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GENDER DIFFERENCES IN OLD AGE POVERTY RATE

The article provides an overview of the theoretical background of poverty, focusing mainly on the interaction between poverty, gender and age. It contains some estimates based on the United States Census Bureau and the EU-28 data in order to determine groups of people who are more vulnerable to poverty in modern society. The article also reveals some elements of poverty elimination policies developed by International Organizations and National Governments of the European Union Member States to mitigate negative effect of poverty on elderly population.

Keywords: *Poverty; gender; age; poverty rate; poverty elimination policy*

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Гендерные различия в уровне бедности людей преклонного возраста

Рассматривается теория «бедности» в контексте установления взаимосвязи между бедностью, полом и возрастом, проводится анализ статистических данных по группе стран Европейского Союза (ЕС-28) и Соединенным Штатам Америки с целью выявления наиболее уязвимых групп населения, находящихся на грани бедности в современном обществе. В статье также приведены инструменты политики борьбы с бедностью, широко используемые международными организациями и правительствами европейских стран для минимизации негативных последствий этого явления среди людей преклонного возраста.

Ключевые слова: *Бедность, пол, возраст, уровень бедности; политика борьбы с бедностью*

New millennium is already in under considerable changes referred to progress in technologies, production output and human well-being. At the same time, poverty, demographic aging, discrimination, inequality and violence still exist in society. In some developing countries the rate of population living below income poverty line varies from 45% to 75% [UNDP, 2015, p.228]. Even developed counties face the problem of poverty. In 2015, the poverty rate in the United States was equal to 13.5 % [U.S. Census Bureau, 2016a]. In

Germany 16.7 % of entire population appeared to be at risk of poverty [Eurostat, 2016b]. The same rate was reported in the United Kingdom [Eurostat, 2016b]. Demographic aging in Asia and Latin America is predicted to reach the European Union level of early 1970s [Lloyd-Sherlock, 2000, p.2158]. Intensive growth of population in those regions will lead to tripling the growth rate of elderly population during 1990-2025. Furthermore, quite noticeable is the trend of decline in income flows among elderly. In 2015, the share of elderly people with income level below a poverty line in the United States was 8.8 % [U.S. Census Bureau, 2016a], the share of elderly people at risk of poverty in Germany was estimated as 16.5 % and in the United Kingdom – 16.4 % [Eurostat, 2016a]. Scientists also distinguish an importance of the problem of high poverty among elderly women. For instance, in the United States the poverty rate for elderly women aged 65 and over was equal to 10.3 % [U.S. Census Bureau, 2016a], in the United Kingdom the rate of elderly women at risk of poverty was counted as 17.6%, in Germany – 18.3% [Eurostat, 2016a]. Thus, the question of why women are poorer than men in an old age and how they experience poverty has become a burning issue for modern economists.

As a subject of research, the problem of feminization of poverty appeared in publications in the late 1980s. Mc Lanahan, Sorensen and Watson [1989] were the first who investigated the causes of increasing poverty among women from 1950 till 1980. They analyzed the family structure as well as household compositions and their impact on male and female poverty. The subject for Daly's [1992] study was female poverty and its progressive trend in Europe. In order to determine factors enhancing risks of poverty for older women, Hardy and Hazelrigg [1993] estimated the correlation between education, income sources, living arrangements and poverty. Weipking and Maas [2005] explored the issue in terms of cross-country differences. Smeeding and Sandstrom [2004] investigated the diversity of poverty rates among older women in terms of their marital status, changes in living arrangements and age.

Korpi [2000] extended the analysis with such an additional factor as class inequality. As a result, most factors of poverty feminization were defined as common and applicable in most countries, in particular such factors as household structures, income flows, carrier interruptions, low wages, and cross-country differences. Although the achieved results are applicable for different countries, the studies confirm that main causes of poverty feminization remain approximately the same: household structures, income flows, carrier interruptions, low wages, and cross-country differences.

The purpose of this article is to examine the differences in old age poverty rate in the United States and 28 countries of the European Union (EU-28) and to summarize recommendations suggested by modern economists in order to eliminate poverty among old-aged.

Poverty is a socioeconomic phenomenon generally associated with a lack of resources needed for satisfying individual's needs and integrating in the world society. Many scientists associate poverty with a deficit in private consumption, material deprivation due to insufficient income levels and limited productive assets [Cagatay, 1998]. The Experts of the United States Census Bureau consider a person as poor being in poverty in case when "...his or her before-tax cash income is below a definite level of need or threshold" [U.S. Census Bureau 2014, p.78]. Poverty is to be treated as a negative trend resulting in social instability and decrease in the pace of economic growth. Poverty is also regarded as a main cause of illnesses, crime, school failure, family and carrier breakdown in society [Bradshaw et al., 2003]. Some authors explain poverty as "...a waste of human resources and a measure of the failure of welfare state" [Bradshaw et al. 2003, p.iii]. There is a plenty of definitions and visions for the phenomenon of poverty which indeed should be thoroughly investigated before any policies and measures will be developed and applied.

Poverty perception has been changing over time. Years ago the notion of poverty was regarded as an individual consumption falling below a particular level formed the basis of consumption/income poverty concept [Cagatay, 1998]. The concept represented absolute rather than relative poverty and thus came under criticism quite soon. Experts suggested assess poverty with Human poverty index, regarding and measuring in particular dimensions such as early death, a lack of basic

education, access to health services and safe water, infant underweighting [UNDP 1997, p.14]. Cagatay [1998] mentioned in his study, that a concept of human poverty gave an opportunity to see the causes of poverty via ranking households by type, analysis of the poverty rate of household members and determination of the relationship between gender inequality and poverty. That was a starting point in discussion of the of "poverty feminization" problem. Further studies Hardy and Hazelrigg [1993], Smeeding and Sandstrom [2004] introduced a range of indicators measuring the level of female poverty in the society, especially for older women and single mothers. This research is aimed to investigate poverty among aged gender groups as well as basic causes of that poverty.

Since the 20th century in poverty problem such issue as feminization of poverty came into place. According to the official statistics of the United States Census Bureau [2016c], the poverty rate for women in 1966 was 16.3 percent, for men – 13 percent. Even despite the average decline in poverty by 1975, the gender gap in poverty rates remained roughly the same: the female poverty rate was recorded at the level of 13.8 percent and the male rate – at 10.7. The most effective period in terms of government policy directed towards reduction of poverty was in 2000, when the poverty rate for women decreased to 12.6 percent, while men's poverty rate was equal to 9.9 percent. More dynamic trend appeared to be in the post-crisis 2010 year, when the men's poverty rate jumped to 14 percent, and the women's rate reached the score of 16.3 percent. In 2015 the gender difference in poverty rates was noticeable again: 12.2 percent of men and 14.8 percent of women lived in poverty.

Regarding poor gender groups of different age categories presented in the United States Census Bureau's [2016a] statistics, 16 percent of women aged 25-34 lived in poverty in 2015 compared to 9.9 percent of men of the same category. Share of poor women aged 35-44 was equal to 14.1 which is 4 points over the share of poor men of the same age (9.8). Gender poverty gap was noticeable among the elderly people: 12.0 percent of women aged 75 and over lived below the poverty line, while only 7.3 percent of men were in poverty. In order to prove inequality between men and women such indicator as sex/poverty ratio was calculated in the table below.

Table 1

**Population in poverty, by age group, gender group and sex poverty ratio,
United States, 2015**

Age	Below 100 percent of poverty threshold, %			
	Both sexes	Male	Female	Sex/poverty ratio
Total	13.5	12.2	14.8	1.21
Under 18	19.7	19.5	19.9	1.02
18 to 24	19.0	16.4	21.7	1.32
25 to 34	12.9	9.9	16.0	1.62
35 to 44	12.0	9.8	14.1	1.44
45 to 54	9.5	8.4	10.5	1.25
55 to 59	9.9	9.0	10.7	1.19
60 to 64	10.8	10.2	11.3	1.11
65 to 74	8.0	6.8	9.0	1.32
75 and over	10.0	7.3	12.0	1.64

Calculations were made from the data in the U.S. Census Bureau database [2016a]

The recently appeared trend of poverty feminization led to the discussion of gender poverty gap and excess of female poverty over the male one. A number of studies were conducted in this area. Mc Lanahan, Sorensen and Watson were among the first who explored trends of sex/poverty ratio in the United States of America in 1950-1980 and concluded that "...women's poverty rates increased relative to men's across all age groups and among Blacks as well as Whites" [1989, p. 119]. Cagatay [1998] assessed gender differences in poverty as qualitatively as quantitatively, determined the extent to which women poorer than men and defined discrepancies in experience of poverty in both gender groups. Daly [1992] analyzed the problem of feminization of poverty, examining poverty rates in female- and male-headed households in European Community. The author came to the conclusion that female-headed households are more vulnerable to poverty than those headed by male. Korpi [2000] conducted the research on gender inequality, examining statistics of 18 selected OECD countries. He provided analysis of social differentiation in different types of welfare states on macro-level, integrating two factors simultaneously – gender and class - in order to investigate distributive processes in those states. In the research Korpi pointed out that through the history female part of the population lost most of civil rights after getting married. That limited their access to education as well as reduced the availability of an access to several civil services and some professions. As a result, women were not able to generate an appropriate amount of income to secure their life in retirement age. That definitely enhanced female poverty in old age. Thus, feminization of poverty became a burning issue for a number of stake-

holders.

As a rule, old age is treated as the retirement age fixed by country authorities, it varies between 60 and 65 in most countries. Many scientists regard the 65 age as "...a cut off point for defining older people" [Mudege and Ezech 2009, p.247]. Old age is connected with a number of factors, such as biological processes, physical appearance, cultural aspects and social role of individuals [Lloyd Sherlock 2000]. This means specification of the nature of an old age and allows understanding of the fluctuation in high poverty rate among older people. According to the data of the United States Census Bureau, in the middle of the last century poverty rate was relatively high: 35.2 percent of older people were living below the poverty line [2014, p.78]. Only by 1975 the poverty rate dropped to 15.3 percent. Since then, the poverty rate among older people has remained roughly the same slightly deviating during the period between 1975 and 2015 (see Figure 1).

In order to investigate the nature of poverty among elderly people scientists suggest specify groups of older population as the "old old" and the "young old" [Lloyd-Sherlock, 2000]. In the research a gap between poverty rates of the "young" and "old" elderly women was found (see Figure 2) based on the United States Census Bureau statistics [2016a]. In 2010, 9.4 percent of women aged 65 to 74 lived in poverty, at the same time the poverty rate for women aged 75 and over was almost three points higher, 12.1 percent. In 2013, the gap was quite significant, the poverty rate of women aged 65 to 74 was 10.0 percent, while poverty rate for women aged 75 and over was counted as 15.2 percent. In 2015, the rate of poverty dropped to 9 percent and 12.0 percent for the "young" elderly and for the "old" elderly women

respectively.

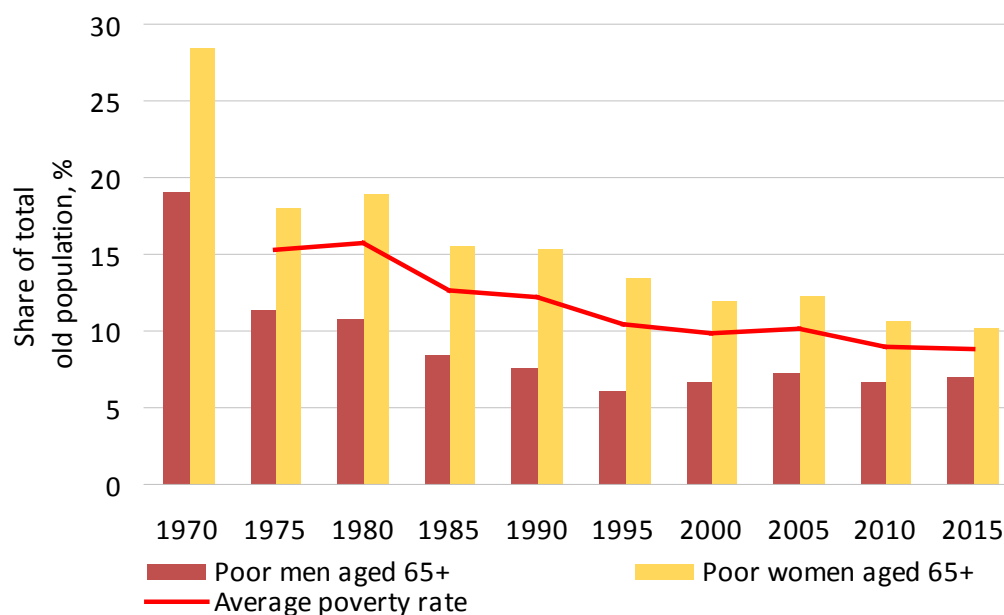


Fig.1. Poverty rates for women and men aged 65 and over, United States, 1970-2015

Sources: U.S. Census Bureau, 2016c; 2014, p. 79.

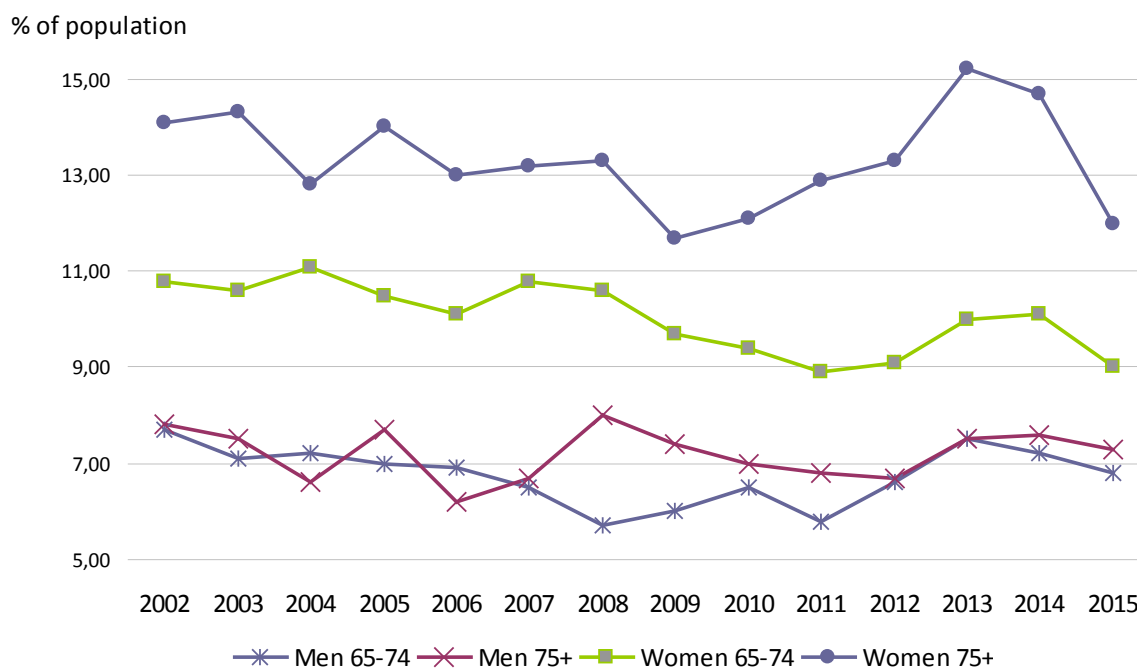


Fig. 2. Poverty rates for women and men aged 65 and over, by age group, United States, 2002-2015

Data selected from the U.S. Census Bureau database, 2016a

Gender gap among “old” elderly of both genders is quite noticeable. In 2015, the poverty rate of “old” elderly males was reported as 7.3 percent, while in case of “old” elderly females it reached the level of 12.0 percent which was five-points higher than the rate for old male popula-

tion. The gender gap in poverty rates for elderly women and men is determined not only in the short run, but also in the long run. This trend is to be presented in Figure 2, which also proves differences in absolute poverty rates by age groups during the period between 2002 and 2015. In 2002,

the poverty rate for men aged 65 to 74 was at the level of 7.7 percent, elder men aged 75 and over were roughly at the same level of poverty counted as 7.8 percent, while the share of “young” elderly women and “old” elderly women, living in absolute poverty, was computed as 10.8 and 14.1 respectively. There is a particular fluctuation of the poverty rate for each group over the period from 2002 to 2015, furthermore, the steady trend of a gap between female age groups is quite obvious, alongside with a gap between female and male groups of all regarded age categories.

Although the significant decline in poverty rates over time is quite evident, but the point of

interest in this paper is poverty among elderly women. Since 1950 there has been a steady excess of women’s poverty rate over men’s one. In order to reveal the tendency in the long run, it is suggested to calculate the sex/poverty ratio which is the ratio of women’s poverty rate to men’s one [Mc Lanahan et al., 1989]. In addition to that, the research can be extended with poverty rates among white and black gender groups aged 65 and over (see Table 2). The research relies on the data provided by the United States Census Bureau [2016a]. The period from 1950 to 2015 is to be regarded.

Table 2

Poverty rates and sex/poverty ratios for white and black women and men aged 65 and over, United States, 1950-2015

Rates and Ratios	1950	1960	1970	1980	2002	2010	2015
White alone:							
Women’s poverty rate	62.34	37.50	29.02	15.08	11.00	9.30	8.90
Men’s poverty rate	55.29	30.30	20.05	8.58	6.70	5.70	6.00
Sex/poverty ratio	1.13	1.24	1.45	1.76	1.64	1.63	1.48
Black alone:							
Women’s poverty rate	87.90	66.49	51.80	38.57	27.40	20.05	19.60
Men’s poverty rate	83.81	63.55	45.61	28.44	18.10	14.20	16.70
Sex/poverty ratio	1.05	1.05	1.14	1.36	1.51	1.44	1.17

Sources:

Columns 1, 2, 3 and 4: *Mc Lanahan et al. 1989, p. 110.*

Column 5: *U.S. Census Bureau, 2016a.*

Column 6: *U.S. Census Bureau, 2014, p.C-12.*

Column 7: *U.S. Census Bureau, 2016a.*

Poverty feminization among elderly was officially recognized as a serious problem in the middle of the last century. In 1950, sex/poverty ratios for whites and blacks aged 65 and over were equal to 1.13 and 1.05, correspondently, proving the fact that old women of both races are poorer than men. Furthermore, sex/poverty ratios reflected the trend towards an increase in poverty among elderly women. The most obvious discrepancies in poverty rates among gender groups of whites were identified in 1980 and presented as a sex/poverty ratio of 1.76. In case of blacks the most significant discrepancies were counted for a year 2010 and resulted in the score of 1.44. Another founded trend proves larger discrepancies between gender groups of white people in comparison with the differences between gender groups of black population. At the same time, women’s poverty rates for whites remain essentially lower than those for blacks through the whole period. In 1950, the poverty rate for black elderly women was 87.90 percent and for white women - 62.34 percent. The black women’s pov-

erty rate in 1960 was determined as 66.49 percent, which is roughly two times higher than the poverty rate for white women and calculated as 37.5 percent. Even in 2015, the poverty rate for black women, despite the decrease down to 19.60 percent, remained obviously higher than the poverty rate for white women counted as 8.90 percent. Thus, all indicators regarded above prove the differences in poverty rates among older people of both genders as well as both races.

Such insecure position of elderly women in the United States is typical also for some European countries, that is why poverty rates across 28 of the EU Member States have been examined in order to investigate gender inequality in poverty status of elderly people in European countries. For that purpose the data from the Eurostat database [2016a] was used, in particular an indicator “At-risk-of-poverty rate” for older people as a main indicator of their poverty level in 28-EU countries. The indicator presents “the share of persons with an equivalised disposable income, before social transfers, below the risk-of-poverty threshold,

which is set at 60 % of the national median equivalised disposable income (after social transfers)" [Eurostat, 2016b]. The indicator has been assessed by gender parameters in 28 of the EU Member

States, results are to be presented in Table 3. In addition, for the extension and measuring inequality the sex/poverty ratio has been counted for different countries (see Figure 3).

Table 3
At-risk-of poverty rate of people aged 65 and over by gender and sex/poverty ratio, EU-28, 2015

	Country	At-risk-of poverty rate				Sex/poverty ratio
		Total population, %	Older people, 65 and over, %			
			Total	Female	Male	
	EU-28	17.3 ^e	14.1 ^e	16.0 ^e	11.8 ^e	1.36
1	Austria	13.9	13.2	15.1	10.7	1.41
2	Belgium	14.9	15.2	15.7	14.5	1.08
3	Bulgaria	22.0	31.7	38.2	22.1	1.73
4	Croatia	20.0	26.3	28.7	22.8	1.26
5	Cyprus	16.2	17.3	20.5	13.6	1.51
6	Czech Republic	9.7	7.4	10.4	3.5	2.97
7	Denmark	12.2	9.1	10.0	8.0	1.25
8	Estonia	21.6	35.8	43.3	21.0	2.06
9	Finland	12.4	13.8	17.5	9.1	1.92
10	France	13.6	8.0	8.8	7.0	1.26
11	Germany	16.7	16.5	18.3	14.5	1.26
12	Greece	21.4	13.7	15.2	11.9	1.28
13	Hungary	14.9	4.6	4.8	4.1	1.17
14	Italy	19.9	14.7	17.0	11.8	1.44
15	Ireland	15.6 ^d	10.9 ^d	12.2 ^d	9.3 ^d	1.31
16	Latvia	22.5	34.6	40.4	22.6	1.79
17	Lithuania	22.2	25.0	29.7	15.7	1.89
18	Luxembourg	15.3	7.9	9.1	6.6	1.38
19	Malta	16.3	21.0	21.6	20.4	1.06
20	Netherlands	12.1	5.7	5.8	5.5	1.05
21	Poland	17.6	12.1	13.9	9.2	1.51
22	Portugal	19.5	17.0	19.0	14.2	1.34
23	Romania	25.4	19.3	23.4	13.4	1.75
24	Slovakia	12.3	5.6	7.0	3.4	2.06
25	Slovenia	14.3	17.2	22.2	10.2	2.18
26	Spain	22.1	12.3	13.2	11.1	1.19
27	Sweden	14.5	18.2	23.8	11.5	2.07
28	United Kingdom	16.7	16.4	17.6	15.0	1.17

Available flags:

d – data for 2014; *e* – estimated.

Sources:

Column 1: Eurostat Database, 2016b.

Columns 2,3 and 4: Eurostat Database, 2016a.

Column 5: Calculated based on data in columns 3 and

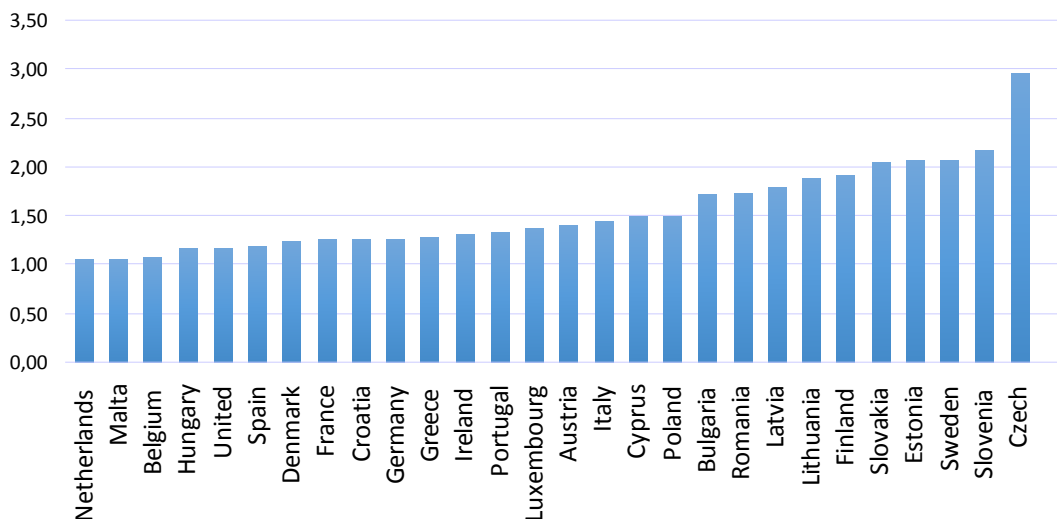


Fig. 3. Sex/poverty ratio for people aged 65 and over, EU-28, 2015
Calculations were made from the data in the Eurostat database, 2016a

The results are quite different across countries. In 2015, some of the EU Member States proved better state of older women than others (see Table 3). For instance, in Hungary the share of elderly women at risk of poverty was 4.8 percent, in Netherlands it was counted as 5.8 percent, in Slovakia – 7 percent, in France – 8.8 percent, and in Luxemburg the indicator reached the level of 9.1 percent, while the United Kingdom and Germany were far behind with their achievements of alleviating the poverty burden for elderly women. In the United Kingdom 17.6 percent of old women were at risk of poverty, which was three times higher than the recorded rate of risk in neighboring Netherlands. In Germany 18.3 percent of old women suffered risk of poverty. Denmark, Poland and Spain were in the middle of ranking. Poverty rates for old women turned out to be worse off in the Baltic States, Bulgaria and Croatia. The largest inequality between gender groups of older people was stated the in the Czech Republic, Slovenia, Sweden, Estonia and Slovakia. The similar risk of poverty for women and men was in Netherlands, Malta and Belgium. The other EU Member States experienced an increase in the number of women under risk of poverty.

One of the burning issues in poverty problem is a high poverty rate among older women living alone. Smeeding and Sandstrom investigated the issue in the early 2000 for a number of countries [2004, p.16]. The United States were in the worst position with 45-48 percent of poor females living alone in a prosperous democratic so-

ciety. The United Kingdom kept the level of 40-41 percent. In Germany poverty rates of older women living alone reached 17.7-19.6 percent. In Canada they varied from 17 to 20 percent. Even the Welfare Scandinavian States were not an exception. Finland experienced an increase in the number of old women living alone in poverty counted as 26.4 percent of the population, neighboring Sweden – 19.6 percent. Now the poverty rate of older women living alone even in the United States is considerably lower, although still the highest among the rates of the other elderly. In 2015, the percentage of old female householders living alone in the United States was 16.8 percent [U.S. Census Bureau, 2016a]. A year before, it was 3 points higher and equaled to 17.7 percent. Thus, in many countries poverty in old age appears to be mainly the problem among women.

Regarding the fact that poverty is a burning issue today, which is to be important at the global level, poverty elimination policies should be under rigorous control of both National Governments and International Organizations.

One of the most powerful international organizations aimed to fight poverty globally is the United Nations Development Program [UNDP, 2016]. Operating in 170 states and territories it supports countries' efforts towards elimination of poverty, as well as mitigation of inequality and social exclusion. Assisting local governments in development of national policies, programs, regional partnership and institutional framework, the UNDP contributes significantly to poverty-

eradication process, equally distributing social benefits between women and men.

The Global Gender and Economic Policy Management Initiative (GEPMI) is a policy advisory services programme suggested by the UNDP [2010] to achieve the Millennium Development Goals via poverty reduction strategies aimed to decrease gender inequality and mitigate poverty. The program consists of three interrelated components:

a) a training course on Gender-Responsive Economic Policy Management provided public officials with a set of recommendations aimed to integrate gender and poverty factors at the middle-level of government planning;

b) Country level advisory services aimed to meet the needs of individual countries with respect to the level of poverty, gender inequality and demographic aging;

c) a Master's of Arts in Gender-Aware Economics is to bring up a new generation of economists who would be able to evaluate gender inequality, estimate its outcomes and select policy options in order to increase standard of living for poor elderly and single mothers.

The GEPMI has already been successfully implemented in Africa, the Arab States, Asia and the Pacific.

At the national level an income of a retired person depends mainly on pension programs and social security schemes. Lloyd-Sherlock [2000] noticed that since the countries advanced in economic development they got more opportunities to generate universal, state-run welfare programs with a wide range of services as well as old age benefits based on principles of solidarity. Engelhardt and Gruber [2004] proved the importance of Social Security Programs in reduction of poverty rates in the United States, examining recent changes in Social Security benefits and their effect on poverty trend. Smeeding and Sandstrom [2004] see the aim of national poverty eliminating policy in establishment of retirement benefit systems providing older population with adequate standard of living

Traditionally, poverty elimination policy is based on several income maintenance strategies, such as citizenship retirement (universal pensions), social retirement (social insurance) and social safety net (social assistance) [Smeeding and Sandstrom, 2004, p.5]. The first strategy is normally to be created for payments of universal flat rate benefits. The second strategy is to be based mainly on earnings histories, which means that benefits are paid with respect to individual's income history: the lower lifetime income stream he has, the more accurately benefits will be selected

and paid. Sometimes different elements of universal pension system and social insurance schemes are to be used in countries' policy. Individual earnings are to be usually regarded in social retirement schemes, as well as benefit package for those who did not succeed in career and was not able to accumulate enough savings for retirement age. In many countries citizenship and/or social retirement schemes sometimes are to be considered as the main source of income for elderly people.

Lloyd-Sherlock [2000] also emphasizes health care needs of elderly people. According to the author, the older person is, the more health care services he/she demands, so there is a particular relationship between age and health that becomes more evident through the national aging. In this sense, effective health-care policies are needed for old age groups of people, where health care services are provided to separate sectors on individual level. That means that older people should have individual separate pension programs, social security schemes and health care policy.

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