

## **There's More than Meets the Eye – the Multifaceted Picture of Financial Struggles of Older Widows**

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### **Aim**

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The goal of this paper is to expand our knowledge of the financial situation of older widows in Poland. The presented research draws on survey data to provide information on the type of the financial problems that older widowed women experience. Qualitative research adds to the picture, illustrating complexity of widows' struggles and revealing important problems that remain hidden in the survey data.

As an important contribution, the study shows how combining qualitative and quantitative sources allows us to gain a much deeper and better understanding of the financial struggles experienced by older widows.

### **Introduction**

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Widowed people have always been present in societies, though their role and place in communities has changed throughout history (Lopata, 1996). However, it is only in the last century that widowhood has become the subject of extensive scientific research in developed countries. One of the reasons for this is that, from a scientific point of view, marital status may play a highly explanatory role. Consequently, many (if not most) statistical models in the social sciences include marital status (and therefore widowhood) either as an independent or controlled variable. In addition, in recent decades older widowed people have become more noticeable in modern societies, as the number of older widows has increased due to rising life expectancy. Though the body of research on widowhood has been growing, it has not been uniformly distributed among research areas. **Analyses with an explicit aim to examine financial aspects of widowhood are surprisingly rare.** Widows' financial resources often appear in the context of analyses, but not as the main research problem.

Even though such analyses are still rather rare, some insights into the financial situation of widowed people and its relation to the loss of a partner can be found in the literature (Bernard & Li, 2006; Biro, 2013; Corden, Hirst, & Nice, 2008; DiGiacomo, Davidson, Byles, & Nolan, 2013; Fan & Zick, 2006; Kurzynowski, 1975, 2004; Li, 2004; Peeters & De Tavernier, 2015; Szukalski, 2004, 2006, 2007, 2013a, 2013b). **In general, this strand of research shows that for older**

**women widowhood is often related to economic hardship** (Bernard & Li, 2006; Biro, 2013; Corden et al., 2008; DiGiacomo et al., 2013). Since older women are in general at a relatively high risk of poverty (Zaidi, 2010), these findings indicate that being a widow increases this risk even more (Biro, 2013; Corden et al., 2008; DiGiacomo et al., 2013). However, **relatively little is known on how severe women's problems are and which areas of their life are mostly affected**. In the paper, we employ quantitative and qualitative methods to address these issues in the Polish context. In Poland, there are almost 2 million widows aged 65 or more, yet research on their economic situation is scarce.

## Data & Method

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In this project, qualitative and quantitative data are used to explore the multifaceted nature of older widows' financial situation.

The first wave of the Polish Generations and Gender Survey (GGs-PL) was used for the quantitative analysis. The analytic sample consisted of 1,346 widows. We analyzed which areas of expenditure were most problematic for the respondents. For this purpose we used the question of material deprivation, which concerns a household's ability to cover expenses within six areas: (1) keeping one's home adequately warm, (2) affording a one-week holiday, (3) buying new furniture, (4) buying new clothes, (5) eating meat (or a vegetarian equivalent) every other day, and (6) inviting friends or family over. In every area, the respondent could answer "yes" or "no". The responses were used to investigate what kind of financial hardships are reported by older widows who live in Poland. The results from this part were then interpreted against the findings from the qualitative analysis.

The qualitative analysis covered twenty-five in-depth interviews with widows aged 65–79, which were conducted between May and July 2017. Women from big as well as medium-sized cities, from two different Polish voivodeships were interviewed. The sample was heterogeneous with respect to the interviewees' financial situation, including widows in good as well as in very difficult material situations. The data gave unique insights into the nature of women's financial problems and their ways of dealing with them.

## Findings

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Survey data on the types of financial difficulties widows faced revealed that buying new furniture, paying for a one-week holiday, and buying new clothes were most frequently problematic. The quantitative analysis therefore allowed for the identification of the most common areas of a household's inability to cover certain expenditures. However, the qualitative study showed that there is much more complexity in this area. The most common problematic expenditures were not necessarily perceived as the most acute ones. For

example, even though the interviewed women admitted that they experienced problems with buying new furniture or new clothes, it was not seen as really problematic to them. At the same time, some serious financial problems might remain hidden in the survey data. For example, the survey data indicated that the least prevalent problematic expenditure was the cost of eating meat (or a vegetarian equivalent) every other day. Yet, the interviews showed that although widows did not report the financial inability to buy food, they frequently happened to reduce the quantity or quality of the products they purchased. Interviewees reported that they gave up buying more expensive products, fruits, good quality meat etc. Some widows, although they were able to buy foodstuffs, could not afford products that complied with the dietary guidelines prescribed by their doctor.

Our research clearly presented the necessity to combine both quantitative and qualitative approaches when investigating the financial struggles experienced by older widows. The study offers a nuanced, multifaceted picture of financial struggles of older widows, bringing our attention to important problems that remain hidden in the survey data. An important value added of our study is that it allows us to suggest modifications to the survey items in order to better capture financial problems of elderly people.

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