

# ANNALES

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## OLD AGE POVERTY: THE GENDER DIFFERENCES IN LIFELONG DEPRIVATIONS

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### ABSTRACT

*This article examines gender differences in old-age poverty in Slovenia through a life course perspective. Using qualitative in-depth interviews with 33 individuals aged 65 and older, the article identifies gender specific patterns of deprivation. Findings reveal that both men and women experience fragmented work histories and engagement in the grey economy, but women face additional disadvantages due to lower education levels, caregiving responsibilities, and persistent gender pay gaps. The insight into the interplay between structural inequalities and individual trajectories in shaping old-age poverty contributes to an understanding of the ways in which gender specific disadvantages accumulate over time.*

**Keywords:** old-age poverty, gender differences, life course perspective, structural inequalities, socialism

## POVERTÀ IN ETÀ AVANZATA: LE DIFFERENZE DI GENERE NELLE PRIVAZIONI NEL CORSO DELLA VITA

### SINTESI

*Questo articolo esamina le differenze di genere nella povertà degli anziani in Slovenia attraverso la prospettiva del corso di vita. Utilizzando interviste qualitative approfondite con 33 persone over 65, l'articolo identifica modelli di privazione specifici per genere. I risultati rivelano che sia gli uomini che le donne sperimentano storie lavorative frammentate e impieghi nell'economia sommersa, ma le donne affrontano ulteriori svantaggi a causa dei livelli di istruzione più bassi, delle responsabilità di cura e del persistente divario retributivo di genere. La comprensione dell'interazione tra disuguaglianze strutturali e traiettorie individuali nella formazione della povertà in età avanzata contribuisce alla comprensione dei modi in cui gli svantaggi specifici di genere si accumulano nel tempo.*

**Parole chiave:** povertà in età avanzata, differenze di genere, prospettiva del corso di vita, disuguaglianze strutturali, socialismo

INTRODUCTION<sup>1</sup>

Slovenia is one of the EU member states where population ageing is occurring at an above-average rate (Gerdina & Kurdija, 2024). As populations in the EU continue to age, the issue of old-age poverty remains a pressing concern. Although the increased overall education and pension system implementation have contributed to a decrease in old-age poverty over last decades (Oris et al., 2017), the Eurostat data shows that in recent years old-age poverty is increasing. In the EU 27, 18.9% of older women aged 65+ live in poverty, compared to 13.9% of men. In the 75+ age group, the gap is even wider, with 20.7% of women at risk of poverty compared to 14.1% of men (Eurostat, 2024). Furthermore, the data suggests that older individuals – particularly those who have faced lifelong economic disadvantages – are disproportionately affected by poverty in later life.

This disparity is primarily the result of structural inequalities that accumulate over the life course (Ferraro, 2018). Over time, unequal access to and distribution of resources manifest in various forms of deprivation, limiting access to education, stable employment, and financial security (Tillmann & Voorpostel, 2012). Women are more likely to experience economic disadvantages throughout their lives due to lower wages, interrupted careers, and caregiving responsibilities (Torres, 2014). Therefore, examining how early-life disadvantages compound over time, is crucial for understanding old-age poverty (Gabriel et al., 2015). The literature investigating old-age poverty of men and women through a life course perspective is, however, limited (for notable exceptions cf. Gabriel et al., 2015; Oris et al., 2017).

To address this gap the article aims to examine the gender differences in old-age poverty, explore the differences in specific cultural and political contexts and thus to contribute to the understanding of the multidimensional and complex process of the accumulation of disadvantages throughout the life course of older men and women living in poverty. To this end, the article addresses the following research question: What patterns of deprivation emerge across different life stages that lead to old-age poverty, and how do these patterns differ by gender?

## RESEARCH REVIEW ON POVERTY AND GENDER

Individuals are in many ways embedded in and dependent on systemic conditions and institutional frameworks (Rener, 2010) as well as social norms, the perceptions and attitudes of the wider and immediate social environment towards social inequality, diversity,

difference or marginalization. All of this affects people's social status, livelihood, self-image, position and consequently their agency and their capabilities (Sen, 2002). Understanding these processes is crucial for the development of appropriate support and assistance services, as they are interrelated and depend on the social and cultural environment, the political and structural framework of society, e.g. the welfare state and social policy (Daly, 2000), as well as people's actions and choices. Recent publications add to that the importance of the life course perspective to emphasise the changes that happen over the time in both structural framework and life histories (Daly et al., 2023). In Slovenia, older women are particularly at risk of poverty.

Considering household type the extent of poverty is particularly high for men and women living alone and for tenants. Only in two groups are the poverty rates of women slightly lower than those of men, e.g. single person households and those aged 75+ but this is only a statistical estimate.

The results of the study on the interaction of social policy and life courses by Börsch-Supan et al. (2011) show that inequalities in old age build up despite (or because of) social policies and other related measures. Certain policy measures have direct effects. For example, the eligibility requirements for old-age or disability pensions and certain characteristics of the labour market have a direct impact on early retirement. On the other hand, long-term measures in the areas of education, health and housing have indirect and inter-related effects (Börsch-Supan et al., 2011). Schaffner Goldberg (2010) notes that by researching personal biographies, a complex link can be identified between the individual's life course and the historical context that the welfare state represents.

The existing literature outlines several life course events as contributors to old age poverty. Early life educational attainment is linked to later economic disadvantage (Carlsson et al., 2023). Gender differences appear often: women face higher risks when caregiving responsibilities disrupt their careers (DeRigne et al., 2022). Family formation events such as marriage or divorce further influence later life poverty (Fonseca et al., 2014), as older women who live alone (Ahonen & Kuivalainen, 2024; Leskošek, 2019) or support dependent family members are more vulnerable to old-age poverty. In addition, health events and cumulative midlife health disadvantages, consistently emerge as predictors of poorer economic outcomes in old age (Kemptner, 2019). The impact of these life events also varies with their timing. For instance, Riekhoff et al. (2025) report that the impact of financial hardship

<sup>1</sup> The study received financial support from the Slovenian Research and Innovation Agency (research core funding No. P5-0183 and P5-0151; research project *Everyday life and life course of old people living in poverty*, funding No. J5-4587). The funder played no role in study design, collection, analysis, and interpretation of data neither in the decision to submit the article for publication. They accept no responsibility for contents.

**Table 1: At-risk-of-poverty rate by age groups, gender, household type and employment status, 2024 (Source: SURS, Income, poverty and social exclusion; Eurostat, 2024).**

	Age	Gender	%
<b>By Age Groups</b>	Total	Men	12.1
		Women	14.3
	65+	Men	18.4
		Women	25.8
	75+	Men	13.4
		Women	29.7
<b>By Household Type</b>	One person 65+	Men	48.2
		Women	47.8
	Two adults, at list one adult 65+		14.2
<b>By accommodation tenure status</b>	65+ Owner or rent free	Men	17.0
		Women	24.7
	65+ Tenant	Men	50.7
		Women	54.4
	75+ Owner or rent free	Men	11.8
		Women	28.4
	75+ Tenant	Men	67.0M <sup>2</sup>
		Women	65.4M

varies depending on when it occurs in the life course. Finally, Daly (2000) argues that the welfare state can play an important role in regulating social inequalities and gender inequalities in particular; it can mitigate or exacerbate them depending on how it regulates or determines the relationship between the state and the family or the individual throughout the life course.

The majority of poverty research relates to the incidence and extent of poverty, statistical measures, international comparisons, income distribution and inequality (Banerjee & Duflo, 2011; Milanović, 2016). These studies have made an important contribution to understanding the mechanisms and role of the structural environment in the emergence and maintenance of poverty and social inequality. However, they provide only a limited understanding of how poverty is reproduced and how it affects different generations and groups, how people experience it, what strategies they use to cope with poverty, how poverty hinders access to education, health care or the labour market, and how it is passed on across generations. Therefore,

we situate our study within the life course conceptual framework (Elder & Giele, 2009), the lifeworld (Ule, 2018) and everyday life in poverty (Dewilde, 2003; Rank et al., 2015; Švab, 2018). This research focuses on the multidimensionality of poverty and how it accumulates over the life course, what are the main trajectories for poverty in old age (Gabriel et al., 2015; Oris et al., 2017). By employing a life course approach to poverty this article sets out to show how individuals' biographies are intertwined with the structural environment (Börsch-Supan, 2011; de Graaf & Maier, 2015) and contribute to a deeper understanding of gender differences in poverty (Schaffner Goldberg, 2010).

#### METHODOLOGY

The study used a qualitative methodology to explore everyday life, the lifeworld, life stories and the life course, which allows the data to be compared with other international studies (Dewilde, 2003; Schaffner Goldberg, 2010; Rank et al., 2015; Švab, 2018). The concept

2 M means that the estimate is considered less reliable.



**Table 2: Sample characteristics.**

<b>Age</b>	65–95 years, average 75.4
<b>Gender</b>	13 men, 20 women
<b>Nationality at birth</b>	Slovenian (21), Bosnian (5), Croatian (4), Serbian (2), Polish (1)
<b>Regions</b>	Central Slovenia (6), Coastal Karst (12), Littoral-Inner Carniola (5), Upper Carniola (2), Savinja (2), Mura (2), Drava (2), Central Sava (2)
<b>Level of urbanisation</b>	Densely populated areas (cities, larger urban centres) (6); intermediate density areas (smaller cities, suburban areas, smaller urban centres) (16); thinly-populated areas (rural areas) (11)
<b>Educational attainment</b>	Unfinished elementary school (6), Elementary school (18), Vocational school (6), Secondary school (1), University degree (2)
<b>Marital status</b>	Single (6), Married (8), Divorced (9), Widow-er (10)
<b>Household type</b>	One person (23), Two persons (8), Three persons (2)

of everyday life refers to people's actions, discursive and cognitive practices, while the lifeworld is the domain of life in which these actions and practices take place (Ule, 2018). The life course enables the study of the change, impact and interconnectedness of everyday life and the social context in which it takes place over extended periods of time. We choose narrative biographical semi-structured interviews as a methodological tool for our project. Biographical narrative interviews are commonly used in the life course studies, along with other ethnographical research tools such as the analysis of visual material, participant observation, discourse analysis, etc. (Elder & Giele, 2009; Vezovnik, 2018).

Interviews were conducted in the period from November 2023 to April 2024. The sample consisted of a geographical spread (from Pomurje to the Obalno-Kraška region), gender (13 men and 20 women, no other gender identity), income (below the poverty line), age (65+) and urban-rural area. Since the population is difficult to access, we chose different sampling methods. Most of the contacts came from the Centres for Social Work (Slovenian social services), some from the Red Cross and other organisations. We explained to the organisations the purpose of the interviews and the characteristics of the sample, and they sent us the contact details of those who agreed to be interviewed. We contacted them and it turned out that some were not willing to be interviewed, some were ill, others had left their homes to go to older people's homes or hospitals. In the end we were able to conduct 33 interviews. We conducted six interviews twice. The individual visits lasted longer than the interviews themselves, because the interviewees were happy to receive a visit and wanted to talk to us, show us their homes, tell us about their neighbourhoods and so on. Some of the visits lasted more than 3 hours.

Most of the older people were very open and talkative and wanted to share their life stories. Some could not remember distant events or did not want to talk about certain topics.

The interviews were transcribed and anonymized and given a code consisting of the researcher's abbreviations and the number of the interview conducted. We removed any data that could reveal identity (first names, last names, city, addresses, year, relatives and other personal data).<sup>3</sup> The anonymized interviews were then qualitatively processed and coded using the MAXQDA programme. We created a coding book with the main themes that related to the areas and time periods we asked about and identified subthemes in it that followed the course of the interview. The study was reviewed and approved by the Commission for Research Ethics at the Faculty of Social Work, University of Ljubljana.

## RESULTS

The presentation of the results is organised according to the most important life-course trajectories, such as growing up in a primary family, education, working career, partnership, taking on caring responsibilities and life after retirement, health, housing, violence and income.

### Women's trajectories

#### *Growing up and primary family*

The vast majority of women interviewed came from poor families or from farms with little land and few animals. Their parents had no education and were mainly farmers. In a few families, only the father was employed,

<sup>3</sup> The empirical data supporting this study are securely stored by the project team and are available from the corresponding author upon reasonable request.

but mothers had some income from informal work, such as growing and selling flowers, cross-border housework, selling handicrafts, sewing and so on.

Most described their parents in positive terms and were sympathetic to their difficult situation. Some of them reported violence:

*My dad was a heavy drinker. And many times, my mother would take the three of us and go. It was really like that from childhood. So, I'll tell you: it wasn't that... high level of violence, but... a lot of times when he was drunk, we would run away. We went to my mother's place where I was born. (Neva, F, 72)*

### **Education and early career**

Almost all of them started to work early, either to take care of the household, to look after the other children, to work on the farm, or they left school early to find a job and help their parents support the family with their wages.

More than half had low education, i.e. incomplete or finished elementary school. Only four of the interviewees had completed vocational school or secondary school.

### **Working trajectories**

The employment careers varied greatly. Three interviewees had never been employed and worked on a farm. Only one of them paid pension insurance. All the others were employed, mostly as factory or production workers. It was rare for them to be promoted to a higher position, if at all. They were cleaners, assembly line workers, restaurant workers and so on. Interruptions in working life were already common under socialism, especially when they worked for private employers. It was rare for them to leave their jobs themselves. They lost it either because the company closed and collapsed or they were on long-term sick leave due to work-related injuries or for other reasons. This was especially the case after the transition from socialism to capitalism, when most of them were pushed into early retirement or lost their jobs. There were just three cases of reasonably stable employment.

Most were very poorly paid for their work. Some had good pay for a while, but it did not last long. They said that even two salaries were not enough to cover housing expenses or their children's schooling, so they took out loans even for small expenses like buying bedding. In general, more than half of them took out loans or deferred payments. Due to low incomes, many of them engaged in a range of undeclared work in grey economy in addition to their paid work, most commonly cleaning.

*I went to the lady to make an appointment to clean up... she's such a good-hearted little old woman... that when you see her, you'd immediately hug her, even if it's the first time you've seen her ... And we made an appointment... But, of course, there was no trust or anything right away. You have to get trust.... I mean, I've been with her, yes, for thirty years. (Ferida, F, 71)*

### **Partnerships and caring responsibilities**

Two of them were not married, one was a single mother and is from the post-war generation. Less than half described their marriage as good, respectful and supportive. A quarter had divorced, mainly due to alcoholism and intimate partner violence.

*Oo, you know how it is for me, when I got divorced, I thought that ... I had that ahead of me, when he would come, when he would be nasty to us again. And it was a disaster, my husband, not to talk about him, there was so little that was good that you couldn't stand it, most of it was bad. (Nadja, F, 70)*

Those who divorced for these reasons had also lost the assets they had built up in the marriage by moving away to escape the violence. Some of them had already paid off their husbands' debts at the time of their marriage, and some inherited debts after their husbands' deaths. In very few cases, husbands got custody over children after the divorce and the mothers had little or no contact with the children until a later life.

Almost all of them took over caring responsibilities. They looked after younger children or cooked meals when they were still very young. Some started looking after sick parents or relatives at an early age. Later, some of them took care of their sick husbands who suffered from both occupational diseases and alcohol-related illnesses. Two cared for sick older people for payment.

### **Life after retirement and health**

Most of the interviewed women were single at the time of the interview, two of them have never been married, sixteen of them are divorced or widowed and only two of them have no children.

In general, the health of the women interviewed was quite poor throughout their lives, with half of them reporting various illnesses from childhood. Typical childhood diseases such as scarlet fever, measles and others had a major impact on their health due to the poor living conditions. Just under half described their health at the time of the interview as good. Some of them had age-related illnesses, but did not attach great importance to them.

More than half owned apartments or houses, even though they had very low incomes. Around a third of the interviewees lived in rented accommodation, with some of them paying high rents or very high infrastructure costs.

*I'm used to it, this room has been heated maybe 10 times as I've been here. I only heat it up for New Year's or birthdays... If I'm cold I cover up, watch TV, take the dog out, so practically the most I've used it is around five o'clock to seven o'clock in the afternoon. I turn it on for those two or three hours, and that's it. Now that the winters are so mild, I haven't even turned on the major heating for three years, I just use small electric radiator, which is 35 years old. (Marija, F, 70)*

Many of them worked in grey economy either in addition or in-between jobs. The in-between jobs periods lasted several months, for some even several years. This was later reflected in their pension. Just under half of the women interviewed had retired with full-time employment, quite a few of them around the time of the political change (aged 50 to 55) or later. Some of them did not meet the requirements for retirement, i.e. at least 15 years of service, due to interruptions in their working lives or extensive unemployment. These respondents received cash benefits, only one of them received a widow's pension. They generally had the lowest income in old age, followed by those who receive disability pension.

Most of those who had a pension were receiving between 500 and 600 EUR or between 600 and 650 EUR. Some of them also received extraordinary financial assistance (one or two times a year for extraordinary costs, such as heating material for winter, payment of utility bills and similar). Around half of respondents received food parcels from Red Cross and Karitas. Some respondents had income from other sources, i.e. from renting out property, selling wood and crops.

All these activities also have an impact on the extent and strength of personal support networks. Most had medium and strong social networks, usually consisting of children or siblings. For most respondents, the network was narrow, but the ties were strong. Respondents could rely on their children and grandchildren to visit them often, go shopping, take them to the doctor, come to clean, bring food and the like. Most said that they had no worries and felt supported by their relatives.

*My children take care of me, and they take care of me almost too much. Mostly the two boys. Which I think, as far as I understand, boys are better than women for mothers: 'Mum, will you have this, mum, will you have that? Mom, what do you need?' Here, they brought me lunch*

*(meals on wheels). My son pays for everything. ...They took me to the hospital seven times ... and that's not a little! (Luiza, F, 90)*

More than half felt happy and calm in their old age. Especially women that experienced violence and came out of it are very happy although they have low incomes and must be very careful with money that does not cover all their needs. However, some respondents were also lonely and had only a weak support network.

### Men's trajectories

#### *Growing up and primary family*

Almost all of the male interviewees originated from impoverished backgrounds. In most families both parents were farmers, or only the father was employed. Their parents were mostly poorly educated and employed in unskilled or semi-skilled occupations. Some individuals reported having experienced a relatively carefree childhood, whereas others indicated that they had been required to contribute to domestic tasks or even engage in agricultural or other labour from an early age.

*I became a fieldhand, and all that nonsense... The neighbours were more [wealthy], but we were cotters [...] [When I was 14 or 15 years old] someone recommended I go to work on a boat, since I was a good cook. He told me I would work six months on a boat and then I would spend six months at school, and then six months on a boat and six at school again. And at the end I will become a cook or a waiter. And so I went. (Bine, M, 68)*

For a significant number of interviewees fathers were alcohol dependent.

#### *Education and early career*

A significant share of the interviewees grew up in large families where they received limited support from their parents. For example, only a few interviewees indicated that their parents had encouraged them to pursue an education. Most of them had completed only primary school or less, with a few having completed vocational school and only two having obtained a university degree, one in law and the other in physics. The latter subsequently assumed the role of a secondary school teacher. However, he was compelled to resign due to political pressure and subsequently sought employment abroad, where he had engaged in various forms of informal economic activities for several years, including driving a taxi.

### ***Working trajectories***

Almost all of interviewees were employed in simple or medium-skilled jobs. The former category includes jobs such as peddler or plumber, while the latter encompasses jobs such as metalworker, truck driver or carpenter. A significant number stated that they had been engaged in physically demanding work with long working hours.

*What we did... I was on the team that worked privately – on the railway! The wagon comes, and the load has to be transferred from wagon to wagon – a load that weighs half a tonne! By seven o'clock, I earned one daily wage and then I went to [a different town] for the day shift. (Zoran, M, 73)*

Two interviewees reported being involved in criminal activities and having spent several years in prison, which also had a negative impact on their employability and financial stability.

More than half of interviewees had experienced one or more periods of unemployment, when they often delved into grey economy.

Furthermore, changes of employers and interruptions in employment career were also common features of their work trajectories. In most of the cases, job changes did not result in higher salary. One interviewee had completed several vocational qualifications (as a welder, a fitter, a conductor and a train driver) and had progressively advanced during his working life.

### ***Financial strain, partnerships and caring responsibilities***

Many of the interviewees had themselves incurred debts or were forced to borrow money at some point in their lives, which put noteworthy strain on their financial situation.

*It's not the borrowing that's the problem, it's the paying it back. It accumulates and then it is very difficult to pay that money back. My wife says don't worry, you'll pay the next month, but then there's interest and it's even harder to pay. (Admir, M, 81)*

Three interviewees were never married (one was only formally married on paper) and most of them had children (five were childless). For those that were divorced, their financial stability was affected as they had to pay child support. In less frequent cases, financial stability was threatened because their partner invested their joint assets poorly and recklessly or had alcohol and drug dependency.

It is noteworthy that none of the interviewees reported experiencing violence from an intimate partner. Nevertheless, some recounted engaging in altercations with other men. None reported providing long-term care for an ill partner, but some did indicate providing care for their parents.

*[I've been taking care of my mother since I came back from abroad]... twenty years ago! [...] The only thing that bothers me is this. [...] Her teeth are falling out and I'm taking her to the dentist... I've taken her twice. That is to say, I have to put her in the trolley. I have to take the trolley to the dentist. Then I go to the farmer's market, because it's near [the dentist]. And I come back and I ask, 'Did you fix anything, did you do anything to her?' And they say, 'Yeah, we didn't want to bother her!' Yeah, but why did I bring her here?! (Peter, M, 73)*

### ***Life after retirement and health***

Nine were single at the time of the interview, including those who were divorced or widowed and four were still married. Over half had suffered from significant health problems before reaching retirement age. Furthermore, many reported sufferings from occupational illnesses (e.g., lung problems due to inhaling chemicals, bone wear due to physically demanding work) which adversely impacted their ability to work. Consequently, only four of the interviewees had retired with a full working years. In contrast, only one had less than 15 years of service and was therefore not entitled to a pension. Two had retired on the grounds of disability. Some felt a sense of injustice upon retirement, as they realised some employers had not paid their insurance contributions for years.

*The year I got my pension, the first thing I did was to investigate why it was so low. And then what now, if [the employer] didn't pay the contribution. They tell you that straight away, don't they. There was a minimal payment up there [...] I never imagined what a crisis one pension could be to a person. [...] And you can't even call that a pension. That's a dying subsidy, in my opinion. (Janez, M, 75)*

At the time of the interview, the monthly income of four interviewees was less than 500 EUR, five had an income of between 500 and 700 EUR, three between 700 and 900 EUR and one had an income in excess of 900 EUR (but shared a household with a spouse that had no income). The majority owned the real-estate they lived in at the time of the interview, however most of their households were in poor condition and expensive to maintain. Following their retirement, some were



able to significantly augment their meagre pensions by engaging in grey economy, a practice that was no longer feasible at the time of the interview. Consequently, many were forced to seek social cash benefits, including extraordinary financial assistance and other forms of financial support.

*The humiliation that I will be forced to ask somebody somewhere for something... That's... hard. It was hard for me to ask for social assistance. I walked around that building [centre for social work] for a long time, [...] but then I was just forced to go in. (Janez, M, 75)*

In addition to financial hardship, more than half of the male interviewees mentioned a lack of social support, either through a lack of a solid social network or a lack of a reliable source of support within that network.

## DISCUSSION

In the results section we presented distinct patterns of deprivation that emerged across different life stages that lead to old-age poverty for men and women. Now we turn to discuss the important similarities and differences between those patterns that led to old-age poverty.

In terms of family background, there were no significant differences between men and women. Both groups generally grew up in poor families, often in rural areas, with low parental education, what laid the foundation for lifelong poverty for both men and women. This finding is consistent with both the social stratification and the life course theories on poverty (Gabriel et al., 2015; Becker, 2016). Dragoš (2021) points to the phenomenon of the sticky floor and the sticky ceiling. Our results show that being born poor in early stages of socialism meant being stuck to the bottom, which further suggests that the social mobility up the social strata was very low despite socialism. In early stages of socialism social mobility was quite low, due to the absence of social policy measures that would enable schooling of children from poor families (e.g. scholarships, housing, etc.). Low educational attainment led to occupational segregation into manual and informal sectors, mirroring wider European patterns of poverty accumulation (Srakar et al., 2020).

In times of socialism most of the interviewees rented their homes from the municipality and bought them for a very low costs under the Housing Act of 1991 (after Slovenia declared independence from Yugoslavia), which regulated the privatisation of housing fond. However, most of these homes were modest, in poor condition and expensive to maintain. While our research supports the notion that housing security in old age is a crucial determinant of well-being (Kwan & Walsh, 2018), it also stresses that

substandard housing conditions and maintenance costs reflect “asset poverty” (Rank et al., 2008).

The phenomenon of early retirement was common among both men and women. Early retirement was in some cases related to health deterioration that was a consequence of physically demanding work, but more often a consequence of the restructuring of the economy following Slovenia's independence. Early retirement was often seen as a political solution to unemployment and industrial restructuring (Ebbinghaus, 2006), a solution that was adopted after the collapse of the industrial sector in 1990s. However, while the unemployment rate increased during the 1990s transition in Slovenia, it was still much lower than in other ex-Yugoslav countries (Kuhar & Reiter, 2010), in part due to early retirement policies (Mencinger, 1995).

In terms of differences, women generally had lower levels of education compared to men and significantly fewer professional qualifications. Gender differences in educational attainment were significant for the time before and soon after the second world war (Becker, 2016). This disparity in educational attainment had a long-lasting impact on their employment opportunities and income, contributing to greater economic vulnerability, what was confirmed in previous research which emphasised that low educational attainment is the strongest predictor of old-age poverty and a main source of gender differences (Novak, 2000; Gabriel et al., 2015). Carlsson et al. (2023) found that early life factors, including cognitive ability and stress resilience, both of which are often linked to educational attainment, explain a large part of the educational differences in early labour market exit, a known risk factor of old age poverty.

Female poverty in old age is in life course studies explained as a result of interruptions in working life due to caring responsibilities (Williams, 2010; Vlachantoni, 2010) and weak work-life balance (Misra et al., 2006). Many studies suggest that women's careers are more turbulent, more frequently interrupted and women are more likely to stay at home or leave the paid labour market due to caring responsibilities (Williams, 2010; DeRigne et al., 2022). Our research shows a different picture, as both the men and women frequently changed jobs and interrupted their employment, and often engaged in the grey economy, highlighting the notion that non-employment and under-employment severely decrease income in old age for both genders (Möhring, 2021). The difference was that women worked in low-paid, menial jobs and rarely had the opportunity for career advancement, meaning their wages were consistently low. In contrast, men tended to work in medium-skilled jobs and some were eventually promoted to more responsible positions with better pay. In line with previous research (Alksnis et al., 2008) gender differences in job type contributed to a significant pay

gap. In some cases, however, part of the income of men was paid in the form of financial supplements (such as daily allowances, overtime pay and the like), which were not pensionable as they were not part of the salary, resulting in a low pension entitlement despite decent earnings. The participation in grey economy is a particular problem for women as they earn less per hour than men what is conceptualised as “feminization of the informal labour” (Meagher, 2010), which emphasise that informal economy is not a source of empowerment for women, but rather a poverty trap (Jones & Nadin, 2025).

Marriage is generally associated with lower poverty risk, while divorce and widowhood are noted as risk factors, primarily for women (Fonseca et al., 2014). The area of partnerships and caregiving showed pronounced gender differences in our study which is also in line with previous research on gender inequalities in the private sphere (Williams, 2010). A larger proportion of women in our study had children, and many took primary responsibility for the care of both their children and older family members. While some men were the main carer or shared caring responsibilities for their parents, women were more likely to care for sick partners or other relatives or be paid to care for others.

The differences in income in our study persisted in retirement, as men received about 100 to 150 EUR higher pension than women, even though still under the poverty threshold. Low pensions force older people to either enter the grey market or to ask for social financial support or charity (food parcels or clothes at the Red Cross or Caritas). Here we found a clear gender difference, as men did not ask for support even though they urgently need it. In addition, some women relied on financial support from their personal networks to supplement their income.

The issue of social networks in old age is, according to our research, gender-specific, with women generally maintaining stronger social ties, often through their children or grandchildren. These networks provided women with both emotional and practical support, such as help with shopping or healthcare. Men were more likely to report weak or non-existent social networks, making them more vulnerable to loneliness and isolation, which has also been found in other studies (Hlebec & Kogovšek, 2003). A possible explanation for this difference is that men have fewer opportunities for support as they do not have strong family ties (Stratton & Moore, 2007) and are less likely to seek help from formal institutions (Kagan et al., 2018).

## CONCLUSION

By investigating the lifelong accumulation of disadvantages among older men and women living in poverty in Slovenia, this study extends the life course theories of cumulative (dis)advantage to post-socialist contexts, revealing how intersecting structural forces – gendered care economies, labour market precarity, and welfare retrenchment – shape divergent poverty trajectories. The significant contribution of the presented study to the international research on gender differences in old-age poverty relates to labour market participation. Poor men and women have similar experiences of the labour market, both are involved in precarious and often exploitative employment, both have intermittent working lives, and both are forced to work a lot in the informal economy to survive, which, while reducing their poverty in the short term, increases it in the long term.

Hard work worsens their health and causes serious illnesses that lead to career interruptions and early retirement, resulting in low pensions. The study also shows that the precarious labour market was already developed under socialism, but during the transition from socialism to capitalism, workers’ protections cracked and the collapse of industry led to mass retirements, which in the long run worsened the economic situation.

Another important finding of the study is that poor women do not leave the labour market to care for children or sick family members, as this would put their livelihoods at risk. The interruptions in their careers are due to the precarious labour market. Women also do not have many opportunities for career advancement in the workplace, and if they do acquire qualifications, it does not guarantee them a higher salary, but more opportunities to participate in the informal economy (for example, sewing). Men, on the other hand, do sometimes advance in the workplace and are better paid in general. This underscores how patriarchal norms amplify economic precarity, a dimension absent in men’s accounts but critical to understanding intersectional disadvantage (Ahonen & Kuivalainen, 2024).

A difference that reflects the disadvantage of men is seen in the size and quality of social networks. Women generally had stronger support networks in old age, often relying on children or extended family for material and financial support. Men reported weaker social ties, especially if they did not have good relationships with children. This may reflect women’s particular skills acquired through the “hidden labour” of surviving in poverty – budgeting, negotiating bureaucracies and informal exchanges honed over decades of unpaid care work (Daly et. al., 2023; Möhring, 2021; Torres, 2014).

## REVŠČINA V STAROSTI: RAZLIKE MED SPOLOMA V VSEŽIVLJENJSKI PRIKRAJŠANOSTI

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## POVZETEK

Članek preučuje razlike med spoloma na področju revščine v starosti z zornega kota življenjskega poteka. S pomočjo kvalitativnih poglobljenih intervjujev s 33 posamezniki, starimi 65 let in več v Sloveniji, članek identificira spolno specifične vzorce prikrajšanosti, ki se skozi življenje akumulirajo in vodijo v starostno revščino. Ugotovitve glede podobnosti kažejo, da imajo tako moški kot ženske fragmentirane delovne zgodovine in so vključeni v sivo ekonomijo, vendar so ženske dodatno prikrajšane zaradi nižjih stopenj izobrazbe, skrbstvenih obveznosti in spolnih plačnih razlik. Tako moški kot ženske, ki se danes v starosti soočajo z revščino, so imeli razmeroma nizko izobražene starše in so odraščali v revnem okolju, kar osvetljuje medgeneracijski prenos revščine navkljub življenju v socializmu. Za oba spola je bila značilna zgodnja upokožitev, ki je bila delno posledica slabega zdravja, delno pa propada industrije po osamosvojitvi Slovenije. Ugotovitve glede razlik kažejo, da so kljub večjim skrbstvenim vlogam ženske dosegle stabilnejšo kariero in polno pokojninsko dobo, vendar so se pogosto soočale s povečano ranljivostjo zaradi nasilja v družini. Moški so imeli več možnosti za finančno napredovanje, vendar so se spopadali s šibkejšimi socialnimi vezmi in organiziranjem pomoči, kar odraža pomanjkanje izkušenj pri obvladovanju odgovornosti v zasebni sferi. Z osvetlitvijo medsebojnega vplivanja strukturnih neenakosti in individualnih potekov, ki vodijo v starostno revščino, ta članek prispeva k razumevanju načinov, kako se spolne specifični vzorci prikrajšanosti akumulirajo skozi čas.

**Ključne besede:** starostna revščina, razlike med spoloma, perspektiva življenjskega poteka, strukturne neenakosti, socializem

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