

# The vulnerable life course: poverty and social assistance among middle-aged and older women

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## **ABSTRACT**

In Europe, older women are more likely than older men to be living in poverty, and the contrast is directly related to their domestic roles and labour market position during earlier phases of their life courses. Despite Sweden's well-developed social security system, the generalisation applies to its older women. This paper examines the current incomes and life courses of 14 middle-aged and older Swedish women who have periodically had to rely on social assistance. Their circumstances and living conditions are considered in relation to their earlier lives and to the contextual conditions of the country's welfare state. Both life course and feminist perspectives are applied. All the interviewed women had been the main carers of their children, and had worked part-time or in low-paid jobs. Their formal employment histories have been the foundation of their vulnerable economic situation in older age, which the Swedish social security system does little to combat. Unless the bases and assumptions of the social security model are changed, there will continue to be many older women who live a life of poverty or near poverty.

**KEY WORDS** – social assistance, poverty, life course, older women, middle-aged women, vulnerability.

## **Introduction**

In Europe and the United States, older women are more likely than older men to be living in poverty and have lower average personal income. The disparity is a consequence of the domestic division of labour as well as of their lower earnings when in employment (Arber and Ginn 1991; Barusch 1994; Moen 1996). Although the living standard of older people has been rising in recent years in the member states of the European Union (EU) (Walker and Maltby 1997), there are wide variations among the member states in the level of protection provided by pension schemes.<sup>1</sup> There are also widening gap differentials

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in the living standards of older people, and a continuing problem of poverty among a minority, the size of which varies considerably among the countries. Denmark and Germany are among those with a low poverty rate among older people, while the United Kingdom and the southern European countries have high poverty rates. There is also a gender dimension, since in most EU countries the incidence of poverty is higher among older women, especially among widows.

An OECD report on social assistance concluded that the number of older recipients of means-tested benefits is relatively insignificant in Europe, except in the United Kingdom and Ireland (Eardley *et al.* 1996). In 1993, 20 per cent of income-support recipients in the UK were aged 60 or more years. Yet, even if older people make up only a small proportion of social assistance recipients in most countries, most of them are single women. Arber and Ginn (1991), from a comparison between the United Kingdom and the United States, also pointed out that elderly women are more likely to live in poverty than older men. In the USA, almost half women aged 65 years and over have incomes below 125 per cent of the poverty level (Older Women's League 1999).

Although the level of the Swedish basic old age pension is just above the level of social assistance, the distribution of poverty replicates British and American patterns. Since the Second World War, with the spread of the retirement system and other welfare benefits, the representation of middle-aged and older people among the recipients of social assistance in Sweden has decreased. But alongside improved living conditions for the majority, there remains a minority of middle-aged and older people who are economically vulnerable. This is particularly true of women: indeed, for many of them the situation has worsened during the 1990s as a result of the downturn in the national economy and heavy cuts in government expenditure (National Board of Health and Welfare (NBHW) 1997*b*; Statistics Sweden 1997).<sup>2</sup> The cutbacks have affected housing allowances, medical and dental care, and home care services for older people. Charges for medical and dental care and for medication have also been increased. The high employment rate during the 1990s affected both young people and older workers. When the employment market recovered at the end of the decade, the unemployment rate for older workers (50+ years) did not fall to the same extent as for younger people. In combination, these social and economic conditions have forced an increasing number of middle-aged and older women to apply for social assistance.<sup>3</sup>

There has also been a widening gap in the economic circumstances of older men and women. In 1975, the average income of women living on an old age pension was 71 per cent of the average for equivalent

men, but by the 1990s the percentage had fallen to 59 (Nyberg 1997). Between 1985 and 1993, social assistance increased for all types of households in Sweden, with the greatest increase among (young and old) single women without young children.<sup>4</sup> In 1996, 27 per cent of single women without young children living on social assistance were aged 50 years and over, and 13 per cent were aged at least 65 years. For men living on social assistance, the equivalent shares were 14 and four per cent respectively (NBHW 1997*a*). Nearly 20 per cent of female pensioners had an income below the standard of social assistance in 1994, compared with eight per cent of male pensioners (NBHW 1997*b*). Many more women than men are 'nearly poor' and economically vulnerable. For example, more women than men have difficulties meeting normal living and household expenses. Social assistance is means-tested, and no earnings, savings or allowances (benefits) are disregarded at all. The current *Social Services Act* grants individuals social assistance only if their needs cannot be provided for in any other way.<sup>5</sup>

Throughout the Western world, commentators on social policy have seen Sweden's welfare state as a system that takes good care of its citizens and is 'women friendly'. Broadly this has been the consistent intention, so it is important to understand why in practice many older people live in poverty or near poverty. The aim of this paper is to explore the reasons for this failure to achieve satisfactory material standards among all older people and particularly among a substantial number of women.

### **Theoretical perspectives**

There are two important starting points for this attempt to raise our understanding of the living conditions of women on welfare: their experiences of the everyday world, and the nature of women's life course. Feminist research has made women's living conditions more visible and has developed the theoretical understanding of the social position of women.

#### *The experiences of women*

Dorothy Smith (1987: 9) wrote that experience and the everyday world should be the starting point for our investigations, and it is from inside this everyday world that we should try to understand the structures of society and their functioning. Her aim was to create a way of understanding, from perspectives on the situations in which we live,

an understanding of the powers, processes and the relations that organise and determine the everyday context of everyday life and the way it is represented. As one example, oppression cannot be understood only as the outcome of structural conditions; one also needs to take into account the actions of individuals, or in other words to see women as actors.

Smith examines 'ruling relations' to elucidate power structures in society. 'Ruling relations' are the complex of organised practices that include government, law, business and financial management, professional organisations and educational institutions. Power is also exercised through the texts that transform the local and particular actualities of our lives into abstract and generalised form (1987: 3). This power is objectified and impersonal, and its gender bias has hitherto been invisible. Smith argues that, whereas sociology claims to have universal applicability, it is in fact grounded in the experiences of men. It is necessary therefore to go beyond the structures of dominance in a way that allows the researcher to see women as the source of information, as 'the knowers'. It is also the task of the researcher to try to understand the relations that form and determine their everyday world:

The knower who is construed in the sociological texts of a sociology for women is she whose grasp of the world from where she stands is enlarged thereby. For actual subjects situated in the actualities of their everyday worlds, a sociology for women offers an understanding of how those worlds are organised and determined by social relations immanent in and extending beyond them. (Smith 1987: 105–6)

When Smith talks about the experiences of women, she emphasises that there is not one but many experiences. What women have in common, according to Smith, is that they have been locked out and excluded even though they participate in all aspects of society. By studying different groups of women, the similarities and differences in women's lives can be made visible. We can discover the connections and unveil the complexities. By taking as our starting point the everyday world of women, and by describing their different experiences, the heterogeneity of women will be demonstrated and stereotyping avoided (Smith 1987, 1990, 1999).

#### *The life course of women*

In feminist poverty research, as in gerontology, a life course perspective has usefully directed attention to the situation of women at different life stages (Daly 1992; Glendinning and Millar 1992; Moen 1996; Ruspini

1998), and it has emphasised the linkages among the phases of the life course rather than their distinctiveness (Arber and Evandrou 1993: 9). Moreover, the meaning that individuals give their life experiences is emphasised. Older people strive to live their lives in ways that are consistent with their values. These vary by class and ethnic backgrounds, just as different cohorts are shaped by the historical events through which they have lived. An individual's or a group's room for action is, however, circumscribed both by forces in the immediate surroundings, such as family and friends, and by those of the wider society. What might be seen as a purely individual decision, such as the age or year of retirement, may be affected by the situation of other relatives or by political or management decisions to encourage earlier or later retirement (1993: 10).

Discussions of the life course usually represent the typical or normal pattern (Jeppsson Grassman 2001; Giele 1998; Skrede and Tornes 1983), and consideration is rare of the 'vulnerable life course', one characterised by poverty or near poverty. Browne (1998) reminds us that older women do not usually become poor with age: they have had a lifetime of multiple and inter-connected disadvantages. The inheritance of disadvantage ought to be taken into account when analysing the situation of older women.

Feminist researchers have criticised poverty research for not adopting the life course perspective and for failing to observe the gender dimension of poverty. Neither the receipt of social assistance nor poverty are given or unchanging states; they are the outcome of dynamic and cumulative processes and events. Information about the sequence of circumstances during the entire life course often holds important explanations of a person's circumstances when old. The support situation of particular women must also be seen in relation to structural conditions. At every life stage, the conditions of the individual are affected by such structuring dimensions as gender, class and ethnicity. To understand the situation of older women in poverty, we must examine the contributing influence during their earlier lives and currently of the three main sources of support in the welfare state: the family, the state and the labour market.

The relations women have to different sources of support and how the different sources inter-relate strongly influence women's living conditions. The welfare state can to a greater or lesser extent prevent the permanent subordination of women, by compensating for shortcomings in other areas to reduce vulnerability. How women combine different sources of support throughout their lives has a decisive influence on their ability to maintain economic independence at

successive life stages: this is particularly the case for recipients of social assistance (Gunnarsson 1993, 1998).

When no source of support is adequate – not the family, not the universal welfare system, nor the labour market – the ultimate financial lifebuoy is means-tested social assistance (supplementary benefits). Understanding why women have to apply for social assistance at the different life stages requires knowledge about their support situation during their entire life course. Alan Walker (1992: 176) has shown that ‘poverty in old age is a function, first, of low economic and social status prior to retirement, which restricts access to a wide range of resources; and secondly, of the imposition of depressed social status through the process of retirement itself’.

### **Purpose and method**

The purpose of this paper is to raise understanding of the interplay between economic vulnerability and the need for social assistance among middle-aged and older women using a life course perspective. It is based on qualitative, thematically structured interviews with 14 Swedish women. Two age categories, ‘older’ and ‘middle-aged’, have been used in the analysis to bring out the similarities and differences at successive life course stages and among two cohorts. The living conditions of middle-aged and older women differ and have been influenced in different ways by developments in society.

All the women who lived in a municipality close to Stockholm, and were recorded as single in the register of its social welfare office, were eligible for inclusion. Another selection criterion was that a subject had applied for social assistance during the preceding year (1995–96). All women over the age of 45 years who fitted the criteria were listed, and a sample was drawn that ensured the required age variation. The social welfare officers sought the women’s consent to be contacted, and all those who agreed were interviewed. Middle-aged women were most likely to refuse consent, possibly because they were or felt more dependent for their income on social assistance. The main difficulty in recruiting women to the study was the workload of the social welfare officers and the low priority they gave to this task. None refused to take part in the study once contact was made.

The women were interviewed twice by the author, on the first occasion in their homes. The second ‘follow-up’ interview took place one year later. All second interviews with the older women were by telephone, while four of those with the middle-aged women were in

their homes and two by telephone (they could not take part in a longer interview because of bad health). The seventh middle-aged subject declined to take part in a second interview. All of the first interviews as well as the second interviews at informants' homes were tape-recorded and transcribed for thematic coding and analysis.

At the time of the first interviews in 1996–97, the seven 'middle aged' women were between 47 and 62 years of age (they were born between 1934 and 1950), and the seven 'older' women were between 70 and 86 years of age (they were born between 1911 and 1926). All the interviewees lived alone at the time of the study. Their resources were limited and none had savings or owned property.

### **Women's vulnerable life course**

The women taking part in the study all had a story they wanted to tell. The starting point for the analysis has been the different pathways that led to their need to apply for means-tested social assistance. This required a focus on their financial situation. Anyone living on a disability pension or a basic old age pension is living at or just above the standard for means-tested social assistance. Generally, therefore, retired people can only apply for supplementary social assistance for occasional needs and when their means fall below the subsistence level. Most single middle-aged women who are unemployed or on sick leave with low or no sickness insurance benefits need social assistance payments. Women who live in poverty or near poverty experience a vulnerable life course. There is no official 'poverty line' in Sweden, but poverty researchers frequently use the standard for means-tested social assistance as an unofficial surrogate. A single person living alone is allowed approximately £200 per month for essential living expenses (including clothing, food, leisure, personal hygiene, telephone, television and a daily paper) as well as a sum to cover the rent.

#### *The older women*

Six of the older women (Aina, 82 years; Inga, 80; Ragna, 74; Klara, 73; Magda, 71; and Margit, 70) were raised in working class families. Their fathers' occupations, to give three examples, had been a construction worker, a carpenter and a caretaker. Their mothers had had odd jobs, specifically in cleaning and contract (piece work) manufacture at home. They had all attended seven-year elementary schools, but none had had any secondary education but, instead, had gone out to work. Klara had been only 13 years old when she moved

from home to work as a nursery maid. The others had remained at home but had also had to support themselves. Aina had started as a trainee in a perfumery where she had worked all her life until retirement at 65 years of age. Inga had started work in a hat shop, and had then worked in a cable factory for seven years until she married. Magda had worked as an errand girl in a co-operative shop, and Margit had been a trainee hairdresser. Ragna, after some years, began as a clerk. The seventh older woman, Svea, at 86 years of age, was by far the oldest and, unlike the others, had been raised in a very wealthy family.

In their family relations and relations to the labour market after marriage, three distinct life course patterns are apparent. Three (Aina, Klara, Magda) married young and after a long marriage became widows in old age. Aina and her husband had no children, and throughout the marriage Aina had worked only part-time to leave time to take care of the home. Magda had had two children, and early in her marriage, when the children were young, she remained at home. She said that her husband was old-fashioned and wanted it that way. But when the children had grown up, she worked at odd jobs. Klara had worked all her life, even when her children were infants. Then she worked during evenings as a cleaner. By the age of 55 years, she had worn out the joints in her shoulders and arms and received a disability pension.

The second life course pattern applied to Svea, Inga and Margit. They were all divorced or widowed and for periods had lived as 'single mothers' with their children. Svea had been a full-time housewife in both her marriages and did not start to work outside the home until she was widowed at 37 years of age. She had a son and a daughter. Svea had had several different jobs before becoming a sales representative for a publishing company when she was about 50 years of age. She described the job as stressful, and had retired at the age of 63 years. Just before her retirement, she had been in a car accident and suffered whiplash damage.

Inga had also become a full-time housewife when she married and her daughter was born. Her first husband had died when her daughter was only two years old. A couple of years later she had remarried and had two sons. Some years later she divorced her second husband and had then lived alone with her three children. She had remained at home while her children were young, partly supported by her ex-husband. Later, she had worked part-time in a department store until she retired at 65 years of age.

Margit had divorced after she had been married for 15 years and had



had four children. Even before the divorce she had taken work to help with the family budget, which was problematic because of her husband's alcohol problems. After the divorce, she had resumed her job as a hairdresser, but in the last six years of her working life had been a telephone operator. She had developed stomach and throat problems and had had extended sick leave before obtaining a disability pension at 60 years of age.

Ragna's life exemplifies the third life course pattern. She had never married and had lived with her parents until they died. For 20 years she had worked as an assistant administrator of the older people's home help service in a social welfare office. At the age of 63 years, she had felt exhausted and decided to take early retirement, which meant that her pension had been reduced. Later she had been diagnosed with a condition known as vascular spasm.

All the older women interviewees had a life course that had resulted in a low pension entitlement. Only Ragna had had steady employment, but she had been low paid all her life, and taking early retirement further reduced her pension. She therefore belonged to the 'nearly poor'. The three women who had become widows late in life were better off, because they also received widows' pensions through their husbands' entitlements, but still their living standards were low. The women who had divorced early in life, lived as single mothers, and worked part time in low-paid jobs, had the most impoverished situation in old age. They lived on the border of the standard for social assistance: sometimes under, sometimes just above. When I met these women they had existed at this low economic level for between 11 and 23 years.

#### *The middle-aged women*

Six of the seven middle-aged interviewees (Katarina, 62; Elsie, 58; Sonja, 56; Anja, 55; Vera, 51; and Ylva, 47) came from working class families and had attended only the elementary school, although one had had the advantage of a nine-year elementary education due to school reforms during the 1950s and 1960s. These women's fathers had worked, for example, as a construction worker, a pipe-layer and an odd-job man. For most, their mothers had been full-time housewives, but one had worked as a cook and another as a nurse. One of the women had been raised on a small farm. The seventh middle-aged woman, Gerd (53 years), had grown up in a wealthy family and had graduated from upper secondary school. Her father had been a businessman and her mother a housewife.

Like the older women, the middle-aged women had begun paid work after elementary school. Elsie, Sonja and Anja, all three from the north of Sweden, had gone to the capital to work in public medical care. Katarina had begun work as a waitress, Vera in an office and Ylva in a factory. The experiences of this group evince the structural transformation of the Swedish labour market after the Second World War, when a mass migration took place from the north to the south of the country. These women had started work between 1949 and 1964, when many young women had moved to the larger cities to work in the expanding public sector. They were of low school education, but some had been given on-the-job vocational training by their employers, especially in health care.

Six of the middle-aged women had married young and had children. Katarina had been married for 20 years when she divorced her husband, at which time her four daughters were aged between eight and 20 years. Katarina had always worked in restaurants, on night shifts when her children were young. She had therefore been able to support herself and the children after the divorce. Katarina was the only one of the middle-aged women who had always given priority to having a job and to supporting herself. She also had strived to retire on a sufficient pension. When forced to accept a disability pension at the age of 59 years because of a hip injury, she saw this as a defeat. Elsie, Sonja and Anja had also been married for many years when they divorced: their children were teenagers. Before the divorce, they had all been housewives while the children were young and later had held a variety of odd jobs. After the divorce, none had remarried.

During the 1980s, divorced housewives had few problems finding paid work. Elsie and Anja had entered public medical care, though in low-paid jobs. Sonja had found work as a clerk. Elsie had been diagnosed with a chronic disease early on and was given a disability pension. Anja had severely injured her back while working in a nursing home in the mid-1990s and was given a disability pension in the year between her two interviews. Gerd and Vera had had a somewhat different life course pattern. Gerd divorced her husband when her only child was four years old. She had had a job as a qualified secretary with a good salary. She was the only one among the interviewed women who had placed her son in a day nursery. When her son left home in the 1980s, she met and moved in with a man. She had just left a job and became 'a part-time housewife' and worked without salary in her new husband's firm. When they separated in 1992, she owned nothing.

Vera had had a similar experience. She had had no children of her own and had always worked until her business went bankrupt in 1992.

After that, she had begun work without salary in her husband's firm. When they had separated in 1996, she also found herself alone with nothing. Both Gerd and Vera had experienced very difficult marital separations. In contrast to the other interviewees, they had not wanted the divorce and at that time both had alcohol problems. When I met them, however, both had stopped drinking. For Gerd and Vera, the 1990s offered new experiences not least with respect to employment. The unemployment rate in Sweden rose higher than it had been since the 1930s. So-called 'older workers' who lost their jobs had great difficulty re-entering the labour market. Both Gerd and Vera said that they felt very old when they applied for different jobs and always got turned down. A problem was that they had no papers to show what they had been doing in the previous five or six years. Gerd and Vera were not prepared for the situation. They had always previously been able to get jobs when they wanted.

During the 1990s, there were many bankruptcies in Sweden, and organisational 'downsizing' became the order of the day. This affected Katarina, Sonja and Ylva. At the restaurant where Katarina worked, 75 per cent of the staff were given notice, she included. Sonja had been working as a clerk in the early 1990s when she sustained a work-related shoulder injury. During her extended sick leave, the firm went bankrupt and she found she had no job to return to. For five years she had tried to get back into the labour market, but in the end had to accept a disability pension. Her shoulder ached all the time and it had been impossible for her to get a suitable job. She also felt the outcome to be a defeat. Ylva had been laid off as a cleaner because of staff reductions at her workplace. After that she had had difficulties finding a regular job, although she now and then had temporary work. After some years, Ylva had gone into a deep depression. Although only 47 years old, she could see 'no light at the end of the tunnel' and had begun to feel old and rejected.

### **The meaning of being poor**

#### *The older women*

The women interviewed had various attitudes to their economic situation, and not all were directly related to the level of their income. Three of the older women, Svea, Ragna and Klara, had been much better off financially earlier in their lives than as pensioners. Yet Svea said that she did not look upon herself as poor because she was well-behaved and managed to keep down her spending. She could no longer

telephone her daughter who lived abroad, but instead wrote letters. Ragna was in debt because she had bought too much with her credit card. Klara's situation was similar, but it was her late husband who had left the heavy credit card bills for which she was responsible.

As they saw it, these three women suffered severe economic hardship and could not do what they wanted to. Their situation was made worse by the fact that they all had difficulties moving about outside the home through functional impairments. Ragna, aged 74 years, associated her loneliness with her low income: 'I think it's very difficult to be alone. But it's possible that it's harder for me because I have so little money'. She had also spent a lot of time in hospital and these extra costs had further worsened her economic situation. Magda became a widow late in life and subsequently had to live at a lower standard, but she was still better off than many of the other interviewees. She had back pains and difficulties getting about outside without a walker. On being poor, she said:

I can't say I am poor, you see. I mean *poor*, then you don't have anything. No, [I'm] not exactly poor but of small means. It's always been like that since I went to school. [I'm] of small means. I had free lunch (at school). (Magda 71 years)

Inga and Margit had lived all their lives with limited resources, especially in their childhood and when they lived alone with their young children. Both spontaneously defined themselves as poor. Inga was especially conscious of never being able to buy new clothes, while Margit said that it would be nice not having to count every penny. To her:

[Being] poor – then you think of a bag lady walking around with her trolley and living outside. It's not like that, but still I have to count myself as one of them. On the other hand, if you are born into simple circumstances then you can handle it better. (Margit 70 years)

The older women looked upon themselves as living in scarcity even if not all of them defined themselves as poor. Credit-card bills and costs for medical and dental care undermined their situation and they had difficulty making ends meet.

#### *The middle-aged women*

The middle-aged women were in a phase of life when being in employment is expected by themselves and by those around them. At the time of the interview, two had disability pensions and two others gained them during the following year. Two women had gone from

being unemployed to being registered sick, and one had found a part-time job. At the time of the first interview, five of the middle-aged women regularly applied for social assistance, which was their main source of income.

For these women one of the greatest problems of living at a low economic standard was few social contacts and never being able to go to town or to the cinema. They felt socially isolated. Katarina, aged 62 years, said 'I can't even go to a movie, I never get out, I don't have any communication with other people. I have no money left for that'. Ylva also found it difficult never to be able to buy anything:

You can't allow yourself anything. You have to consider it all the time. You can't buy clothes. You have to think if you can afford to heel your shoes, for example. Things like that, it's very difficult, and because you never can go out with a friend, you lose your friends. You can't invite people home because you can hardly afford coffee. It's hard, you get very isolated, [and] you just sit here. (Ylva 47 years)

Sonja felt deprived of her liberty by not having any money to spend and she said that she had lost her self-confidence:

In some way it deprives you of your liberty. I mean, okay, you have a lot of time but you can't buy a card and go to a gym or to an indoor swimming pool. It's too expensive. You have to pay your bills and then there is just a small sum left and you have to eat. You lose all your self-confidence. (Sonja 56 years)

Vera, an extrovert person, managed despite her difficulties to keep up social contacts that did not demand much money, but she also said it was irksome that she never could join her friends when they went into town. The middle-aged women were more explicit than the older women about seeing themselves as poor. Several had applied for social assistance every month over a long period, and they never had any spare money as was the case occasionally for the older women. Their discretionary income, or room for economic manoeuvre, was more limited. Their only comparative advantage was that although several had health problems, they were not as functionally impaired as the older women. When asked if they looked upon themselves as poor, their answers included the following expressions:

Today it feels as if I'm poor. (Elsie 58 years)

Not only economically [financially] poor, poor in everything. (Gerd 53 years)

Very poor, I think ... it's as if ... you can't do anything. (Ylva 47 years)

Of course I'm poor. When you can't afford to go into town and just have a cup of coffee, of course you are poor then! (Anja 55 years)

Vera was the only one of the middle-aged women who did not describe herself as poor. As long as she had something to eat, clothes to wear and somewhere to sleep, she did not consider herself to be poor. She refused the label just because she was living on social assistance:

I'm not poor. I have food, clothes, somewhere to sleep. But if I did not have some help to pay my rent, money for food *etc.* then it would have been disaster. Then I would have been out there with the garbage. So it's thanks to them (the social assistance) that I don't feel poor. (Vera 51 years)

### **The meaning of applying for social assistance**

When neither the family, nor the standard social insurance system, nor employment provides sufficient support, all that remains is means-tested social assistance. The women interviewed presented their different situations to the social welfare office. They were single women who had raised children or supported a husband and a home, or had all these responsibilities, and their employment histories had varied. Among the interviewees, the older women, who had become widows as senior citizens, had the 'best' economic situations, while the middle-aged women, who had divorced or separated during the 1990s, were in the most vulnerable positions, often because of the difficulty of getting paid work.

#### *The older women*

These diverse life courses have affected the women's entitlements to social assistance and the outcomes of the means test applied by the assessors. Aina, Klara and Magda had applied for social assistance only once. Aina had got social assistance when she moved to a special housing for older people; Klara had once got money for medication; and Magda had applied for assistance with dental charges after reading in a newspaper that this was available for senior citizens but had been refused. She was told to save some money each month to pay the dentist's bill of about £480.<sup>6</sup> Magda was able to solve her problem through a payment scheme with the dentist.

Ragna and Margit had also occasionally applied for social assistance. Ragna had once received money to buy food but was supposed to manage on her own. When her housing allowance was reduced in a budget squeeze, the officer at the social insurance office, who could see that her situation was difficult, had suggested that she contact the social services. Ragna (74 years) recounted that, 'The officer said, "Go to the social services"' [to which her answer was] No, why should I go there?

It is difficult to go there but I did. Then I got help with money for food. It was only once'. Margit had applied for dental care. At first she was refused, but she appealed and finally was awarded £900:

I did get something for my teeth but then I had to keep on. I think I wrote to the administrative court of appeal and everything because I thought I must get some help with this. Then I was bitter for a while. (Margit 70 years)

Svea and Inga were the only older women who had repeatedly applied for social assistance after their retirement. Depending on their expenses, at times their means had been just above the standard for social assistance, and at other times just under. When they had to pay for medical care, dental care and medicines, their income fell below the standard 'subsistence' level for social assistance. In later years, Svea also needed home help and therefore had to apply for social assistance every month. Later the charge for the home help was modified. Even if Svea and Inga did not need to apply for social assistance every single month they had to do on occasion for many years. When I interviewed Svea, she had been retired for 23 years and Inga for 16 years. Their needs were definitely not temporary. This situation went on year after year.

#### *The middle-aged women*

Five of the middle-aged women had been so-called long-term recipients of social assistance during the 1990s.<sup>7</sup> For four of them (Sonja, Anja, Gerd and Vera), they had had social assistance every month for at least two consecutive years. Ylva had had contact with the social services for several years. Sometimes she had had to apply every month, and sometimes less often. It had been a big step for these women to apply the first time, before which they had to spend all their other resources. Anja's grown-up daughters had been paying her bills and bought her food until one of her friends suggested that she contact the social services and ask for help. Gerd had been helped by her mother. She was an only child, and her mother looked upon the payments as a share of her daughter's inheritance, but even that source came to an end and Gerd had to apply for social assistance.

As these middle-aged women frequently had to depend on social assistance for protracted periods, they experienced their situation as shameful and became very depressed. They did not tell people that they lived on social assistance: Sonja and Gerd did not even tell their children. The people around Sonja thought she was on sick leave. Vera and Anja had told one or two friends about it (the friends who recommended their applications). Sonja, who had lost her job when on

sick leave, had to apply for social assistance when she became unemployed. She said:

Now I have social assistance and that is not fun: it really is not fun. Then you feel even more down under. You are like a beggar, and then, if you see the amount of money, it's not much. It is lucky that you can get it but it's difficult. (Sonja 58 years)

For Sonja it had been a relief when she finally got a disability pension and did not have to visit the social services every month. Ylva had had contact with the social services for many years and felt quite hopeless. She experienced it as very trying mentally to be economically dependent.

Disgusting, it really is. It's hopeless. I think it's as bad now (as the first time she applied). Still, even worse ... It is humiliating to sit and beg for money like that. And you have to tell them about every penny you have spent, show bills for food and other things you have bought. And you have to tell them how many jobs you have been looking for every day and things like that, it's hopeless. (Ylva 47 years)

Arising from their backgrounds, the middle-aged interviewees meet many of the criteria that describe long-term social assistance recipients. During the 1980s and 1990s, all social assistance recipients have had worse living conditions than the population as a whole, and the long-term recipients have the worst of all (Jonasson 1996; National Board of Health and Welfare 1999).

## **Conclusions**

This study has provided partial insights into the lives of a small sample of poor and near-poor Swedish middle-aged and older women. The interviewees' accounts of their material standard of life were strongly influenced by their current circumstances, but at the same time there is clear evidence of the influence of earlier life experiences. While the study does not pretend to represent the entirety of their everyday world, it has captured something of what it is like to live in material hardship for a long period, and of the ways in which these women's situation has developed gradually and incrementally over the life course.

Before they retired, none of the older women had needed to apply for social assistance. Earlier they had been housewives, and they had begun work when their children could manage on their own. Their participation in the labour market had been predominantly part-time or temporary. Only one of the older women, who had never married,



had worked full time, but she had still ended up with a low pension. Two of the older women had left the labour market with disability pensions, while the other five had left the labour market when aged 63–65 years. These older women belong to the nearly-poor group. When they had problems with their teeth or when they had to visit a doctor or buy medicine, they found it difficult to make ends meet. They had no or little chance of changing their situation for the better.

The middle-aged women who applied for social assistance were in a somewhat different situation. They were unemployed or on sick leave through injuries that they had sustained at work. The narratives of the middle-aged women revealed a process of staged withdrawal from the labour market. They had low or no allowances from the social insurance system. Characteristically, when they finally got a disability pension, it was for a low amount because they had been working in low-paid jobs, and their participation in the labour market had been interrupted by the need to care for their children, husbands and other relatives.

The life courses of both the older and the middle-aged women had been shaped by their everyday world, one in which caring for others had greatly influenced their ability to act. This had created their weak position in the labour market and in the social insurance system, which is the fundamental cause of their current low income. Again there is very little that they can do to alter the situation. Even though the circumstances for middle-aged and older women differ in various industrial countries, the basic patterns are common, most fundamentally that women have a greater risk than men of becoming poor.

To be poor is a relative state defined by the context in which it occurs. A person is poor in relation to the conditions and the standards that apply in a certain society (Halleröd 1997; Mack and Lansley 1985; Townsend 1979). In the Swedish context and for the women interviewed, to be poor could mean not being able to buy anything but the barest necessities. Alternatively, it could mean feeling socially isolated through not being able to invite people home or to go out with friends. It could mean not being able to afford a taxi, which might be the only way of getting somewhere, or it could mean not being able to afford necessary medical care. Poverty is worrying about money all the time.

The older women tended to see themselves as 'getting by' on small means, while the middle-aged women looked upon themselves as poor. The social insurance system had secured the older women a pension at a level just above the standard for social assistance, and their need to apply for social assistance was usually sporadic. For the middle-aged

women, however, social assistance had been their main source of income for a long period. To apply for social assistance every month and to be repeatedly assessed as either 'worthy' or 'not worthy' is demeaning and difficult to accept. The standard for social assistance is low and covers only subsistence needs. The feeling of being poor was therefore more manifest among and for the middle-aged women.

The women's ability to change their situation is limited by the structures of society and by political decisions. Even within Sweden's developed welfare state, women are in an economically vulnerable situation, and even though the economy is now booming, there are few signs of positive change. As long as the Swedish welfare state is largely based on a social security system that favours those with stable, long-term and comprehensive participation in the labour market, there will be different outcomes for women and men.

The impoverished situation of many middle-aged and older women who live alone is mostly invisible. Their hardship is disguised and forgotten because of the general improvement in the standard of living of most people of their generation, and because on average younger age groups are worse off. But in the older generations, many people, and especially women, are economically vulnerable and distressed. As this is the case for many older women throughout Europe, the issue should be given closer political attention. As long as women have the main responsibility for the care of children, and for as long as they work in low-paid jobs, often part-time, many will find their later lives to be persistently constricted by poverty or near poverty.

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### NOTES

- 1 Sweden became a member state of the European Union in 1995: it was not a member when Walker and Maltby (1997) conducted their study.
- 2 For a more comprehensive analysis of the changes within the Swedish welfare state during the 1990s, see Palme *et al.* (2002).
- 3 In Sweden as in many European countries the share of immigrants within the older population is increasing. Many of them are not entitled to any old age pension and are therefore dependent on social assistance (National Board of Health and Welfare 1997*b*).
- 4 *Statistics Sweden* data on social assistance (supplementary benefits) define six types of households: single women without young children (25%), single men without young children (36%), single women with young children (15%), single men

with young children (2%), and married couples with and without young children (22%).

- 5 See Bradshaw and Terum (1997) for a discussion of Nordic social assistance from a comparative perspective.
- 6 Magda's pension exceeded the level for social assistance and therefore she was supposed to save the 'surplus' for unforeseen expenses.
- 7 In Statistics Sweden data, long-term in the context of means-tested social assistance is defined as being a recipient for 10 months or more during one year.

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