

Sylwia Timoszuk

SGH Warsaw School of Economics

The good and the bad situation of older Polish widows

Introduction

A person's financial wellbeing constitutes one of the most important elements of one's life situation. It is therefore not surprising that scientists show great interest in understanding the degree to which an individual can fulfill own needs through income [Błędowski 2012].

This subject is especially important in the context of widowhood, and even more so in the case of women in older age. Compared to widowers and married women, older widows are typically at a higher risk of finding themselves in a difficult financial situation. However, the questions arise here: what exactly is a good or bad financial situation? How do the widows themselves understand these notions? Answering these questions is this article's goal. What makes this aim relevant is the fact that making effective decisions on how to support the widowed older women and help them live out the rests of their lives in dignity requires pertinent and detailed knowledge about the financial problems they face¹.

Widowhood and the financial situation of the older people²

A connection between widowhood and the higher risk of a difficult financial situation has been amply documented [Bernard and Li 2006; Biro 2013; Bound, Duncan, Laren, and Oleinick 1991; Cherchye, De Rock, and Vermeulen 2008; Corden, Hirst, and Nice 2008; Gillen and Kim 2009; Hungerford 2001; Li 2004; McGarry and Schoeni 2005; Timoszuk 2017; Timoszuk 2019]. Despite

the subject's importance, to the best of my knowledge, the Polish scientific literature includes thus far only few publications on social or demographical aspects of widowhood in the context of Polish population. These scarce studies were published by Kurzynowski [1975, 2004] and Szukalski [2004, 2006, 2007, 2013a]³. This is surprising since widows and widowers in Poland are a fairly numerous group. According to data from the 2011 Polish Census, over three million people were widowed. Most of them were women over the age of 65⁴: almost two million people, which made nearly 6% of the Polish population.

One of the important themes in the research on widowed people concerns the relationship between widowhood and difficult financial situation. There are several probable causes of this connection. Losing the deceased spouse's income (benefits) is one of them, as it results in a decrease of the total household income. However, this is not necessarily the deciding factor. In one of the most comprehensive studies on the financial situations of widowed people – the British 'Financial Implications of Death of a Partner' project – the results of statistical analysis showed the apparent lack of a clear connection between worsening finances and the analysed dependent variables, income being one of them. Among the respondents who reported worse financial situation (after becoming widowed) were both those whose equivalent incomes increased and those whose incomes decreased, although the ranges of these changes varied [Corden et al. 2008].

The spouse's death can also impact a household's financial situation negatively by decreasing (and even eliminating) economies of scale. The term ap-

plies to savings made in the multi-person households and is used to describe the cost reduction obtained due to a decreased costs per person [Kotowska, Panek and Sączewska-Piotrowska 2015; Szukalski 2013b]. For example, more household members result in lower cost per person of food or cleaning products thanks to purchasing more cost effective products or packs. Furthermore, fixed costs like rent or heating in winter are divided among more people. What's important, the decreasing economy of scale may be more noticeable in smaller households. Because of that it would be valuable to know what is the structure of older widows's household in Polish population, particularly information on what percentage of them lives alone. Unfortunately, the results of the 2011 Polish Census do not provide such information. However, the PolSenior study conducted between 2007 and 2011 offers approximated data on this topic. It shows that about one-third of the women aged 65+ live alone (Table 1). Obviously these are only approximate figures as not every person living alone is a widow. On the other hand, in the older age groups an overwhelming majority of single women are widows [Szatur-Jaworska 2012, p. 421].

Table 1. Percentage of people who are single or live alone among older women

Age group	55–59	65–74	≥75
Single people	31.8	48.2	78.6
People living alone	11.8	26.2	32.7

* Comment: data for the 60–64 group was not gathered as part of the PolSenior project.

Source: Szatur-Jaworska, 2012, p. 422.

A more difficult financial situation of widows and widowers in older age may be related to their meager opportunities of increasing household income. At that stage of life, earnings typically gradually decline due to person's ceasing economic activity. Noteworthy, it is women who typically receive lower benefits, which in turn increases their risk of poverty [Błądowski 2011; Karczewicz 2020; Zaidi 2010]. Consequently, one of the most contrasting differences between the financial situations of widows and widowers are income disproportions with women reporting more frequently financial difficulties [Bernard and Li 2006; Corden et al. 2008; DiGiacomo, Davidson, Byles, and Nolan 2013].

Increasing income by additional work may not always be possible for widowed people in older age

groups due to the difficulties older people face when seeking employment [Ruzik and Perek Białas 2005; Turek and Henkens 2020]. Moreover, worsening health condition may make finding employment difficult even more. Especially since with age increases the risk of morbidity and multimorbidity, i.e. the co-occurrence of at least two chronic diseases in one person [Robine and Cambois 2013; Salive 2013; Shakoori, Aslam, Ashraf, and Akram 2020]. Additionally, the higher probability of health problems entails the higher risk of incurring more costs for medicine, medical services, and healthcare spending overall, which could lead to even worse financial situation.

Furthermore, the difficult situation of widowed persons may be a consequence from events that occurred when the deceased spouse was still alive. An example of that could be the payment of financial liabilities incurred by the partner before the death or depletion of household savings if the partner required expensive medical treatment or care, especially long-term [Corden et al. 2008; McGarry and Schoeni 2005]. In extreme cases, medical costs reach such exorbitant levels that a married couple might have taken up loans (not necessarily from banks). Eventually, after becoming widowed, the surviving spouse not only ends up without savings but also a debt to repay.

The studies on the impact of being a widow(er) on older persons' financial situations focus overwhelmingly on the negative consequences. However, contrary to popular stereotypes, widowhood can sometimes strengthen a person's financial position. One such case could be the disappearance of a financial liability stemming from the spouse's addiction such as alcohol abuse, smoking, or gambling. Such situations could even lead to the widowed spouse feeling more financial security. Another example is the spouse's aforementioned costly medical care. From a purely economical perspective, the death of a spouse puts an end to a period of increased spending [Corden et al. 2008].

Methods and data

The analyses presented in this article constitute parts of a larger body of research, conducted by me as a part of my doctoral dissertation. One of the thesis' goals was to identify the financial difficulties faced by the older widows [Timoszuk 2019]. To accomplish this, I had to ascertain what a good or bad

financial situation meant to the respondents themselves. How did they understand it, and what did they associate with it⁵.

The presented results were achieved as a part of a qualitative study conducted within a post-positivist paradigm [Norman and Yvonna 2014]. The most basic tool utilised for collecting empirical data was a semi-structured, individual in-depth interview. Its application was decided mainly by two critical premises. Firstly, it was a specialised qualitative interview with the goal of ‘obtaining a description of the subject’s life world and discovering the way they interpret the topic’ [Kvale 2010, p. 100, also pp. 37, 42]. This property is in strict correlation to the questions posed to this study. Secondly, individual interviews are an appropriate tool in the case of research topics that address issues of a difficult, painful, or intimate nature. Many matters discussed during the interviews were precisely of such nature. Among other things, the interviews concerned experiences with widowhood, current financial situation – at times a very difficult one – and financial problems.

The study was conducted based on the problem-centered interview method [Witzel 2000], which recommends gathering data from multiple sources. The collected research material thus consisted of a questionnaire, a partially structured individual in-depth interview⁶ and field notes, which were written down shortly after the conclusion of each interview. I also kept a research journal.

Sample

Twenty-five widows participated in the study, all aged 65–79, living in Poland in one-person households (see Tables 2 and 3). An important issue from the viewpoint of the study’s goal⁷ was the appropriate selection of a heterogeneous sample, i.e. widows with different financial situations, length of widowhood, and demographic and social characteristics like age or level of education. The study was conducted in smaller and larger cities in two voivodeships: Podlaskie and Mazowieckie.

Table 2. Participants in the qualitative study: widows aged 65–79, number = 25

Variable	Category	Number
Widow's own assessment of the financial situation	Very difficult	1
	Difficult	9
	Rather difficult	8
	Rather easy	4
	Easy	3
	Very easy	0

Education level	Primary education	7
	Basic vocational education	7
	Secondary education	4
	Post-secondary education	2
	Tertiary education	5
Children	Yes	23
	No	2
Main source of income	Pension	15
	Survivor's pension	10
Additional sources of income*	Part-time employment	7
	Renting a room or apartment	2
	None	16
Place of residence	Warsaw	7
	Other cities in the Mazowieckie Voivodeship	6
	Białystok	6
	Other cities in the Podlaskie Voivodeship	6

* Note: none of the respondents had more than one additional source of income at the same time.

Source: own elaboration.

Table 3. The age and length of the widowhood of interviewed widows by voivodeship

Criterion		Voivodeship	
		Mazowieckie	Podlaskie
Length of widowhood	less than 3 years	3	2
	between 3 and 10 years	6	4
	between 10 and 20 years	4	6
Age	between 65 and 72 years	6	7
	between 73 and 79 years	7	5

Source: own elaboration.

Field study and gathered material analysis

All interviews of the study (the three pilot and the 25 main interviews) were conducted by me in person, with no other parties present. I conducted all interviews in each interviewees’ home, with the exception of one widow⁸. The pilot interviews took place in the first half of April 2017 and the main interviews between May and July of 2017. Each con-

versation was recorded after prior consent from the interviewee. The median length of the main interviews was 84 minutes, the average was 87 minutes and the standard deviation was 27 minutes.

Candidates for the interviews were recruited by the AD Hoc research agency. Interviewees who met the predetermined criteria were identified through the agency's database and later with the snowball sampling method.

All recordings were professionally transcribed. I analysed the empirical data within the NVivo 11 program⁹ and used the bottom-up coding. I was investigating the obtained codes and categories in the course of coding as well as after I encoded all the transcriptions. These codes and categories served as a base for identifying overarching categories and, further, the main research themes.

Results

The results of the study, which answer the questions posed at the beginning of the article, will be discussed below. The first part contains descriptions of what the widows considered a good (or bad) financial situation. The second part includes the results concerning expenses the widows labeled as priorities.

Each interviewee's name shown in this study was changed for the sake of anonymity.

Good versus bad financial situations

One of the recurring themes of the interviews was that the widows did not consider their financial situation as dependent solely on the amount of their total income, e.g. salary, retirement pension, and other state benefits. While they did stress the importance of such funds, their absolute amount was not a crucial element. In fact, to them the essential issue was the widows' financial capacity to cover the necessary expenses on a regular basis, and therefore the ratio of income to expenses.

The widows expected two particular conditions to be fulfilled in order to label their financial situation as good. Firstly, one should be able to function normally without constantly thinking whether she could afford a particular, even the most basic, product (no need to 'count every penny'). Secondly, a widow should be able to cover the most important monthly expenses on her own, without the need to borrow money. Therefore there appears an indication of self-sufficiency and financial independence:

Because I can afford all the basic needs. I don't have to borrow or take loans. So I believe (my financial situation) is good.

Irena, widow for eight years
Assessment: 'rather easy',
age: between 65 and 72 years.

As mentioned earlier, the relationship between income and essential expenses played a key role in widows' assessment of their financial situation. This observation was especially noticeable when comparing persons with similar incomes or in the assessment of financial situations.

Comparison 1: different assessment of financial situation – comparable income levels (around PLN 1200)

And now, do you feel you have enough to live month-to-month?

Yes, yes. I'm not worried about not affording things, nothing like that, no.

And does your financial situation cause you any kind of worry? Are you ever worried about it?

For me, I manage with the five hundred fifty (zlotys) I'm left with (after bills). It's enough to live on.

Małgorzata, widow for three years
Assessment: 'rather easy',
age: between 73 and 79 years.

How would you assess your financial situation?

Bad, it's bad. (speaking quietly) Four hundred zlotys of rent money, I'm diabetic, I have hypertension. So medication. Then there's food, and my diet. It's hard to afford my diet, because it's, it's not much money. ... It's been tough, it's just been tough.

So month-to-month, do you think you have enough?

No, actually (speaking quietly).

Barbara, widow for 19 years
Assessment: 'difficult',
age: between 65 and 72 years.

Comparison 2: similar assessment of financial situation – varied income levels (difference of 1750 PLN)

How would you assess your financial situation?

I mean, I can't complain. ... You know, of course I'd like to have a bit more money – the 1150 zlotys is not much. But I'm still thankful to have what I have, I just hope it's not going to get worse. Because for now, really, I can afford to eat. I don't walk around hungry. I can pay my bills, sleep

soundly. Buy my medication. So... there is always some spare money.

Stanisława, widow for 14 years
Assessment: 'easy',
age: between 65 and 72 years.

I was always able to pay all of my dues, I wouldn't say that I struggle with poverty or anything like that. I don't have to count every penny to make sure I can survive paycheck to paycheck.

Lucyna, widow for four years
Assessment: 'easy',
age: between 65 and 72 years.

As we can see, the higher income did not guarantee a better assessment of the interviewee's financial situation. An important element of a positive assessment depended on whether the widow had sufficient financial capacity to meet her most important spending needs. However, which spending needs did the widows consider the most important? The interviews clearly show that this notion (most important need) conveyed not the ability to incur any kind of expenses or meeting all kinds of needs. Moreover, regardless of their subjective assessment of their financial situation, the widows enumerated almost exactly the same expenses as the most important.

Priority expenses

A common answer to the question about the most important expense – often given spontaneously and without thinking – was housing charges and energy carriers. The widows tended to broaden their responses when talking about these costs. The financial obligations relating to the use of housing and energy carriers were seen as so important that many widows reported paying for them immediately after receiving their pensions. The reason for this was often the fear of falling behind with payments and, as a result, losing their place of residence, having no electricity, or risking eviction. This type of expenses was therefore connected to the fear of highly undesirable consequences that would occur if the fees were not paid. Noteworthy, a high – and most often the highest – priority was ascribed to these expenses by interviewees in both difficult as well as good financial situations alike. Thus, the subjective financial situation seemed to play no noticeable role in which expense was considered a priority.

When I pay my rent – and I have just paid my rent off for the month. Got my pension on the sixth. Paid my rent, paid my bills – I can rest easy

until July now. I know I paid all my stuff, no one's going to come kick me out. Or cut my power off.

Stanisława, widow for 14 years
Assessment: 'easy',
age: between 65 and 72 years.

What would you say is the most important for you to pay for, to buy?

My apartment. Definitely. ... I'm so scared to end up living in – what do you call them? – slums, or something like that.

Barbara, widow for 19 years
Assessment: 'difficult',
age: between 65 and 72 years.

High priority was also ascribed to medication. Thus, the interviewees' answers revolved primarily around these three cost groups: housing charges, energy carriers, and medication. Interestingly enough, most of the interviewed widows treated the rest of their spending needs collectively. A typical response was claiming that, firstly, a widow would have to put together the funds to pay for housing and medication and then – using whatever else she had left – try to satisfy other spending needs. The below response illustrates the widows' typical position and how they perceive their priority spending needs:

Because if I have, say, 400 zlotys of pension, I will pay my bills first. I will pay my bills, then pay for my medication, of course, because I have, as they say, a truckload of those. And after that what little (money I'm left with is what) I live on.

Wanda, widow for 12 years
Assessment: 'difficult',
age: between 65 and 72 years.

It seems slightly surprising to see that only a few interviewees mentioned food as one of the more important spending needs. The widows paid little attention to questions about groceries. However, questions about expenses they would be willing to forgo, had their pensions been unexpectedly lowered, yielded plenty of interesting information in this area. The aim of this question was to understand which spending needs are – in the opinion of the interviewees – so important and essential that they would need to pay for them despite a lowered income. It became clear that the widows would only continue to pay the housing and energy carrier charges. However, this time the issue of buying food started to emerge, often raised in connection with expenses on medicines: the interviewees stated they would

have to make a choice between buying food or medicine. Such a decision would be rather dramatic since – as they emphasised – both expenses are essential, so economising on one of them is impossible without a negative impact on their health:

If, knock on wood, the government comes and says they're bringing down pensions by 25%? ... And if you had 1100 zlotys. What do you think, how would it go, how would [your life] change?

Well, what would change? What would change is that I'd have to pay my bills, buy medication, and that, the rest (what would remain would) be what I live on. And I'd have to survive like that. That's how, that's how I was living after my husband had passed. My husband had passed and it was tough. One of my daughter, I won't lie, she was buying me things, her family was getting me some things. ... Yes, they were helping me. Because without work, you know, I just buttered my bread and that was my meal, you know.

Łucja, widow for 14 years
Assessment: 'difficult',
age: between 65 and 72 years.

At this point, I should highlight another relevant issue, which occurred frequently in many interviews: the inability to freely manage expenses. A difficult financial situation often meant the widow did not have full financial capacity, in the interviewees's words: a *life with limitations* (as one of the widows described it).

It's enough, but I am limited. I can't afford everything I'd want to, I just can't. I have to be selective.

Zuzanna, widow for 8 years
Assessment: 'rather difficult',
age: between 65 and 72 years.

This issue was all the more important because covering the most important expenses regularly affected some widows' sense of peace and security:

Like I said, I am in a decent enough situation. Because I don't have to worry about not having enough to pay my bills. That's just awfully stressful. Later this would end with various financial complications.

Irena, widow for eight years
Assessment: 'rather easy',
age: between 65 and 72 years.

And does your financial situation cause you any kind of worry?

Yes, yes, I barely sleep at night. ...

Why?

I keep on thinking what to do to survive (with a sad voice).

Barbara, widow for 19 years
Assessment: 'difficult',
age: between 65 and 72 years.

Life with limitations was connected to a wide range of negative consequences. One of them could entail having to buy cheaper and lower quality food products in order to afford medications. This result is consistent with the aforementioned problem of what would happen if a widow were to start receiving a smaller pension.

If I had that last 100 zlotys and needed to pay off my prescription. And I had to pay (the prescription) until the nineteenth, and the nineteenth was coming up, I'd pay (the prescription). I'd save on other things (on food). I will just buy bread and some butter.

Ewa, widow for 18 years
Assessment: 'rather difficult',
age: between 73 and 79 years.

Finally, regardless of how the interviewed women assessed their financial situation – as good or difficult – they considered that they were no longer able to further reduce their spending. They could not find any spending needs they would be able to abandon. At most, they would point to potential small amounts they could save, which they believe would not significantly change the costs they incur anyway. **And if you had to stop paying your bills or doing grocery, what would you give up as an absolute last resort?**

I just don't even know what to say to that. How do I give any of that up, if I need all of it? Medications, electricity, everything, it's all necessary.

Elżbieta, widow for 16 years
Assessment: 'difficult',
age: between 73 and 79 years.

Discussion

Improving the life of older widows requires knowledge of what their life is like. From the perspective of policymaking aimed to combat poverty, it may be particularly important to know which spending needs are essential and why, but also what would be the consequences of a deterioration of widows' absolute income. Therefore, what con-

clusions can be drawn from the results presented on the financial situation of older widows who live in Poland?

Initially, the presented analysis set out to determine what the widows themselves understand as a good financial situation. It turns out it is not so much the absolute income as its relation to priority expenses. However connected these two elements may be to one another, it was the ability to continuously meet the most important spending needs that was an elementarily requisite factor for a widow to positively assess her financial situation. In practice, that means a person who receives low pension overall but spends relatively little on their priority needs, may still assess their financial situation as good. Conversely, a woman with a higher pension could just as much assess her financial situation as poor if she had costly spending needs to cover. Therefore, the relationship between important expenses and income is an imperative one. This is particularly important because the emergence and persistence of disparities between the two elements can lead to material deprivation. Hence, an older widow's household budget overburdened with priority expenses constitutes a situation that should engender particular interest from public authorities.

We could have expected the interviewees to significantly differ in terms of the expenses they considered important as the sample was heterogeneous, and interviewees' life situations varied greatly. Nevertheless, widows described similar costs as of the highest priority: obligatory housing charges (rent, electricity, gas, etc.) and medications. Quite commonly, they perceived these costs as the most severe in the household budget. At the same time, it was only after covering priority spending that the widows tried to meet their remaining spending needs. This suggests that they had little financial margin to meet other spending needs, including any unexpected expenses. From the perspective of social security, this information is important because it indicates an area of risk, which when realised – through an unforeseen but necessary expense – may contribute to a significant deterioration in the material situation of an older widow.

The information provided by this study can be used to plan more effective aid programs for widowed women. Let us consider the following example: suppose a planned implementation of a program to combat older widows' poverty whose primary objective would be to improve the quality of their food. One possible solution could be to subsidise housing

and utility fees from public funds. This would free up the widows' additional financial resources to cover their remaining needs and, therefore, good quality food products. However, is that a good enough solution? It is not at all certain that a reduction in the burden on widows' household budgets in terms of housing and utility charges would actually translate into an improvement of the food products they consume. It is likely that they could use the funds for other purposes, e.g. gifts for their grandchildren, which they also considered particularly important [Timoszuk 2019]. This suggests that subsidising the cost of housing and utility charges will not achieve the aim of the program. However, the results presented in this article provide guidance that could help to design more effective tools. Indeed, we know that widows first pay housing and utility charges, which suggests that there may be no point in interfering in this area. These are top priority spending needs, which will be met regardless of everything else. This means that the program would do better to influence food expenses directly. With that, there would be greater certainty that relieving the burden of household budgets will actually translate into improved quality and variety of food products consumed by widows. Therefore, a more effective approach could be to introduce vouchers that widows could only use for food products or just fruits and vegetables.

Finally, we should note that the financial situation of widowed women is complicated and results from many elements, e.g. her life, housing, work situations. I analysed these issues in the same study but the presentation of the results in this area exceeds the subject of this article. Nevertheless, I should at least mention the factors that – according to the interviewees – influenced their financial situation. These were mainly the loss of spouse's benefits as a result of widowhood, the disappearance of high costs associated with e.g. husband's medical treatment or addiction after his death; the widow's health condition (medical expenses, medications, and reduced earning opportunities); taking additional jobs; the support of family and friends (mainly children, but also siblings) [Timoszuk 2019].

Although the study focused on the material situation of widows in older age, this does not mean that its results and conclusions are only relevant for this specific social group. It is possible that these issues are commonplace among older women and, perhaps, older men as well. This is a limitation of the above study. Nevertheless, the exclusive focus

on widows in older age was intended. As the literature on the subject revealed many times, they are a group with one of the highest probabilities of experiencing poverty. Therefore, the study may be perceived as a probe, as an identification of the financial situation of this particular subgroup of older people who are extremely vulnerable to experiencing poverty or financial difficulty.

- ¹ The study was conducted as part of a research project No. 2016/21/N/HS4/02846 funded by the National Science Centre as part of the PRELUDIUM grant.
- ² The article includes fragments from my doctoral dissertation: Timoszek, 2019.
- ³ Noteworthy, while widowhood rarely appeared in the Polish scientific literature as a matter of broader analysis, there are publications that signal the importance of marriage and widowhood to demographical or societal matters; e.g. see Halik, 2002.
- ⁴ Own calculations supported by data on population state and structure by age, gender, and marital status from the 2011 Polish Census (<http://stat.gov.pl>, DOA: 2013/04/09). The calculations include people aged 15 and above, and it does not consider the 'undetermined' category for marital status.
- ⁵ The methodology of qualitative research assumes an open and exploratory nature, whereby in the initial stage, definitions and hypotheses for testing purposes are not formulated at the outset, just as with quantitative research. Instead, these are researched and perfected over the course of the study [Flick 2012].
- ⁶ All research documents are attached to the dissertation: Timoszek 2019.
- ⁷ A critically important criterion of choice was ensuring that the degree of variety of the respondents' financial situations was as high as possible. As expected, recruiting widows who judged their financial situations positively proved the most challenging. For this reason, though the initial sample was planned to include 24 interviewees, a decision was made to include an interviewee in a very good financial situation. As such, the sample ultimately consisted of 25 widows.
- ⁸ In this case, the participant requested the interview to happen outside of her home. It was conducted in a public place selected by the widow herself, one which nonetheless allowed for a comfortable and intimate atmosphere.
- ⁹ The method of analysing empirical data was based primarily on guidelines taken from Gibbs 2011; Miles and Huberman 2000; Mynarska 2009.

Bibliography

Bernard A., Li C. [2006], *Death of a spouse: The impact on income for senior men and women*, Statistics Canada, Ottawa.

Biro A. [2013], *Adverse effects of widowhood in Europe*, „Advances in Life Course Research”, 18(1), 68–82. doi:10.1016/j.alcr.2012.10.005

Błądowski P. [2011], *Sytuacja ekonomiczna i potrzeby opiekuńcze osób starszych w Polsce*, w: *Aspekty medyczne, psychologiczne, socjologiczne i ekonomiczne starzenia się ludzi w Polsce*, PolSenior, „Polityka Społeczna”, numer specjalny.

Błądowski P. [2012], *Sytuacja materialna osób starszych*, w: *Aspekty medyczne, psychologiczne, socjologiczne i ekonomiczne starzenia się ludzi w Polsce*, red. M. Mossakowska, A. Więcek, P. Błądowski, Termedia Wydawnictwa Medyczne, Poznań.

Bound J., Duncan G.J., Laren D.S., Oleinick L. [1991], *Poverty dynamics in widowhood*, „Journal of Gerontology”, 46(3), pp. 115–124, <https://doi.org/10.1093/geronj/46.3.S115>

Cherchye L., De Rock B., Vermeulen F. [2008], *Economic well-being and poverty among the elderly: An analysis based on a collective consumption model*, „European Economic Review”, 56(6), <https://doi.org/10.1016/j.euroecorev.2012.05.006>

Corden A., Hirst M., Nice K. [2008], *Financial implications of death of a partner*, Working Paper No. ESRC 2288 12.08, Social Policy Research Unit, University of York.

DiGiacomo M., Davidson P.M., Byles J., Nolan M.T. [2013], *An integrative and socio-cultural perspective of health, wealth, and adjustment in widowhood*, „Health Care for Women International”, 34, pp. 1067–1083, doi:10.1080/07399332.2012.712171

Flick U. [2012], *Formułownie pytania badawczego*, w: *Projektowanie badania jakościowego*, red. U. Flick, Seria Niezbędnik Badacza, Wydawnictwo Naukowe PWN, Warszawa.

Gibbs G. [2011], *Analizowanie danych jakościowych*, Wydawnictwo Naukowe PWN, Warszawa.

Gillen M., Kim H. [2009], *Older women and poverty transition*, „Journal of Applied Gerontology”, 28(3), <https://doi.org/10.1177/0733464808326953>

Halik J. [2002], *Stan cywilny a niektóre cechy gospodarstw osób starszych – problem samotności*, w: *Starzy ludzie w Polsce – Społeczne i zdrowotne skutki starzenia się społeczeństwa*, red. J. Halik, Instytut Spraw Publicznych, Warszawa.

Hungerford T.L. [2001], *The economic consequences of widowhood on elderly women in the United States and Germany*, „The Gerontologist”, 41(1), pp. 103–110, <https://doi.org/10.1093/geront/41.1.103>

Karczewicz E. [2020], *Struktura wysokości świadczeń wypłacanych przez ZUS po waloryzacji w marcu 2020 roku*, Departament Statystyki i Prognoz Aktuarialnych, Zakład Ubezpieczeń Społecznych, Warszawa, <https://www.zus.pl/>, [Accessed: 4.09.2020].

Kotowska I.E., Panek T., Sączewska-Piotrowska A. [2015], *Sytuacja materialna gospodarstw domowych osób starszych, w: Rynek pracy i wykluczenie społeczne w kontekście percepcji Polaków. Diagnoza Społeczna 2015. Raport tematyczny*, red. I.E. Kotowska, Rada Monitoringu Społecznego, Ministerstwo Rodziny, Pracy i Polityki Społecznej, Warszawa.

Kurzynowski A. [1975], *Wdowieństwo – problem gerontologii społecznej*, w: *Starzenie się i starość w badaniach gerontologicznych w Polsce. Pamiętnik I Zjazdu Naukowego Polskiego Towarzystwa Gerontologicznego, Warszawa 2–3 grudnia 1974 r.*, red. J. Piotrowski, Polskie Towarzystwo Gerontologiczne, Roczniki Gerontologiczne, Warszawa–Wrocław.

- Kurzynowski A. [2004], *Wdowieństwo jako faza życia rodzinnego*, w: *Samodzielność ludzi starych z perspektywy medycyny i polityki społecznej. Dotychczasowe doświadczenia UE i Polski*, Materiały konferencyjne, Oddział Mazowiecki PTG, Warszawa.
- Kvale S. [2010], *Prowadzenie wywiadów*, Wydawnictwo Naukowe PWN, Warszawa.
- Li C. [2004], *Widowhood: Consequences on income for senior women. Analytical paper, analysis in brief*, Statistics Canada, Ottawa.
- McGarry K., Schoeni R.F. [2005], *Widow(er) poverty and out-of-pocket medical expenditures near the end of life*, „Journal of Gerontology: Social Sciences”, 60B(3), pp. 160–168, <https://doi.org/10.1093/geronb/60.3.S160>
- Miles M.B., Huberman A.M. [2000], *Analiza danych jakościowych*, Trans Humana Wydawnictwo Uniwersyteckie, Białystok.
- Mynarska M. [2009], *Methodology of the research: qualitative interviews*, w: *Individual fertility choices in Poland*, red. M. Mynarska, Wydawnictwo Uniwersytetu Kardynała Stefana Wyszyńskiego, Warszawa.
- Narodowy Spis Powszechny Ludności i Mieszkań 2011, zasób internetowy, <http://stat.gov.pl>, [Accessed: 9.04.2020].
- Norman K.D., Yvonna S.L. [2014], *Metody badań jakościowych*, Wydawnictwo Naukowe PWN, Warszawa.
- Robine J.M., Cambois E. [2013], *Healthy life expectancy in Europe*, „Population, Societies”, 499, pp. 1–4, <https://doi.org/10.3917/popsoc.499.0001>
- Ruzik A., Perek-Białas J. [2005], *Barriers for employment of older people – the case of Poland*, Paper presented at the Paper presented at the 7th European Sociological Association Conference, „The ESA Research Network on Ageing in Europe. Poland 2005”, http://www.ageing-in-europe.de/torunpapers/ESA_RN_Ageing_Torun2005_Ruzik.pdf, [Accessed: 1.09.2020].
- Salive M.E. [2013], *Multimorbidity in older adults*, „Epidemiologic Review”, 35, pp. 75–83, doi:10.1093/epirev/mxs009
- Shakoori I.S., Aslam F., Ashraf G., Akram H. [2020], *Understanding chronic disease risk factors and multimorbidity*, „International Journal Of Community Medicine And Public Health”, vol 7, no 5, doi: 10.18203/2394-6040.ijcmph20201556
- Szatur-Jaworska B. [2012], *Sytuacja rodzinna i więzi rodzinne ludzi starych i osób na przedpolu starości*, w: red. M. Mossakowska, A. Więcek, P. Błędowski, *Aspekty medyczne, psychologiczne, socjologiczne i ekonomiczne starzenia się ludzi w Polsce*, Termedia, Poznań.
- Szukalski P. [2004], *Wdowieństwo w starszym wieku w Polsce jako problem demograficzny*, w: *Samodzielność ludzi starych z perspektywy medycyny i polityki społecznej. Dotychczasowe doświadczenia UE i Polski*, Materiały konferencyjne, Oddział Mazowiecki PTG, Warszawa.
- Szukalski P. [2006], *Wdowieństwo w starszym wieku w Polsce*, „Gerontologia Polska”, 14, pp. 63–70.
- Szukalski P. [2007], *Owdowienie jako zdarzenie demograficzne – ujęcie długookresowe*, w: *Małżeństwo. Etyka. Ekonomia*, red. E. Ozorowski, R.C. Horodeński, Wyższa Szkoła Ekonomiczna w Białymstoku, Białystok.
- Szukalski P. [2013a], *Owdowienia*, w: *Małżeństwo: początek i koniec*, red. P. Szukalski, Wydawnictwo Uniwersytetu Łódzkiego, Łódź, pp. 147–164.
- Szukalski P. [2013b], *Społeczno-ekonomiczny kontekst zmian instytucji małżeństwa w powojennej Polsce. Małżeństwo: początek i koniec*, red. P. Szukalski, Wydawnictwo Uniwersytetu Łódzkiego, Łódź, pp. 11–31.
- Timoszek S. [2017], *Wdowieństwo a sytuacja materialna wdów w starszym wieku w Polsce*, „Studia Demograficzne”, 2(172), <https://doi.org/10.33119/SD.2017.2.4>
- Timoszek S. [2019], *Sposoby gospodarowania wydatkami przez starsze wdowy w Polsce*, (praca doktorska), Szkoła Główna Handlowa w Warszawie, Warszawa.
- Turek K., Henkens K. [2020], *How skill requirements affect the likelihood of recruitment of older workers in Poland: The indirect role of age stereotypes*, „Work, Employment and Society”, 34(4), pp. 550–570, doi:10.1177/0950017019847943
- Witzel A. [2000], *The problem-centered interview. Forum Qualitative Sozialforschung / Forum*, „Qualitative Social Research”, 1(1, art. 22).
- Zaidi A. [2010], *Poverty risks for older people in EU countries – an update*, Paper presented at the Policy Brief January (II), European Centre for Social Welfare Policy and Research, Vienna.