and their poverty rates will be high after the transfer.

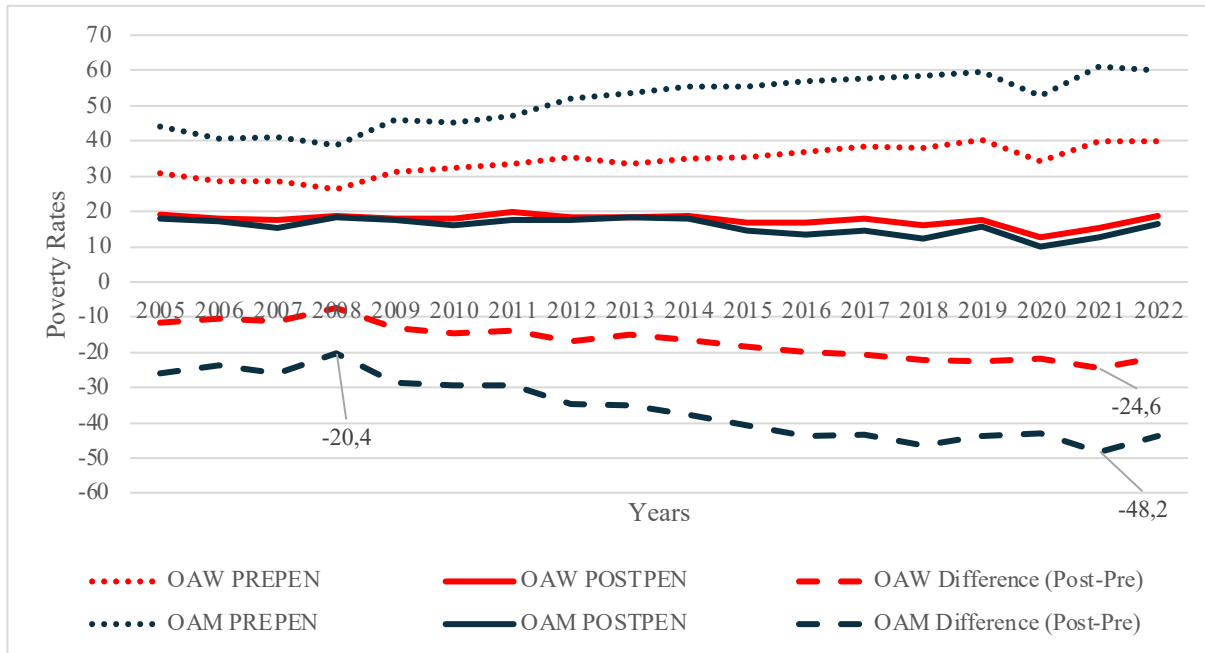


Figure 2. Older Adult Poverty Rates by Gender Pre and Post Pension Transfer (2005-2022)

Note: OAW: Older adult women, OAM: Older adult men, PREP: Pre-pension transfers, POSTPEN: Post-pension transfers.

The absence of old-age pensions increases older adult poverty for both sexes (Figure 2). However, pension transfers are much more effective, especially for poverty among men. In a hypothetical environment without the FG080 transfer, the poverty rates of older adult men increase by 20.4%-48.2% in all 18 years, whereas for women, the increase is between 7.4%-24.6%.

The poverty rate of older adult women, which is 17.78% on average over 18 years after the transfer, almost doubles to 34.58% in the absence of FG080 transfers. The difference is 16.8%. On the other hand, for older adult men, the average poverty rate was 51.73% before the transfer and 15.97% after the transfer, with a difference of 35.76%. The absence of old-age pensions is particularly devastating for men. The absence of these pensions affects men in particular, as they are expected to receive higher benefits from the social insurance system, as they are likely to be in the labour market longer than women and have higher wages and promotion opportunities. The fact that women are less affected by transfers can be explained by men’s role as “breadwinners” and women’s domestic responsibilities, intermittent working life, care responsibilities, which are due to gender roles, especially in terms of being in the labour market at a young age, considering the population aged 65 and over in Türkiye. For women, disadvantages in the life cycle affect the last stage of the life cycle.

The lower poverty rates of women in pre-transfer poverty rates should be explained by the fact that they are associated with other sources of income. In this context, the importance of survivors’ pension transfers in the Turkish social security system is noteworthy. In Türkiye, the social insurance system supports women in particular through survivors’ insurance. This beneficiary is provided until the death of the surviving spouse, regardless of their employment or age. Similarly, it is provided to daughters for life, provided that they are not married and do not work. Yet, sons can benefit from this pension provided that they do not work and do not exceed the age of 18 (20 if they are high school students or 25 if they are university students). Therefore, for

spouses and daughters, widows' or orphans' pensions in the event of the death of the “breadwinner” father or husband can be considered as the most important instrument providing income security in old age. For example, in 2022, 4,765,540 out of 42,089,624 women in Türkiye were over the age of 65, and 1,936,999 of these older adult women received survivors' pensions. As a result, 40.6% of older adult women benefit from survivors' pension. In addition, when the post-transfer poverty rates are analysed, it is seen that the poverty rates of older adult women are higher than those of men in every period, although there are not very large differences. These two important findings may be the result of our Bismarckian, conservative social insurance system. The fact that older adult women receive income security through survivors' pensions and older adult men receive income security through old-age pensions is consistent with the existence of gender roles. Considering that a person aged 65 and above in 2022 was born in 1957 at the earliest, it should be kept in mind that we are talking about a population that was in its active period at a time when gender roles were felt much more strongly than today.

This finding is in line with Leskošek (2019). Karadeniz's (2021) finding that social assistance has a higher poverty-reducing effect on women than on men also shows that women who are excluded from survivors' (widow/orphan) pensions and old-age pensions are more likely to be protected by the social assistance system. For men, working life and related old-age insurance play a much more effective role. The finding of Rowold et al. (2024) that the main reason for the gender gap in pensions is men's insufficient involvement in caregiving also supports the finding of this study.

The Trend of Older Adult Poverty Post-Pension Transfers

As mentioned above, only the poverty of the older adult who receive pensions from the social insurance system will be evaluated in this section, while those who receive pensions from the non-contributory regime are analysed separately.

The poverty rates of older adults receiving social insurance pensions are clearly lower than the overall older adult poverty rate. In all years, the highest poverty rate was 10.9%, falling to 2.8% in 2020 and then rising again (Figure 3). This rise is thought to be related to the fact that it was accompanied by periods of high increases in the minimum pensions. Due to the inadequacy of the minimum pensions introduced in 2019, the political will increased these amounts 12.5 times in 5 years, but the only positive year between 2019 and 2022 was 2020.

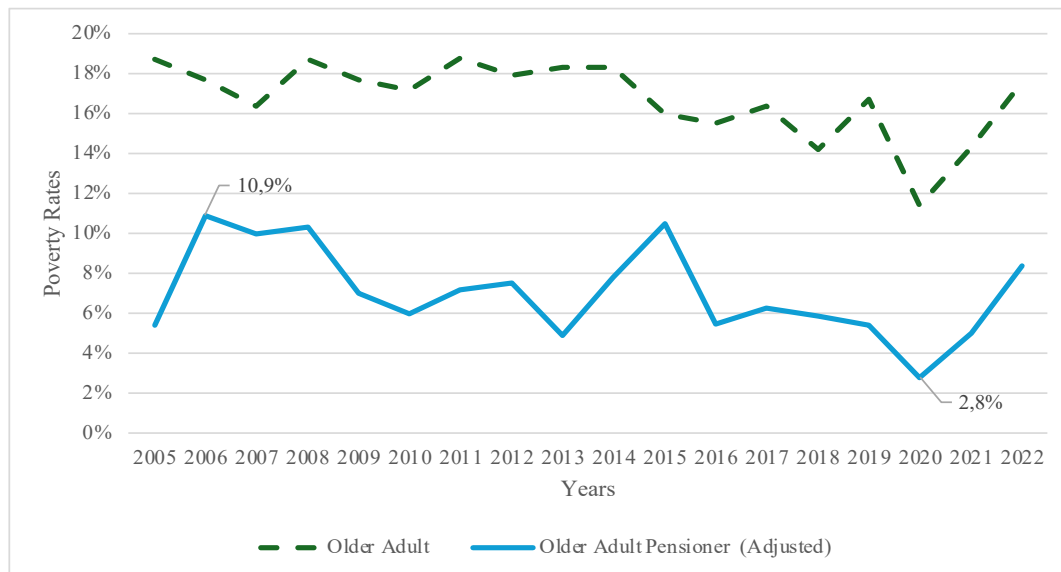


Figure 3. Poverty Rates of Older Adult Pensioners According to Adjusted Pensions (2005-2022)

As mentioned above, women's poverty may not start at the age of 65. They may face gender-based inequalities in participation in family, work, and social life, and access to education and health care before older ages, and these inequalities may be reinforced in older age (Çelik 2020, 2023). The analysis of pensions by gender may also show the consequences of the disadvantaged position of women, especially those who receive pensions from social insurance, due to their disadvantaged roles in the labour market. Due to their gender roles in the labour market, they work for shorter periods, for lower wages, and in more unprotected jobs than men, which may lead to a decrease in old-age pensions. In this context, Figure 4 shows the poverty gap between older adult women and men who receive pensions from the social insurance system.

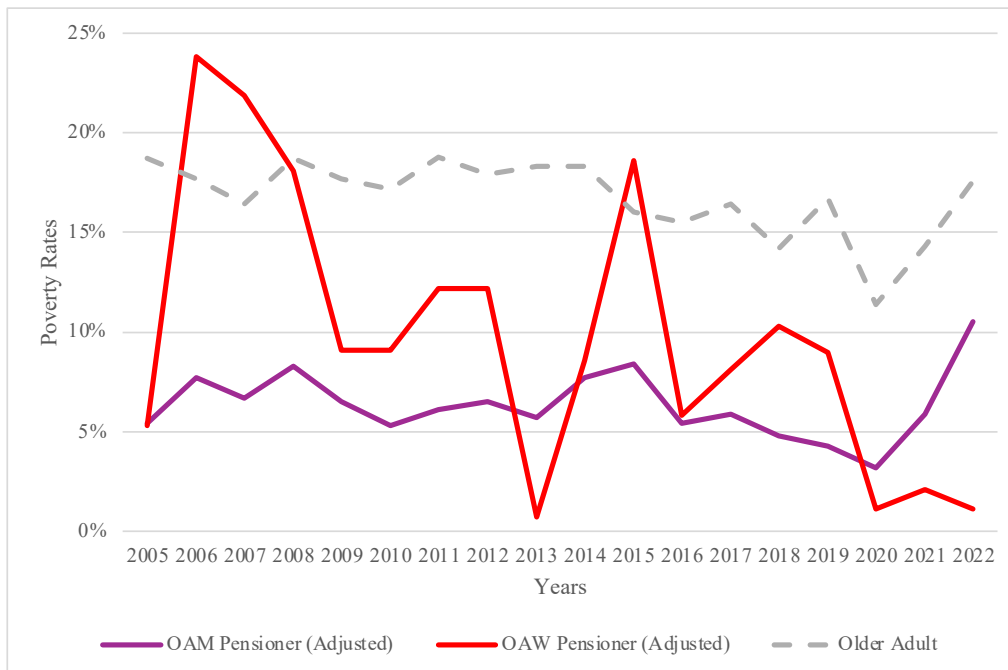


Figure 4. Proportion of the Poverty of Older Adult Pensioners by Adjusted Pensions and Gender (2005-2022)

Note: OAW: Older adult women, OAM: Older adult men

As illustrated in Figure 4, (i) The poverty rates of older adult women receiving pensions have a very fluctuating trend. Except for the years 2006, 2007, and 2015, these women have poverty rates below the general older adult poverty rate. The poverty rate in this group declined to around 1% in 2013, 2020, and 2022.

(ii) For men, poverty rates are generally flatter than for women, decreasing by an average of 1 percentage point per year from 2017 until 2021. However, poverty rates increased significantly in 2021-2022. With a few exceptions, the lowest poverty rates are found for men.

(iii) Poverty rates for both sexes (with a few exceptions for women) are below the poverty rates for the older adults. Receiving a pension, therefore, plays a poverty-reducing role.

As a result, when adjusted pensions are analysed, men's poverty rates are generally lower than women's poverty rates, but there were significant decreases for women in 2020-2021-2022. Differences in gender trends can be explained through several structural factors. First, it is possible to say that women's role in the labour market is an important actor in the decline in pension income levels, except in recent years. Women's discontinuous participation in economic life, due to gender-based social roles and/or occupational discrimination, resulted in unequal pay for equal work and consequently lower pension benefits. Thus, such interruptions and discriminatory practices are among the factors driving poverty rates upward.

Second, considering the population included in the study, the number of retired women aged 65 and over is considerably lower than that of men. Therefore, factors influencing income distribution in society may

cause these women to experience higher poverty rates. For instance, a substantial nominal increase in the minimum wage may paradoxically raise the relative poverty of older adult women pensioners. The year 2015 serves as an example: compared to 2014, the 30% increase in the minimum wage in 2015 did not meaningfully affect pensioners other than civil servants, which may partially explain the sharp rise in poverty rates among retired older adult women in that year.

Third, in recent years, it can be assumed that women have benefited more from the minimum pension scheme than men. Particularly between 2019 and 2022, the implementation of the *minimum pension* policy may have positively affected the relatively small group of older adult women pensioners with low benefit levels, thereby reducing their poverty rates. Similarly, continuous government interventions in pension amounts have caused greater fluctuations among women compared to men. In addition, the fact that the number of women pensioners is lower than men pensioners may partially explain the fragile changes in women's poverty rates. For example, 345,966 men and 9903 women who received a pension in 2022 were found to be poor. Similarly, since women (especially wives) can combine survivor pensions from their husbands and pensions from their own work, changes in the number of women benefiting from such legal arrangements may have affected poverty up and down.

The social insurance system in Türkiye protects women by insuring them through their parents, mostly their fathers and husbands, and men through their employment. The pensions provided with this protection show a reflection of gender roles in older age. While the woman is protected by widows' and orphans' pensions when her husband or father dies, the man can provide income security for himself if he fulfils the role of breadwinner.

Finally, women's longer life expectancy can bring both advantages and disadvantages. On the positive side, longer life spans allow women to benefit from survivors' pensions for extended periods. On the negative side, the death of a spouse may result in the loss of a higher household income. In this respect, the survivors' insurance scheme itself requires further examination.

Conclusion

This study examines the role of pensions provided by the social insurance system in reducing older adult poverty in Türkiye by comparing income status before and after the transfer. TurkStat's ILCS micro dataset for 2005-2022 reveals that pensions serve as the main source of income for older adults and significantly reduce poverty.

While the average older adult poverty rate was 42.2% before the transfer, this rate declined to 16.99% in the presence of social insurance pensions. This finding proves that pensions act as a strong buffer in reducing poverty. Gender-based analyses showed that older adult men had higher poverty rates before the transfer, but that this rate declined to a greater extent after the transfer compared to women. This can be interpreted as a result of men's participation in the labour market for longer periods and with higher earnings. On the other hand, the relatively lower poverty level of women before the transfer is largely related to their utilization of other income sources, such as survivors' (widows and orphans) pensions.

The findings reveal that the social insurance system in Türkiye is a functional tool to reduce older adult poverty, but it is insufficient to eliminate poverty completely, especially due to the low levels of minimum pensions. Moreover, the fact that the amounts of age 65 pensions provided under the non-contributory regime remain well below the poverty line clearly shows the ineffectiveness of this type of assistance.

In this context, some suggestions for policymakers can be developed:

(i) Minimum pension levels in the social insurance system should be raised above the poverty line. Because pension benefits have increasingly lagged behind other economic indicators over the years, they provide limited purchasing power in the face of rising living costs. On the other hand, due to changes in pen-

sion calculation systems, it is projected that the pension levels of future retirees will decline to even more dramatic levels. All these processes indicate the necessity of introducing structural reforms that ensure a permanent increase in pension levels within the pension system, not temporary solutions.

(ii) Non-contributory regime pensions should be reviewed and restructured to provide minimum income security for needy older adult individuals. Although non-contributory scheme provides means-tested support targeting the poor, the benefit amounts are extremely low, and the eligibility requirements for these pensions appear quite restrictive. Both the means-testing mechanism and the low benefit levels lack a rights-based foundation and are highly ineffective in combating older adult poverty.

(iii) Women's participation in the labour market should be increased, and their structural disadvantages due to their intermittent working lives should be compensated for in social security policies. As shown in the World Economic Forum's Global Gender Gap Report 2025, Türkiye ranks 133rd out of 148 countries in terms of *economic participation and opportunity*, placing it last among European countries. When examined across sub-indicators, significant gender gaps disadvantage women in *labor-force participation rates*, *estimated earned income*, and the share of *legislators, senior officials, and managers; professionals, and technical workers*. Moreover, the *share of women's membership in boards* (17.30%), *firms with female majority ownership* (4.8%), and *firms with female top managers* (3.9%) remains strikingly low, while the share of women *workers in informal sector* (34.42%) is considerably higher than that of men (23.85%). In contrast, unemployment rates (age between 15-64), part-time employment rates, and the proportion of time spent on unpaid domestic and care work are clearly higher for women compared to men. These data not only reveal the components of income poverty among the current generation of older adult women, but also indicate the persistence of similar risks for future cohorts of older adult women. In summary barriers preventing women's participation in economic life must be removed, and their economic dependence on men (husbands and fathers) should be reduced. Occupational discrimination against women must be eliminated, equal pay for equal work policies should be pursued, women should be given greater representation in economic decision-making mechanisms, and female entrepreneurship should be encouraged.

Finally, gender equality in caregiving responsibilities should be ensured in households where both spouses work. Paid and unpaid leave periods should be extended, and no distinction should be made between wage earners and public servants. In addition, paternity leaves should be extended and balanced to enable parents to share caregiving responsibilities more equally. To facilitate a full return to working life, institutional childcare services should be expanded and encouraged. In societies undergoing demographic transition, the welfare state must bear the financial burden of these responsibilities.

In conclusion, while pensions in Türkiye are a critical tool to reduce older adult poverty, structural reforms are needed for the system to provide equitable and sustainable income security.

Sonnotlar

1 Apart from contributory and non-contributory public pensions, there are also complementary pension plans in Türkiye in very limited areas (military, police, bankers, etc.). Private pension plans have also been established since the early 2000's and are increasingly encouraged. However, these plans are not included in this study due to their narrow scope and significant differences in terms of the type and amount of benefits provided.

2 "Age 65 pensions" paid under the non-contributory regime are increased in January and July of the year in a similar way to pensions paid under the contributory regime.

3 As a result of the segregation process, not only recipients of non-contributory pensions but also possibly some individuals who were granted contributory pensions during the relevant year may have been excluded. This is because the dataset reflects the entire previous year and reports annual, not monthly, outcomes. For instance, an individual who was granted a contributory pension in December of the relevant year was not included in the new variable due to the classification method. Under these constraints, those who receive a higher pension than the non-contributory (the age 65) pension are included in the analysis.

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Yazar Katkı Beyanı: %100.

Etik Beyan: Bu çalışmanın hazırlanması sürecinde bilimsel araştırma ve yayın etiği ilkelerine uyulmuş; yararlanılan tüm kaynaklara metin içinde ve kaynakçada uygun biçimde atıf yapılmıştır.

Etik Kurul İzni Beyanı: Çalışmam mikro veri setleri üzerinden çalışıldığı için Etik Kurul izni bulunmamaktadır.

Yapay Zekâ Kullanım Beyanı: Başlangıçta Türkçe hazırlanan çalışmanın dil kontrolünü sağlamak ve doğru çeviri yapmak amacıyla ChatGPT adlı yapay zeka uygulamasından faydalanılmıştır. Taslak yazar tarafından yazılmış, kontrol ve düzeltmeler için ilgili araçtan destek alınmıştır.

Çıkar Çatışması Beyanı: Çıkar çatışması beyanım bulunmamaktadır.

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