



# Fattigdom i alderdommen

Et sociologisk studie af levekår og hverdagsliv blandt de fattigste danske folkepensionister

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RIKKE NØHR BRÜNNER

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Ph.d.-afhandling

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## Forord

Denne ph.d.-afhandling er et sociologisk studie af fænomenet fattigdom i den sidste del af menneskelivet – i alderdommen. En del af menneskelivet, som virker lige dele fascinerende og skræmmende på mig. Skræmmende, fordi alderdommen er den livsfase, der statistisk set er tættest på døden, og fascinerende, fordi mennesker i alderdommen har akkumuleret livserfaring og livsindsigt gennem et langt liv. Som Kierkegaard bemærkede, så leves livet forlæns, men forstås baglæns, hvilket altid har irriteret mig, og min forskningsmæssige interesse i alderdommen afspejler blandt andet mit forsøg på at få et indblik i noget af den livsindsigt, som gamle mennesker besidder. Ph.d.-afhandlingen er endvidere for mig en manifestation af en stor personlig og faglig bedrift – tre års fokus på ét fænomen udfordrer et rastløst menneske. Meget af afhandlingen er da også udsprunget af ideer, der er kommet til mig, mens jeg har bevæget mig rundt om Søerne i København.

Jeg er en stor tak skyldig til de mange gode mennesker, som på forskellig vis har bidraget til, at afhandlingen er blevet en realitet. Tak til de 16 gamle mennesker, som med stor gæstfrihed bød mig ind i ikke blot deres fysiske hjem, men også ind i deres livsverden. Min oplevelse er, at de fandt det ligeså interessant at fortælle om deres liv, som jeg fandt det at lytte. Tak til alle de dejlige kvinder på VIVE (tidligere SFI), som jeg gennem årene har delt kontor og dermed også udfordringer, glæder, gode snakke samt frokost med: Maria Røgeskov, Sine Kierkegaard, Annemette Svane-Petersen, Ida Gran Andersen, Sofie Dencker-Larsen, Stine Tankred Luckow og Pernille Skovbo Rasmussen. Tak til Malene Rode Larsen for at stille din skarpe viden om registerdata og ikke mindst din store venlighed og tålmodighed til rådighed i forbindelse med Artikel 1 – du har skånet mig for mange bekymringer. Og tak til Sidse Schoubye Andersen, medforfatter til Artikel 2, veninde og forsker-fælle – aldrig har det været så spændende, lærerigt, og hyggeligt at skrive en artikel.

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København, juli 2018.

Rikke Nøhr Brüner

## Introduktion

Der er ca. 1,1 mio. folkepensionister i Danmark i 2018 (egne beregninger på baggrund af tal fra dst.dk), og tallet er stigende. Den gennemsnitlige indkomst blandt danske folkepensionister over 65 år svarede i 2014 til 80 pct. i forhold til den gennemsnitlige indkomst blandt den øvrige befolkning (tallet for de 66-75-årige er 85 pct., og for personer over 75 år var det 71 pct.) (OECD 2017). Disse procenter dækker imidlertid over store forskelle i indkomst internt i gruppen af folkepensionister. Selvom langt de fleste danskere har en pensionsopsparing i dag, og selvom den enkeltes pensionsopsparing forventes at stige markant frem mod 2080, hvor arbejdsmarkedspensionerne er fuldt modnet, så forventer Finansministeriet, at der fortsat vil være omkring en sjettedel af folkepensionisterne (tallet er i 2017 omkring 57 pct.), der slet ikke, eller kun i begrænset omfang, har indbetalt til arbejdsmarkedspensioner gennem livet og dermed sparer op til egen alderdom (Finansministeriet 2017), og denne såkaldte restgruppe risikerer således at måtte leve på et meget lille indkomstgrundlag i alderdommen (Amilon, Rotger & Jeppesen 2014).

Til trods for, at Danmark økonomisk set er et af de mest lige lande i verden (OECD 2008), så adskiller den forventede levetid for henholdsvis de 25 pct. rigeste og de 25 pct. fattigste kvinder sig med seks år, mens det tilsvarende tal for mænd er 10 år. Mens denne ulighed inden for indkomst og forventet levetid for kvinderne har været nogenlunde stabil, så er den for mændenes vedkommende blevet fordoblet i løbet af de seneste 20 år (Baadsgaard & Brønnum-Hansen 2012). Social ulighed i helbred og forventet levetid udgør ligeledes en stor udfordring i de fleste andre vestlige lande (Mackebach 2012). Forskning i forholdene for denne relativt store samfundsgruppe, restgruppen, er mangelfuld, og formålet med denne afhandling er, via både kvantitative og kvalitative metoder, at skabe forskningsmæssig viden om og samfundsmæssig fokus på levkår og hverdagsliv blandt de fattigste danske folkepensionister.

## Baggrund

Fattigdom i alderdommen ud fra et hverdagsperspektiv er et underbelyst emne i forskningen – vi ved ikke meget om, hvordan gamle mennesker anno 2018 selv oplever og håndterer en hverdag i relativ fattigdom<sup>1</sup>, og hvordan deres øvrige levede liv spiller ind herpå. Jeg vil i dette afsnit skitsere tendenserne i den eksisterende forskning på feltet omkring økonomisk knaphed i alderdommen.

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<sup>1</sup> Afhandlingens tilgang til relativ fattigdom præsenteres i afsnittet "afhandlingens tilgang til fattigdom".

## Fattigdom og risikofaktorer

Fra eksisterende forskning ved vi blandt andet en del om, hvilke karakteristika der øger individets risiko for fattigdom i alderdommen. Risikoen for fattigdom i alderdommen er højere blandt nogle sociale grupper end blandt andre sociale grupper, fx har gamle kvinder en højere risiko for fattigdom sammenlignet med gamle mænd (OECD 2015), og især kvinder, som er ugifte: fraskilte, separerede eller aldrig gift, har den højeste risiko for fattigdom (Haider, Jackowitz & Schoeni 2003; Peeters & Wouter 2015). Lavtuddannede har højere risiko for fattigdom i alderdommen sammenlignet med højtuddannede (Gabriel et al. 2015). Endvidere viser et dansk studie, at ud over kvinder, så er enlige; de ældste af de gamle; gamle i bykommuner og større byer og gamle, som det meste af livet har været faglærte eller ufaglærte arbejdere, i højere risiko for at have lav indkomst i alderdommen (Arendt et al. 2003).

Mange eksisterende studier om fattigdom i alderdommen tager udgangspunkt i de politiske reformer af pensionssystemerne, som fandt sted i de fleste europæiske lande i 1990'erne, og analyserer fx, hvad disse reformer betyder for de statslige budgetter, og hvad de betyder for folkepensionisternes risiko for fattigdom (Grech 2012; OECD 2013; Schwartz 2006; Zaidi 2010; Zaidi, Grech & Fuchs 2006; Zaidi et al. 2006). Reformerne af pensionssystemerne betyder, at udbetalinger fra statslige pensionskasser fremover vil være utilstrækkelige i forhold til at opretholde den hidtidige levestandard og i forhold til at sikre, at alle pensionister befinder sig over EU's officielle grænse for relativ fattigdom på 60 pct. af medianindkomsten i samfundet gennem hele deres pensionisttilværelse. Reformerne har således medført en nedgang i systemernes evne til at undgå og reducere fattigdom (Grech 2012; Schwartz 2006) og kan derfor være medvirkende til en stigende polarisering mellem folkepensionister (Amilon & Jeppesen 2016). For en gennemsnitlig dansk arbejder forventes folkepensionens dækningsgrad i pensionistlivet sammenlignet med arbejdslivet eksempelvis at falde fra 55 procent i 1998 til 30 procent i 2045, og dækningen fra arbejdsmarkedspensioner og private pensionsopsparinger forventes omvendt at stige (Regeringen 2000). De fleste eksisterende studier tager imidlertid udgangspunkt i den økonomiske situation for mennesker med fuld tilknytning til arbejdsmarkedet gennem hele livet og analyserer dermed ikke den økonomiske situation for mennesker med lavere arbejdsmarkedstilknytning. Men ifølge Finansministeriet er der ikke noget, der tyder på, at gruppen af mennesker med meget begrænset eller ingen arbejdsmarkedspension forsvinder lige med det første (Finansministeriet 2017), hvilket jeg vil vende tilbage til senere.

## Den sociale konstruktion af alderdommen

Konstruktionen af pensioneringen fra arbejdsmarkedet betyder, at der er blevet skabt en transition mellem arbejdsliv og pensionistliv, og et vigtigt aspekt af denne transition består i at skabe en ny identitet, der ikke er bundet op på arbejdslivet (Phillipson 2002; Grenier 2012). Pensionering kan meget vel beskrives som en langvarig læreproces, der i de fleste tilfælde begynder før og fortsætter længe efter, at den reelle overgang til pensionslivet har fundet sted (Hodkinson et al. 2008). I pensionistlivet konfronteres individet med en række socialt konstruerede roller og pligter. Den mest universelle og vigtige er, at individet forventes at påtage sig ansvaret for at håndtere sit eget liv. Mens man er på arbejdsmarkedet, er mange aspekter af tilværelsen defineret af ens arbejdsgiver, eksempelvis hvornår man står op om morgenen, hvornår og hvordan man kan holde ferie, og hvilken slags tøj man skal have på. I arbejdslivet er mange beslutninger således overladt til andre, og man skal blot overholde reglerne. Det betyder, at pensionering kan betyde, at individets ansvar for beslutninger i hverdagen stiger (Atchley 2000a). Overgangen fra arbejdsliv til pensionistliv kan være med til at forandre den enkeltes psykologiske, sociale og fysiske verden ved at åbne op for muligheden for at deltage i nye, meningsfulde aktiviteter (Kim & Moen 2001; Smeaton, Barnes & Vegeris 2017).

Hvilke former for individuelle aktiviteter der anerkendes og genkendes som en del af pensionistlivet, ændrer sig i takt med kulturelle opfattelser (McVittie & Goodall 2012), og der findes således ikke nogen generelt accepteret definition på, hvad pensionering indebærer. Det betyder blandt andet, at der er genereret mange forskellige modeller for, hvilke generelle faser, livsbaner eller temaer pensionering indebærer for den enkelte (Hershenson 2016), (se fx Price 2003; Richardson 1993; Feldman & Beehr 2011; Victor 1994; Atchley 2000b; Robinson, Demetre & Corney 2011; Price & Nesteruk 2010). Et kvalitativt studie af tilpasning til pensionering blandt 14 kvinder med mellemlange og lange uddannelser peger blandt andet på, at (såkaldt succesfuld) tilpasning til pensionistlivet influeres af individets evne til at konstruere nye roller, at fastholde en stærk og kontinuert selvforståelse, fx ved fortsat at vedligeholde arbejdsrelaterede evner, med tiden at genetablere en struktur i hverdagen samt gennem involvering i lokalsamfundet (Price 2003).

Der er gennemført mange studier omkring mennesker på arbejdsmarkedets opsparing til pension, men selve transitionen fra arbejdsliv til pensionistliv er underbelyst, når det kommer til økonomiens rolle i hverdagslivet. Dette finder jeg bemærkelsesværdigt, set i lyset af at pensionering for mange er

ensbetydende med en økonomisk nedgang, og det skyldes næppe, at denne økonomiske nedgang ikke spiller nogen rolle for individet.

Gamle menneskers muligheder for aktivt at forbedre deres økonomiske situation er meget begrænset, idet alderdom er konstrueret som en livsfase uden for arbejdsmarkedet (Phillipson 2013), og fattigdom i alderdommen adskiller sig således fra fattigdom i andre livsfaser, fordi fattigdom i alderdommen ofte er vedvarende (Gabriel et al. 2015). Yngre individer, som har arbejdsløshed som den primære årsag til fattigdom, kan søge job, hvilket er en ret effektiv strategi for at komme i arbejde og dermed bevæge sig ud af fattigdommen. Imidlertid har individer som er uarbejdsdygtige, fx pga. dårligt helbred, manglende kvalifikationer og/eller mangel på forbindelse til arbejdsmarkedet ikke de samme muligheder for aktivt at ændre deres økonomiske situation (Ejrnæs, Larsen & Müller 2015). På samme måde som (yngre) individer, der af forskellige årsager ikke er i stand til at arbejde sig ud af fattigdom, har gamle mennesker, som lever i fattigdom, meget begrænsede reelle muligheder for at forbedre deres økonomiske situation, og der er tilsyneladende kun gennemført ganske få studier af, hvordan gamle mennesker, som lever i økonomisk knaphed, får deres hverdag til at hænge sammen (Dominy & Kempson 2006; Finch & Elam 1995). Dog viser et kvalitativt studie af tyske midaldrende med henholdsvis god pensionsopsparing og ingen pensionsopsparing, at det er sværere for personer med usikker økonomi at leve op til idealerne om aktivitet, godt helbred og velbefindende i alderdommen, idet de ikke har ressourcerne til at forestille sig og forberede sig på en positiv alderdom (Craciun & Flick 2014).

### Fattigdom i alderdommen – anderledes end i andre livsfaser

Endvidere findes der en række studier, der peger på, at gamle mennesker ofte oplever og håndterer fattigdom og økonomisk knaphed *anderledes*, end yngre mennesker gør. Eksempelvis foretrækker gamle mennesker ofte at undvære en given ting fremfor at måtte sætte sig i gæld, og desuden føler gamle ofte færre subjektive afsavn, end det er tilfældet for yngre mennesker i den samme økonomiske situation (McKay 2004; Price 2010; Scharf et al. 2006). Gamle mennesker, som lever i økonomisk knaphed, undervurderer oftere end andre aldersgrupper alvoren af deres økonomiske situation, hvilket kan forklares ved, at de sænker deres ambitioner, og således giver udtryk for, at de ikke ønsker at besidde ting, som de under andre omstændigheder ikke ville undvære (McKay 2004), og de oplever således ofte tilværelsen som mindre trang, end man på baggrund af deres indkomst ellers ville forvente. Berthoud, Blekesaune og Hancock argumenterer for, at der er en kohorte-effekt, således at i en given alder vil individer, der er født senere, være tilbøjelige til at opleve en højere grad af afsavn,

end det er tilfældet blandt individer, der er født tidligere (Berthoud, Blekesaune & Hancock 2009). I Danmark er det ligeledes tilfældet, at tilfredsheden med ens økonomiske formåen stiger med alderen (Arendt et al. 2003). I forlængelse af disse studier, om hvordan oplevelsen af økonomisk knaphed ændrer sig over livsløbet, peger flere studier på, at gamle mennesker bekymrer sig mindre over økonomi, end yngre i samme økonomiske situation, gør: De ældste af de gamle (80+) bekymrer sig mindre, end det er tilfældet blandt yngre gamle, og de ældste gamle har faktisk en tendens til at undervurdere graden af deres økonomiske vanskeligheder, hvilket er en vigtig pointe at have in mente, når vi studerer økonomi i relation til de ældste (Litwin & Sapir 2009). Et kvalitativt studie af kvindelige folkepensionister uden supplerende indkomst i Danmark peger på, at forskellige træk i det individuelle livsløb kan være med til at forklare forskelle i, hvordan gamle mennesker mestrer den nuværende situation og alderdom. Alderdommen opleves som en livsfase lig med frihed og fravær af de pligter, som kvinderne har været pålagt livet igennem, og således oplever de fleste, at de har en god alderdom, selvom de rent økonomisk klarer sig for et meget beskedent beløb sammenlignet med andre. Mange af kvinderne har faktisk bedre økonomiske vilkår, end de har været vant til tidligere i livet (Due 1994).

En række studier peger således på, at fattigdom ofte opleves anderledes og mindre påtrængende i alderdommen sammenlignet med andre livsfaser. Jeg finder, at det er interessant at undersøge nærmere, hvorvidt dette hænger sammen med den kronologiske eller biologiske alder, hvilket fx kunne anskueliggøres med udgangspunkt i Tornstams teori om (Tornstam 2005), eller med mere nuancerede forhold, der gør sig gældende for den generation af mennesker, der er gamle i dag, herunder deres individuelle livsløb og den samfundsmæssige kontekst, som dette udfolder sig inden for.

Kvantitative studier forbinder lav indkomst i alderdommen med en række negative outcomes såsom generelt dårligere levekår (Arendt 2003; Arendt et al. 2003), lavere forventet levetid (Baadsgaard & Brønnum-Hansen 2012), et generelt dårligere velbefindende (Golden et al. 2009), social eksklusion (Mood & Jonsson 2016), psykiske lidelser og bekymringer (Keith 1993; Litwin & Sapir 2009; Litwin & Meir 2013). Imidlertid er der ikke nødvendigvis sammenhæng mellem objektive levekår og økonomi på den ene side og individets subjektive livstilfredshed på den anden side (Leeson 1999; Longva 1993; Allardt 1975). Selvom livskvalitet ofte afhænger af gode levevilkår og en god indtægt, så er levevilkår og livskvalitet således to forskellige ting (Dahl & Vogt 1996). Studier af fattigdom, som udelukkende tager udgangspunkt i individets indkomst, er vigtige, idet de informerer os om

individets forbrugspotentiale, samt om hvor mange individer der ligger over eller under en given fattigdomsgrænse (Andersen et al. 2013), men sådanne studier siger imidlertid ikke noget om, hvilken levestandard det er muligt at realisere inden for de økonomiske rammer af denne folkepension, dvs. hvilke levekår og hvilket hverdagsliv folkepensionen giver anledning til.

## Forskningsspørgsmål og afhandlingens bidrag til eksisterende forskning

På baggrund af ovenstående gennemgang af litteraturen på feltet omkring fattigdom i alderdommen mener jeg, at der er brug for mere forskningsbaseret viden til at supplere den allerede eksisterende litteratur med. Jeg finder, at der især er brug for viden om, hvad en alderdom i relativ fattigdom betyder for de fattigstes objektive livsomstændigheder, for deres subjektive oplevelse og håndtering af hverdagen, samt hvilken betydning det øvrige levede liv har i forhold til disse subjektive aspekter – fx hvordan en opvækst i økonomisk knaphed har betydning for, hvordan den nuværende hverdag i økonomisk knaphed opleves og håndteres. Jeg finder endvidere, at der er mangel på og behov for forskning, der forholder sig kritisk til, *hvorfor* gamle mennesker tilsyneladende oplever fattigdom anderledes end andre aldersgrupper, som andre studier indikerer. Afhandlingens overordnede forskningsspørgsmål lyder derfor således:

1. *Hvordan adskiller de rigeste og de fattigste folkepensionister sig statistisk fra hinanden hvad angår ikke-økonomiske levekår?*
2. *Hvordan skaber de fattigste folkepensionister mening med deres økonomiske knaphed?*
3. *Hvordan oplever og håndterer de fattigste folkepensionister deres hverdagsliv, og hvad betyder hændelser og erfaringer fra deres øvrige levede liv i denne sammenhæng?*

Afhandlingens empiriske grundlag består af en kombination af kvantitative og kvalitative data. Det første forskningsspørgsmål har en deskriptiv karakter, og det vil blive besvaret med udgangspunkt i kvantitative analyser af, hvordan den økonomiske ramme i form af folkepensionen statistisk set hænger sammen med ikke-økonomiske levekår blandt henholdsvis de rigeste og de fattigste folkepensionister. Ved at besvare dette forskningsspørgsmål skaber jeg et overblik over feltet, hvilket vil udgøre fundamentet for den øvrige og kvalitative del af undersøgelsen og for afhandlingen som helhed. Dette første forskningsspørgsmål er politisk og samfundsmæssigt relevant, idet det bidrager

med en indsigt i, hvad det er for en levestandard, der er mulig (og dermed anses som samfundsmæssig legal) inden for den politisk fastsatte økonomiske ramme af folkepensionen.

På baggrund af den foregående præsentation af tendenser i den eksisterende litteratur om fattigdom i alderdommen finder jeg endvidere, at der er en mangel på især kvalitative studier, som i et hverdagslivsperspektiv undersøger, hvordan de fattigste folkepensionister subjektivt oplever hverdagslivet i alderdommen inden for den økonomiske ramme af folkepensionen. En økonomisk ramme, der politisk, forskningsmæssigt og samfundsmæssigt kædes sammen med relativ fattigdom og økonomisk knaphed. Afhandlingens andet og tredje forskningsspørgsmål besvares med udgangspunkt i kvalitative interview med 16 af de fattigste danske folkepensionister i alderen 69-85 år, og formålet hermed er at bidrage med kvalitativt funderet viden til at udfylde de forskningsmæssige huller om, hvordan fattigdom i alderdommen opleves og håndteres i et hverdagslivsperspektiv, hvilken betydning det individuelle livsløb har, hvordan de fattigste folkepensionister skaber mening med deres økonomiske situation, og ikke mindst hvorfor de skaber mening.

Jeg anvender i afhandlingen begreberne ”gamle”, ”gammel” og ”folkepensionister”, når jeg refererer til undersøgelsens genstand, dvs. mennesker, som er på folkepension.

## Den danske folkepension historisk set

Omkring det 20. århundrede begyndte vestlige lande at indføre forskellige former for sociale ydelser, som relaterede sig til sociale klassifikationer baseret på individets alder. Efter Anden Verdenskrig blev alderdom transformeret i de kapitalistiske lande, og det bærende aspekt i denne transformation bestod i, at alderdom blev rekonstrueret gennem velfærdsstatens økonomiske og sociale institutionalisering af obligatorisk pensionering. Det betød, at begrebet ’pensionering’ kom til at udgøre et nøgleaspekt i den nye fortælling om aldring (Phillipson 2013; Townsend 1981). Townsend beskriver denne institutionelle udvikling som en ’struktureret afhængighed’. Selvom obligatorisk pensionering er en velfærdspolitisk force og en sejr for arbejderne, så er pensionsudbetalingerne som oftest lavere end de tidligere lønninger og sætter pensionisterne i et afhængighedsforhold til staten (Townsend 1981). Jeg vil i det følgende præsentere den historiske udvikling i det danske pensionssystem. Beskrivelsen tager, med mindre andet er angivet, udgangspunkt i Niels Plougs udlægning af denne (Ploug 2004).



Med aldersforsørgelsesloven fra 1891 blev grundstrukturen til den danske velfærdsstat og til det danske pensionssystem, som vi kender det i dag, lagt. Med loven blev blandt andet indført aldersunderstøttelsen, som indtil 1891 gik under betegnelsen fattigdomshjælpen. En meget væsentlig konsekvens af aldersforsørgelsesloven som erstatning for fattigloven blandt gamle borgere var, at værdigt trængende gamle mennesker nu var berettiget til at modtage hjælp uden samtidig at lide det rettighedstab, som fulgte med fattigdomshjælp. Aldersforsørgelsesloven var således ensbetydende med et brud med tidligere praksis i forbindelse med social hjælp.

Aldersunderstøttelsen var en behovsbestemt ydelse, der blev givet til værdigt trængende personer over 60, og selve tildelingen samt ydelsens størrelse afhang af et skøn over den enkeltes behov. Ved indførelsen modtog cirka 30 procent af målgruppen ydelsen. Aldersunderstøttelsen blev finansieret over den generelle beskatning, hvilket ligeledes gør sig gældende med folkepensionen den dag i dag. Den generelle skattefinansiering samt udmåling af pensionsydelser uafhængigt af den enkeltes tidligere indkomst betød, at henholdsvis indtægter og udgifter i pensionssystemet fungerede uafhængigt af forholdene på arbejdsmarkedet. Med afgrænsningen af ydelsesmodtagere til danske statsborgere undgik man besværligheder i forhold til afgrænsning af, hvilke samfundsgrupper der skulle inkluderes, og samtidig sikrede man kvinder selvstændig ret til at modtage folkepension uafhængigt af tidligere tilknytning til arbejdsmarkedet og af evt. ægtefælle. Med disse principper blev Danmark forløber for en pensionsmodel, der repræsenterede et alternativ til den tyske arbejdsmarkedsbaserede model, der blev initieret i 1880'erne. Den tyske model er baseret på individets individuelle præstationer og dermed bidrag gennem arbejdslivet, hvilket betyder, at rettigheder til at modtage pension og selve størrelsen på pensionen afhænger af individets arbejdsmarkedstilknytning (Esping-Andersen 1990).

Den første store ændring af pensionssystemet fandt sted med en lovændring i 1922, hvor den behovsbestemte aldersunderstøttelse blev ændret til en retsbestemt aldersrente. Med denne ændring skete der en standardisering af tildelingskriterierne og ydelsens størrelse, således skulle man nu være 65 år, herboende og havde dansk indfødsret. Dog var det muligt for personer mellem 60 og 65 år at få dispensation og dermed alligevel modtage aldersrente.

Efter Anden Verdenskrig tog udviklingen af pensionssystemet fart og foregik langt hurtigere og med flere knopskydninger, end det tidligere havde været tilfældet. I 1956 blev der indført en lovbestemt folkepension til alle (som trådte i kraft i 1957), og aldersrenten skiftede navn til folkepension. Hermed faldt behovskriteriet bort og blev erstattet af en universel folkepension. Alle personer var nu fra de

blev 67 år berettiget til at modtage et beskedent grundbeløb (bortset fra tjenestemænd, der modtog tjenestemandspension), og desuden blev der i 1964 indført et indkomsthængigt pensionstillæg. Mellem 1964 og 1970 fjernede man de sidste modregninger i folkepensionen, hvormed folkepensionen blev universel. Desuden blev ATP (arbejdernes tillægspension) oprettet i 1964 med det formål at sikre alle lønmodtagere et supplement til folkepensionen, og rettighederne dannes ud fra den enkeltes bidragsbetaling.

Den næste store ændring af det danske pensionssystem fandt sted i 1989, hvor der ved overenskomstforhandlingerne blev etableret en pensionsordning til alle ikke-faglærte på det offentlige område. Det var imidlertid ikke muligt at gennemføre en samlet overenskomst på arbejdsmarkedsområdet, hvilket gav anledning til et brud med to principper. For det første et brud med princippet om ens pension til alle. Og for det andet et brud med princippet om universalisme, idet ikke alle på det danske arbejdsmarked er omfattet af arbejdsmarkedspensioner (Ploug 2004). Fremover vil udbetalinger fra arbejdsmarkedspensioner og private pensioner stige markant, mens udbetalinger fra folkepensionen omvendt vil falde. Den relative værdi af folkepensionen er i Danmark såvel som i mange andre vestlige lande blevet reduceret, hvilket betyder, at sikring af en supplerende pension er blevet væsentlig, og at pensionsudbetalinger fremover i højere grad vil afhænge af bidragspligtige pensionssystemer (dvs. arbejdsmarkedspension og privat pensionsopsparing) og i mindre grad af ikke-bidragspligtige pensionssystemer (Jørgensen 2008; Schwartz 2006). Velfærdsstatens folkepension som den primære økonomiske kilde i pensionistlivet er således ikke længere en realitet, hverken i Danmark eller andre steder i verden (The World Bank 1994). Denne (delvise) privatisering af pensionssystemet betyder, at håndtering af risici i forbindelse med sikring af det økonomiske fundament i alderdommen er blevet privatiseret (Phillipson 2013). Det danske pensionssystem består således i dag af tre søjler. Den første søjle udgøres af folkepension, den anden søjle af arbejdsmarkedspension, og den tredje søjle af private pensionsopsparinger (Andersen & Jensen 2016).

En rapport fra Finansministeriet viser, at den enkeltes opsparing i arbejdsmarkedspensioner gennemsnitligt vil stige markant frem mod 2080. Dette hænger dels sammen med modningen af pensionssystemet, der betyder, at flere vil spare op fremover, dels den gennemsnitlige stigning i uddannelsesniveaue og dels den stigende pensionsalder, der fremover vil være ensbetydende med, at den enkelte har flere år på arbejdsmarkedet til at spare sammen. Frem mod 2050 forskydes indkomstsammensætningen blandt folkepensionister, idet individets egne indbetalinger (privat og

gennem arbejdsmarkedet) kommer til at få en større betydning, mens folkepension og andre offentlige ydelser tilsvarende får en lavere betydning. Denne tendens er stærkest for den fattigste halvdel af folkepensionisterne, idet den private andel af pensionsopsparingen fremover vil stige. I 2050 vil der endvidere være færre folkepensionister, der modtager ældrecheck og fuldt pensionstillæg (Finansministeriet 2017). Imidlertid vil der, selv når arbejdsmarkedspensionerne i 2080 forventes at være fuldt modnet, fortsat være en restgruppe, som pga. manglende tilknytning til arbejdsmarkedet kun får opsparet en meget beskednen eller slet ingen pension og dermed må til at leve på et meget beskedent økonomisk grundlag i alderdommen (Amilon, Rotger & Jeppesen 2014; Finansministeriet 2017). Indvandrere er overrepræsenteret i restgruppen, hvilket skyldes, at de har en lavere tilknytning til arbejdsmarkedet og dermed ikke opsparer en så høj arbejdsmarkedspension, samt at mange ikke har boet i Danmark i de 40 år fra 15-65-års alderen, som det kræves for at opspare fuld folkepension og derfor kun modtager brøkpension (Amilon & Jeppesen 2016). I 2080 vil cirka hver sjette folkepensionist have en så beskednen supplerende indkomst, at vedkommende vil være berettiget til at modtage det fulde folkepensionstillæg, hvilket er tilfældet for 57 pct. i 2017 (Finansministeriet 2017).

## Den danske folkepension anno 2018

For at være berettiget til at modtage folkepension skal man være dansk statsborger, have bopæl i Danmark og have boet i Danmark i mindst tre år, fra man var 15 år, til man når pensionsalderen. For at have ret til den fulde folkepension skal man have boet i Danmark i mindst 40 år siden man var 15 år, og hvis man har boet i Danmark i en kortere periode, kan man modtage brøkpension, der bliver beregnet ud fra det antal år, man har boet i Danmark. Det personlige tillæg, varmetillæg og helbredstillæg er ikke reduceret for brøkpensionister. Tabel 1 viser satserne for den danske folkepension anno 2018 for henholdsvis enlige og gifte/samboende folkepensionister.

Tabel 1: Satser for folkepension 2018.

	Enlige	Gifte/samlevende
Grundbeløb	6.237	6237
Pensionstillæg	6.728	3.333
I alt	12.965	9.570

Kilde: Borger.dk

Folkepensionister kan endvidere søge deres kommune om forskellige økonomiske tillæg og sociale ydelser til at dække specifikke udgifter, fx udgifter til varme, tandlæge, medicin, samt desuden ældrechecken. Hvor meget man kan få i tillæg og ydelser ved siden af folkepensionen, afhænger af ens personlige tillægsprocent. Tillægsprocenten udregnes på baggrund af ens egen og ens ægtefælles/samlevers indkomst, og en tillægsprocent på 100 svarer til, at man har ret til det fulde tillæg. Enlige med en indkomst på maks. 20.500 om året ud over folkepension har en tillægsprocent på 100, beløbet for gifte/samlevende er i alt maks. 40.600 kr. årligt ud over folkepensionen. Tillægsprocenten er nul for enlige med en indtægt på 71.200 kr. årligt ud over folkepensionen og for gifte/samlevende er beløbet 142.800 kr. årligt ud over folkepensionen, hvormed retten til tillæg forsvinder.

Tabel 2: Økonomiske tilskud til folkepensionister.

	Beløb	Tildelingskriterier
Ældrecheck	17.200 kr. årligt ved en tillægsprocent på 100, ellers tilsvarende lavere.  Udbetales en gang årligt i januar, og beløbet er skattepligtigt.	Tillægsprocent højere end nul samt en formue på mindre end 86.000.
Varmetillæg	Enlige kan få dækket udgifter, der overstiger 5.100 kr. årligt, tilsvarende tal for gifte/samlevende er 7.650 kr.  Beløbet er ikke skattepligtigt.	Beregnes på baggrund af personens varmeudgifter de seneste tre år samt den personlige tillægsprocent.
Helbredstillæg	Et almindeligt helbredstillæg giver tilskud til medicin, tandlæge, høreapparat, fysioterapi, fodterapi, psykologhjælp og kiropraktorbehandling, hvis der kan gives tilskud til behandlingen via sundhedsloven. Det almindelige helbredstillæg dækker op til 85 pct. af udgifter.  Det udvidede helbredstillæg giver tilskud til tandproteser, briller og fodbehandling, som man ikke kan få tilskud til efter sundhedsloven. Tilskuddet gives som et engangsbeløb, og kommunen skal søges, inden behandlingen udføres. Via det udvidede helbredstillæg kan man få dækket op til 85 pct. af den faktiske pris. Man kan desuden ansøge om et personligt tillæg til at dække ens egen del af udgiften.  Beløbet er ikke skattepligtigt.	Beregnes på baggrund af den personlige tillægsprocent.
Personligt tillæg	Der er ingen faste regler for, hvad man kan få dækket gennem det personlige tillæg, det er kommunen, der vurderer, hvilket udgifter der er rimelige og nødvendige. Udgifter til briller, tandbehandling samt specialkost kan eksempelvis dækkes.  Beløbet er ikke skattepligtigt.	Tildeling af et personligt tillæg sker på baggrund af en individuel konkret vurdering af ansøgerens økonomiske forhold, herunder formue, social pension og andre indtægter.

Kilde: borger.dk

Ud over tilskud i form af ældrecheck, varmetillæg, helbredstillæg og personligt tillæg kan folkepensionister endvidere søge om at få boligydelse. Boligydelserne størrelsen af denne afhænger af huslejen, boligens størrelse, antal personer i husstanden, husstandens samlede indkomst og formue. I 2018 er det maksimale beløb for boligydelsen på 3.958 kr. om måneden (borger.dk).

## Teoretisk ramme

### Et hverdagsliv i fattigdom

I mit studie af relativ fattigdom og levekår blandt de fattigste folkepensionister har jeg valgt at anlægge et hverdagslivsperspektiv, hvilket indebærer, at jeg fokuserer på de helt almindelige måder, som gamle mennesker lever og håndterer deres hverdagsliv på. Gennem hverdagslivsperspektivet sætter jeg fokus på, hvordan gamle mennesker selv fortolker og skaber mening med deres hverdag, og hvordan de ser sig selv og deres livsverden. Et fokus på de simple, almindelige rytmer, der tilsammen udgør hverdagslivet – selvom det kan være svært for ”almindelige mennesker” at begribe, hvorfor det er værd at bruge tid på at undersøge deres almindelige liv. At studere hverdagslivet indebærer, at man anser gamle mennesker som, ja, *gamle mennesker*, og ikke eksempelvis som subjekter i psykologiske eksperimenter, som respondenter i en survey eller som del af en statistisk sammenhæng. Hvis vi ikke lytter til de gamle mennesker selv, eller hvis vi ikke opfordrer dem til at tale for sig selv, så risikerer vi, at samfundets negative stereotypificeringer omkring gamle mennesker får forrang. En person på 80 år vil fx ikke nødvendigvis først og fremmest identificere sig selv som gammel, selvom vedkommende måske af omgivelserne vil blive kategoriseret som gammel. Spørger man ind til gamle menneskers hverdag, så bliver det derimod tydeligt, at det er mere komplekst end som så, og at deres verdener organiseres med udgangspunkt i aspekter som livslange venskaber, i at drage omsorg for deres elskede, få hverdagen til at hænge sammen, flytteovervejelser mv. Med andre ord: emner, som optager mennesker i alle aldre (Gubrium & Holstein 2000).

Jeg oplevede flere gange i forbindelse med de kvalitative interview, at interviewpersonerne stillede spørgsmål ved mit foretagende og undrende stillede spørgsmål som: ”Hvad i alverden får du ud af det her?”. Dette var ofte efter, at interviewet formelt var slut, og jeg havde slukket diktafonen, mens vi small-talkede som afsked. Eksempelvis funderede Mary i interviewet således: ”Jeg er jo ikke noget spændende – jeg er jo bare ganske almindelig. Ikke? Der er jo ikke noget sådan... særligt ved mig...”. Og det er netop denne almindelighed i hverdagslivet, som jeg har søgt at indfange.

## Livsløb

Mere og mere forskning peger på, at fysiske, psykologiske og sociale aspekter af individets aldring ikke determineres af kronologisk aldring, men derimod af forskellige faktorer akkumuleret over den enkeltes livsløb, og der er således en stigende anerkendelse af betydningen af den enkeltes livsløb. Livsløbsperspektivet anerkender endvidere, at individets sociale relationer og den samfundsmæssige kontekst er magtfulde faktorer i forhold til at forme individets oplevelser og aldring. Mennesker er fleksible og formes dermed af de sociale omgivelser, ikke blot i ungdommens formative år, men ligeledes hele livet igennem. Livsløbsperspektivet omfatter to forskellige dimensioner, for det første den personlige dimension, der bestræber sig mod at anvende centrale oplevelser tidligt i livet til at forudsige og anskueliggøre begivenheder senere i livet (på individ- og samfundsniveau). For det andet den institutionelle dimension, som ikke har fokus på individet som sådan, men som derimod angår livsløbet som en social og politisk konstruktion. Hvad angår den personlige dimension, udgør begivenheders timing, dvs. i hvilken kronologisk alder den finder sted, den afgørende rolle, eksempelvis hvis et individ i en tidlig alder udsættes for økonomisk knaphed, så vil individet ifølge livsløbsteori udvikle modstandsdygtighed og evner til at mestre situationen af økonomisk knaphed. Den institutionelle dimension handler om, hvordan fx aldersdifferentierede politikker og sociale praksisser udgør et fundament af lovmæssige, kulturelle og forskningsmæssige forskrifter for, hvordan vi skal organisere vores liv (fx den socialt konstruerede pensionsalder), og hvordan individets adfærd bliver formet og reguleret af denne institutionelle dimension. Der er således forskningsmæssig enighed om, at gamle menneskers liv og aldring ikke kan forstås ved at se på individet isoleret, men at det derimod er nødvendigt at inkludere de sociale strukturer, selvom disse ofte fungerer i det skjulte (Dannefer & Settersten 2010).

I alderdommen akkumuleres erfaringer fra individets livsløb, et livsløb som faktisk begynder allerede inden individet bliver født. Individets livsbane udspiller sig inden for sociale, kulturelle og strukturelle kontekster, og normer omkring fertilitet, ægteskab og arbejdsliv påvirker individets akkumulering af ressourcer over livsløbet, og derudover har velfærdsstaten forskellige betydninger for forskellige individer. Fx var det tidligere ikke unormalt, at manden var på arbejdsmarkedet, mens kvinden blev hjemme og sørgede for hus og børn (Price 2006), hvilket resulterede i, at kvinders deltagelse på arbejdsmarkedet traditionelt har været lavere – og ofte til en lavere løn (Bardasi & Jenkins 2002; Pfau-Effinger 1999; Bellamy & Rake 2005). Kvinder og andre, der er ekskluderet fra arbejdsmarkedet i længere perioder af deres livsløb, diskrimineres yderligere i pensionssystemet,

fordi de pga. deres ofte lavere samlede indtægt gennem livet ender med en lavere arbejdsmarkedspension (Evandrou & Glaser 2003; Ginn 2003).

Hvilke forventninger vi på samfundsplan har til gamle mennesker, hvordan vi konstruerer alderdommen og dermed deres reelle muligheder og formåen formes af politiske tiltag i form af fx pensionssystemet og services målrettet gamle (Estes 1979; Fry 2006; Townsend 1981; Walker 1980). Dette betyder både, at det er muligt at imødekomme de reelle behov, som nogle gamle mennesker har, eksempelvis behov for praktisk hjemmehjælp, personlig pleje eller for økonomiske tilskud. Men det betyder omvendt også, at (andre) gamle menneskers rolle i samfundet som passive modtagere af velfærdsydelser bliver legitimeret. Indførelse af en aldersbestemt pensionering fra arbejdsmarkedet har som nævnt betydet, at alderdommen er blevet konstrueret som en ny livsfase karakteriseret af hvile, men også af afhængighed af velfærdstaten (Phillipson 2013).

### Levekår

De nordiske lande og Storbritannien har en lang tradition for at forske i levekår (se fx Hansen 1978, 1979; Hansen, Geckler & Rasmussen 1980; Hansen 1986; Townsend 1979; Arendt et al. 2003; Arendt 2003; Andersen 2003; Larsen 2004). Levekår er sociale indikatorer, der kan anvendes til at beskrive og analysere udviklingen i et samfund (Hansen 2009). Forskning i levekår inkluderer som et minimum en analyse af boligforhold, helbredsforhold, arbejdsforhold, besiddelse af bestemte materielle goder samt de tætte relationer til familie og venner (Hansen 1986); gennem disse kan individet selv kontrollere og håndtere egne levekår. Der er ingen fast definition på, hvad der karakteriseres som henholdsvis gode og dårlige levekår, idet dette har at gøre med en tilfredsstillelse af individets behov. Imidlertid er det vanskeligt mere objektivt at afgøre, hvilke behov der skal være imødekommet for at være ensbetydende med gode levekår, idet det også, som med relativ fattigdom, afhænger af den samfundsmæssige kontekst, og hvad der i det pågældende samfund anses som gode og dårlige levekår. En måde at definere gode og dårlige levekår på kan derfor være, at observere samfundet og observere, hvad det er befolkningen stræber mod: Gode levekår er, når ikke blot basale, men tilmed andre rimelige behov er opfyldt for alle borgere (Hansen 2009). En mulig tilgang til at undersøge levekår består i at foretage en komparativ undersøgelse af levekår for to forskellige sociale grupper, hvilket er den tilgang, jeg har valgt i denne afhandling. Ved at anlægge et komparativt perspektiv på måling af levekår kommer jeg ud over den nævnte problematik i forhold til at skulle forsøge at definere, hvad der er gode og dårlige levekår, idet jeg i stedet ser på, hvordan de rigestes og de fattigstes levekår adskiller sig fra hinanden.



## Habitus, praktisk sans og kapital

For at teoretisere hvordan interviewpersonerne forholder sig til deres økonomiske situation, og hvordan de mere konkret håndterer at leve i økonomisk knaphed, inddrager jeg i Artikel 3 og 4 Bourdieus begreber omkring henholdsvis habitus, praktisk sans og kapital (Bourdieu 1990, 1986). Bourdieu definerer habitus som de dispositioner, der er indskrevet i individet, og som sikrer overensstemmelse mellem individets indre ambitioner og dets faktiske muligheder. Det betyder, at individet vil justere sine ambitioner efter, hvad der er realistisk (Bourdieu 1990), eksempelvis udtrykker ingen af interviewpersonerne i denne undersøgelse utilfredshed over, at de ikke skal holde jul i Caribien, at de ikke kører i Tesla, eller over, at kaviar og champagne ikke er hverdagskost for dem. Det er objektivt set urealistisk for dem, og tilsvarende stræber de ikke efter det. De gør derimod en dyd ud af nødvendigheden, når de eksempelvis beskriver, at de synes, at det er hyggeligt at sidde i en mørk og kold lejlighed indhyllet i tæpper for at holde varmen, eller at det ikke generer dem, at de ikke har råd til at købe nyt tøj, fordi det alligevel ikke sidder så pænt på den aldrende krop. Strukturerne i habitus afhænger især af individets oplevelser tidligt i livet, hvor disse skabes i overensstemmelse med de eksistensvilkår, som individet er opvokset under. Strukturerne i habitus udgør grundlaget for individets verdensanskuelse. Gennem habitus er individet disponeret for at føle og handle i overensstemmelse med de eksterne eksistensvilkår, og de habituelle valg i hverdagslivet guides af en praktisk sans, dvs. en fornemmelse for spillet. Den praktiske sans betyder, at individet er tilbøjelig til at reproducere de eksistensvilkår, som det kender fra tidligere i livet, og som dermed har produceret strukturerne i habitus, hvormed individets velkendte hverdag udgør grundlaget og sørger for at skabe en meningsfuld ramme omkring hverdagen, som individet ikke bevidst behøver at forholde sig til. Habitus producerer individuelle og kollektive praksisser, som stemmer overens med de skemaer, som er genereret gennem den individuelle og kollektive historie. Tidligere oplevelser er aktivt til stede i habitus, og disse sikrer, at de indre ambitioner stemmer overens med de ydre omstændigheder og muligheder (Bourdieu 1990).

Ifølge Bourdieu kan man umuligt analysere den sociale verdens strukturer, og hvordan den sociale verden fungerer, uden at tage højde for kapitalbegrebet, hvilket jeg vil give ham ret i, hvorfor jeg endvidere inkluderer kapitalbegrebet. Kapital kan beskrives som brugbare ressourcer og magt, og de primære former for kapital er økonomisk, social og kulturel. Individets placering i det sociale rum udgøres dels af dets samlede mængde af kapital, dels af den relative fordeling af kapital, hvilket betyder, at de sociale klasser er defineret ud fra fordelingen af økonomisk og kulturel kapital. Denne afhandling tager udgangspunkt i en gruppe af gamle mennesker i Danmark, som har det til fælles, at

de har en relativt lav økonomisk kapital, men som Artikel 3 og Artikel 4 viser, så er gruppen mere nuanceret sammensat hvad angår andre former for kapital. Kapital kan transformeres til andre former for kapital. Økonomisk kapital kan umiddelbart transformeres til penge, og denne kapitalform er fx institutionaliseret i form af ejendomsret. Kulturel kapital omfatter fx individets viden og færdigheder samt kulturelle symboler som malerier, bøger og uddannelse. Uddannelsessystemet er garant for den symbolske værdi af formelle titler, hvilket betyder, at kulturel kapital kan transformeres til penge. Social kapital udgøres af de sociale forpligtelser og relationer, som er akkumuleret gennem individets tilhørsforhold til en bestemt social gruppe. Gennem det sociale netværk har individet mulighed for at trække på de forskelle ressourcer, der er tilgængelige i netværket, og det faktiske omfang af individets sociale kapital afhænger af størrelsen af dets sociale netværk, samt af hvor stor en samlet kapitalvolumen de øvrige individer i netværket besidder. Social kapital kan i nogle tilfælde transformeres til økonomisk kapital (Bourdieu 1986).

### Relativ fattigdom

Fattigdom referer til en situation med en lav levestandard, som på væsentlige måder begrænser individets muligheder for at tage del i samfundet på lige fod med andre i samfundet. Fattigdom er et fænomen, der forandrer sig over tid, i takt med at samfundet ændrer sig, og fattigdom har vidt forskellige betydninger i forskellige dele af verden. Fattigdom referer til tre forskellige situationer. For det første til ekstrem fattigdom som eksempelvis et liv med sult og hungersnød. For det andet til eksistensminimum, hvilket fx indebærer ikke at have råd til at dække helt basale behov som mad, bolig og tøj. For det tredje rummer begrebet også relativ fattigdom, hvilket referer til den type af fattigdom, der er at finde i den vestlige verden (Larsen 2004). Selvom nogle pensionister er mere udsatte end andre samfundsgrupper, så er der forskningsmæssig enighed om, at absolut fattigdom er så godt som ikke-eksisterende blandt danske folkepensionister (Platz 2004). Den type fattigdom, der eksisterer i dagens Danmark, er således primært relativ fattigdom. Selvom relativ fattigdom ikke udgør en direkte trussel for individet i forhold til at få dækket essentielle behov for mad, vand, eller hvad angår lægehjælp, så kan relativ fattigdom svække individets fysiske og mentale velbefindende, fordi de har væsentligt mindre end andre (Coote 2009). Relativ fattigdom har altså absolutte konsekvenser. Peter Townsends udbredte definition på fattigdom lyder således:

*Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or are at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities* (Townsend 1979:31).

Et altafgørende aspekt i forhold til at definere fattigdom består ifølge Townsend i at erkende, at mennesket er et socialt væsen med behov, der rækker ud over de rent fysiske behov for mad, tøj og tag over hovedet. For at fungere i samfundet er det afgørende, at ikke blot fysiske behov, men også sociale behov bliver tilfredsstillet. Townsends relative fattigdomsdefinition er funderet i den levevis og den levestandard, der anses som almindelig i det pågældende samfund. Dvs. hvad der anses som almindeligt at have adgang til i et givent samfund, repræsenterer ikke længere en luksus, men derimod blot nødvendige ting, idet samfundet fungerer ud fra en antagelse om, at alle individer har adgang til disse ting. Den gængse levevis i et samfund er en god indikator på, hvad der anses som nødvendigt for at være fuldt ud inkluderet i samfundet, hvilket omvendt betyder, at eksklusion fra den gængse levevis er et godt mål på fattigdom (Townsend 1979). Der er dog ikke nogen objektiv metode at måle fattigdom med, hvilket understreger kompleksiteten og relativiteten i fænomenet relativ fattigdom. Internationalt set findes der tre udbredte metoder til måling af relativ fattigdom, henholdsvis indkomstmetoden, budgetstandardmetoden og afsavnsmetoden, og i Danmark blev der i 2013 desuden indført en fattigdomsgrænse, som dog blev afskaffet igen allerede i 2015 (denne vil jeg ikke gå nærmere i dybden med). Yderligere kan man argumentere for, at sociale ydelser repræsenterer en form for politisk fastsatte, administrative fattigdomsgrænser. I det følgende vil jeg kort introducere de nævnte metoder til at måle relativ fattigdom med for derefter at præsentere, hvordan jeg i denne afhandling har valgt at gå til fænomenet. Mens indkomstmetoden og standardbudgetmetoden begge har en resultatorienteret tilgang, som evaluerer forbrugsmulighederne for bestemte indkomster, så adskiller afsavnsmetoden sig herfra, idet den fokuserer mere på de objektivt definerede afsavn, der kan være en konsekvens af den økonomiske knaphed (Andersen et al. 2013).

### *Indkomstmetoden*

Internationalt set er der bred konsensus om at anvende indkomstmetoden, idet økonomiske ressourcer er afgørende for individets deltagelse i det omgivende samfund. Gennem indkomstmetoden er det muligt at måle udbredelsen af fattigdom ud fra den antagelse, at indkomst definerer en øvre grænse for individets forbrug, hvormed individets muligheder for at forbruge og derigennem tage del i det

omgivende samfund, kan bestemmes. En mere pragmatisk årsag til at anvende indkomstmetoden er endvidere, at data om indkomst ofte er tilgængelig i registre (hvilket blandt andet er tilfældet i Danmark), og at det er muligt at foretage sammenligninger over tid og på tværs af lande. Endelig er det muligt at analysere, hvilke konsekvenser mulige ændringer i sociale ydelser vil have på individers indkomst, og hvordan det vil influere på antallet af mennesker i relativ fattigdom. De to mest udbredte metoder til at måle relativ fattigdom inden for indkomstmetoden er OECD's og EU's definitioner. OECD definerer relativ fattigdom som indkomster lavere end 50 pct. af medianindkomsten. EU anvender en lidt bredere definition, idet de anvender en 60 pct. grænse, men i stedet for at være et udtryk for relativ fattigdom, så er den et udtryk for *risiko* for relativ fattigdom. EU's definition er med til at understrege de usikkerheder, der er forbundet med at anvende denne rent økonomiske grænse til at konkludere, at individer er fattige. Man kan således ikke konkludere, at individer er fattige, blot fordi de befinder sig under den økonomiske grænse i et år, blot kan man konkludere, at lav indkomst udgør en risikofaktor for fattigdom (Andersen et al. 2013; Wagle 2008). Indkomstmetoden er blandt andet kritiseret for at måle ulighed frem for fattigdom, for ikke at tage højde for individuelle faktorer i individets livssituation, som ikke nødvendigvis kan reduceres til et spørgsmål om økonomi, samt at metoden ikke siger noget om, hvilket hverdagsliv individet lever inden for disse økonomiske rammer, og hvordan individet selv oplever situationen.

### *Standardbudgetmetoden*

Standardbudgetmetoden tager udgangspunkt i en kurv af basale fornødenheder, der er sammensat med det formål at beregne, hvad det i praksis koster at leve i det pågældende samfund. Kurven med forbrugsvarer varierer mellem forskellige familietyper, og i sammensætningen af disse basale fornødenheder tages højde for, at individets faktiske behov er forskellige alt efter køn, alder, social status, livssituation osv., hvormed kurvens indhold er ækvivaleret med udgangspunkt i relevante aspekter. Standardbudgettet er defineret på baggrund af, hvad der anses som retfærdigt og typisk forbrug, og det kan yderligere anvendes som udgangspunkt for at beregne og fastsætte en acceptabel grænse for et minimumsbudget. Standardbudgetmetoden er relativ, idet den løbende bliver tilpasset den aktuelle samfundsudvikling (Hansen, Hussain & Larsen 2010). Standardbudgetmetoden er blandt andet kritiseret for at være for udetaljeret, hvilket betyder, at nogle grænser og definitioner i denne metode er uklare, hvilket eksempelvis angår, hvilke forbrugsvarer skal inkluderes i et standardbudget, hvor ofte bør man have råd til at anskaffe sig nye ting, samt, hvad er et acceptabelt niveau af deltagelse i fester og ferier? Et yderligere kritikpunkt angår en af de største poster i et husholdningsbudget, nemlig husleje, hvilket kan være vanskeligt at inkludere, bl.a. fordi denne varierer geografisk inden

for landet, hvorfor denne store post ofte udelades og således efterlader en stor usikkerhed i beregningerne.

### *Afsavnsmetoden*

Afsavnsmetoden imødekommer nogle af de kritikpunkter, der er rettet mod indkomstmetoden og standardbudgetmetoden, idet den i højere grad tager udgangspunkt i individets konkrete hverdagsliv og altså ikke blot evaluerer på individets økonomiske formåen. Townsend definerer relative afsavn som:

*... the absence or inadequacy of those diets, amenities, standards, services and activities which are common and customary in society. People are deprived of the conditions of life which ordinarily define membership of society. If they lack or are denied the resources to obtain access to these conditions of life and so fulfill membership of society, they are in poverty* (Townsend 1979:915).

Afsavn defineres som en situation, i hvilken individet ikke har mulighed for (i tilstrækkelig grad) at købe de ting, som der i det pågældende samfund er udbredt enighed om burde være tilgængelige for alle. Hvilke ting det anses som normalt at have, og dermed hvilke mangelsituationer der defineres som afsavn, varierer historisk og kulturelt, men eksempelvis at have råd til at invitere gæster, give fødselsdagsgaver, købe nødvendig medicin, gå til frisøren og gå til tandlægen anses ofte som almindelige ting, som alle burde have råd til. Afsavnsmetoden indfanger flere dimensioner af fattigdom, end det er muligt gennem indkomstmetoden og standardbudgetmetoden. Imidlertid er der ikke nogen fast eller utvetydig teoretisk tilgang til at måle fattigdom, hvilket giver anledning til nogle usikkerheder, eksempelvis, hvilke og hvor mange afsavn er lig med et liv i fattigdom – hvor går grænsen? Hvor grænserne konkret defineres, afgør det absolutte antal af mennesker, som defineres som fattige i et samfund. Det er væsentligt løbende at opdatere definitioner og grænser i afsavnsmetoden, således at disse afspejler samfundets generelle levestandard, der stiger over tid (Hansen, Hussain & Larsen 2010). Selvom Townsends afsavnstilgang er udbredt i både dansk og international fattigdomsforskning, så er der gennemført overraskende lidt forskning i afsavn og forskning, der sammenligner fattiges levkår med levkår i den generelle befolkning (Hansen & Hussain 2013).

Der er en diskrepans mellem den udbredte definition af fattigdom via Townsends relative afsavnsmetode og den udbredte metode til at måle fattigdom gennem indkomstmetoden – økonomiske definitioner af fattigdom er ikke kompatible med Townsends relative afsavnsmetode. Det er ikke muligt at måle afsavn gennem indirekte metoder såsom indkomst, fordi den samme indkomst ikke nødvendigvis bliver omsat til den samme levestandard, hvilket blandt andet hænger sammen med forskelle i husleje og gæld. Et andet problem ved brug af udelukkende indkomstmål er, at man herigennem risikerer at overvurdere fattigdom blandt grupper med adgang til naturalier, hvilket fx kan gøre sig gældende blandt mennesker bosat på landet eller blandt mennesker med formue. Endvidere er der en tendens til, at indkomstmål undervurderer forekomsten af fattigdom i byerne, der generelt har højere leveomkostninger end på landet. Indkomstmetoden er meget udbredt, men ikke desto mindre giver et sådant direkte mål kun et begrænset billede af dybden af fattigdom, og hvad fattigdom mere konkret betyder for de berørte individer. Det er derfor væsentligt at supplere med kvalitative mål på fattigdom (Andersen & Larsen 2011; Andersen et al. 2013).

#### *Administrative eller politiske fattigdomsdefinitioner*

En velfærdsstats sociale ydelser består af implicite, differentierede og relative fattigdomsgrænser, idet størrelsen af de sociale ydelser er defineret ud fra det gældende samfunds minimumskrav til økonomisk formåen. Differentierede idet størrelsen på den sociale ydelse afhænger af individets sociale situation. Relative idet ydelsen reguleres i overensstemmelse med den samfundsmæssige udvikling i genelle lønninger og priser. Grænserne for de sociale ydelser kan dermed anses som implicite administrative eller politiske fattigdomsgrænser (Andersen et al. 2013). Hansen, Hussain og Larsen (2010) pointerer i forlængelse heraf, at det er bemærkelsesværdigt, at disse administrative fattigdomsgrænser kun sjældent bliver anvendt i forbindelse med analyser af fattigdom. Disse politiske eller administrative fattigdomsgrænser kan være frugtbare at applicere i analyser af fattigdom, idet de gør det muligt at foretage sammenligninger på tværs af sociale situationer og sociale grupper (Hansen, Hussain & Larsen 2010). Formålet med pensionssystemerne i Danmark og det øvrige EU er at sørge for pensioner, der gør det muligt at opretholde en passende levestandard i pensionistlivet, samt at sørge for, at statens finansiering af systemet er bæredygtig (Andersen & Jensen 2016). Derfor er det relevant at undersøge, hvorvidt pensionssystemet muliggør en passende levestandard for den gruppe af folkepensionister, hvis økonomiske grundlag (stort set) udelukkende udgøres af folkepensionen.

## Afhandlingens tilgang til fattigdom

Jeg vil i denne undersøgelse forsøge at imødekomme de skitserede kritikpunkter af de rent kvantitative indkomstbaserede opgørelser af relativ fattigdom samt mangel på kvalitativ forskning i betydninger af fattigdom som fx subjektive afsavn. Kvalitativ forskning i dette subjektive aspekt af fattigdom er væsentligt. Gennem kvalitativ forskning er det muligt at belyse, hvilke afsavn de fattigste folkepensionister selv anser som vigtige og uvigtige, hvorimod fx surveys belyser, hvilke af de objektive afsavn, som forskerne *på forhånd* har defineret, respondenterne anser som vigtige og uvigtige. Afhandlingen er funderet i den administrative, politiske fattigdomsgrænse, hvilket indebærer, at fattigdom defineres i overensstemmelse med satserne for folkepension i dag. Jeg undersøger kvantitativt, hvorvidt der er signifikante forskelle på ikke-økonomiske levekår blandt de 10 pct. med henholdsvis lavest og højest indkomst ud over folkepensionen (inkl. tillæg og ATP). Desuden undersøger jeg via kvalitative interviews med folkepensionister, som lever udelukkende af folkepension, tillæg og evt. ATP, hvilke subjektive oplevelser, refleksioner og erfaringer der knytter sig til det at leve inden for denne økonomiske ramme. Denne metodiske kombination af både en kvantitativ opgørelse af fattigdommens udbredelse blandt danske folkepensionister, sammenhænge mellem relativ fattigdom og ikke-økonomiske levekår samt subjektive oplevelser af en hverdag i relativ fattigdom i alderdommen giver et nuanceret billede af, hvad det betyder for folkepensionister at leve udelukkende af folkepensionen – som en ren kvantitativ opgørelse (eller kvalitativ undersøgelse, for den sags skyld) ikke ville kunne bidrage med. En undersøgelse af sammenhængen mellem indkomst og afsavn viser noget om konsekvenserne af at have lave indkomster eller være fattig (Hussain & Hansen, 2013). En sådan undersøgelse er ikke tidligere foretaget i Danmark, og tilsyneladende heller ikke internationalt. Afhandlingens tilgang til fattigdom uddybes nærmere i næste afsnit om design og metode.

## Forskningsdesign, metode, dataindsamling

Mit forskningsprojekt er metodisk funderet i en kombination af kvantitative og kvalitative metoder. Det betyder dog ikke at jeg betegner det som et mixed methods-studie, idet den kvantitative og den kvalitative del er metodisk og analytisk uafhængige af hinanden. Jeg vil i det følgende beskrive og argumentere for de valg, som jeg har foretaget undervejs i processen. Mens kvalitative metoder er velegnede, når det kommer til at portrættere en verden bestående af sociale processer, idet den tillader nye meninger at dukke op undervejs i processen, er kvantitative metoder derimod velegnede, når det kommer til at undersøge, hvor udbredt et fænomen er.

## Den kvantitative del

### *Ældredatabasen*

Ældredatabasen er en forløbsdatabase etableret i 1997 med det formål at kunne indgå i samfundsvidenskabelig og humanistisk ældreforskning samt udredningsopgaver inden for den offentlige administration (se fx Lauritzen et al. 2012; Lauritzen 2014). Ældredatabasen gennemføres hvert femte år, og den består i dag af fem bølger indsamlet i 1997, 2002, 2007, 2012 og 2017. Ældredatabasen er baseret på telefoninterview, som dog suppleres med besøgsinterview i de tilfælde, hvor telefoninterview ikke er en mulighed. Ved etableringen i 1997 blev en stikprøve af personer født i 1920, 1925, 1930, 1940 og 1945 tilfældigt udtrukket fra CPR-registret, og hver alderskohorte er repræsenteret med nogenlunde den samme vægt i 1997 som i den danske befolkning. Bruttostikprøven bestod i 1997 af 8.390 personer i alderen 52-77 år, og man opnåede i alt 5.834 interview, hvilket er en svarprocent på 70, dog er svarprocenten lavere i de ældste kohorter. Ældredatabasen inkluderer i dag ældre i alderen 52, 57, 62, 67, 72, 77, 82, 87, 92 og 97 år.

Ældredatabasen har en panelstruktur, dvs. at de interviewede personer er forsøgt geninterviewet i efterfølgende bølger. Endvidere er hver bølge suppleret med en ny stikprøve af personer for at sikre et tilstrækkeligt antal af personer til geninterview i forbindelse med følgende bølger samt for at inkludere en ny, yngre kohorte. Med henblik på at undersøge konkrete forhold ved den aktuelle samfundsudvikling bliver de konkrete spørgsmål til hver bølge af Ældredatabasen opdateret. Dog indeholder alle fem bølger en række grundlæggende spørgsmål om køn, alder, skole- og erhvervsuddannelse, stilling det meste af livet, civilstand og husstandsforhold. Derudover indeholder databasen spørgsmål inden for tre overordnede temaer: Hverdagsliv (bolig, boligudgift og boligønsker, adgangsforhold i lokalmiljøet, funktionsniveau, selvvurderet helbred og hukommelse, socialt netværk, aktiviteter i og uden for hjemmet, ensomhed, livsholdninger og psykisk velbefindende, frivillighed, livskvalitet blandt pleje- og omsorgsafhængige) arbejdsmarkedsforhold (egen og eventuel ægtefælles arbejdsmarkedsstatus, holdninger til arbejde og tilbagetrækning, arbejdsmiljø og arbejdsvilkår, pensionsforhold) samt brug af offentlige ydelser (behov for hjælp, sociale hjælperelationer i det uformelle sociale netværk, hjemmehjælp, hjemmesygepleje, hjælpemidler og dagcenter).

Ældredatabasen udmærker sig ved, at den indeholder oplysninger, som ikke findes i fx eksisterende danske registre, dette omfatter blandt andet spørgsmål om selvvurderet fysisk og psykisk velbefindende, sociale netværk, forbrug af offentlige omsorgs- og plejeydelser, boligpræferencer osv. Ældredatabasen udmærker sig desuden ved, at det er muligt at knytte survey-dataet til registerdata og



således analysere disse to typer af data i sammenhæng. Den kvantitative del af afhandlingen tager blandt andet udgangspunkt i data fra Ældredatabasens fjerde bølge fra 2012, hvilket var den nyeste bølge, da jeg i 2016 gennemførte de kvantitative analyser. 2012-bølgen består af en bruttostikprøve på 13.424 individer, og i alt 9.965 gennemførte interviews. Ældredatabasen inkluderer personer over 52 år, men i denne undersøgelse er kun inkluderet personer, der modtager folkepension, hvilket omfatter personer født i kohorterne 1920-1945, hvilket betyder, at den inkluderede stikprøve består af 4.800 personer. Formålet med den kvantitative del af projektet er at dokumentere, hvordan de fattigste folkepensionisters levekår ser ud sammenlignet med de rigeste folkepensionister, hvilket tillige giver et overblik og en ramme for den kvalitative del af undersøgelsen. Idet formålet ikke er at analysere og dokumentere en udvikling over tid eller for kohorter, har jeg valgt ikke at udnytte Ældredatabasens panelstruktur og altså fokusere på én bølge.

### *Registerdata*

Jeg har inkluderet variable fra følgende registre: befolkning, ejendomme og boliger, privatøkonomi, udlændinge samt uddannelse. Jeg har brugt grunddata fra 2012, dette er opgjort ved udgangen af 2011, derfor har jeg inkluderet individer, der er fyldt 65 pr 1. januar 2012. Inkluderet i populationen er modtagere af folkepension/førtidspension (man kan ikke skelne i registrene), som er over 65. Og idet Ældredatabasen indeholder respondenter på 67 og derover, er de 65-66-årige sorteret fra i det mergede data.

### *Definition af populationen*

De kvantitative analyser er gennemført med udgangspunkt i gruppen af folkepensionister med henholdsvis de 10 pct. højeste og 10 pct. laveste indkomster ud over folkepensionen, og jeg har taget højde for husstand. For at kunne udskille husstand har jeg variable på både IP og ægtefælle. Inden jeg lagde mig fast på denne definition af populationen, afprøvede jeg forskellige muligheder, som dog viste sig at være ufremkommelige. Eksempelvis er det kun tre pct. af folkepensionisterne der har nul kroner ud over folkepensionen (inkl. ATP og tillæg). At analysen er baseret på de 10 pct. med henholdsvis lavest (svarende til maks. 4.333 kr. årligt) og højest indkomst (svarende til over 369.634 kr. årligt) ud over folkepensionen, er således et pragmatisk valg, som ikke desto mindre genfindes i andre studier (se fx ae.dk).

Indkomst ud over folkepension er beregnet som:

$$\text{Indkomst ud over folkepension} = \text{personindkomst (inkl. tillæg.)} - \text{folkepension} - \text{ATP} - \text{varmehjælp}^2$$

For folkepensionister som bor alene er beregningen færdig her. Men for personer der er samboende med en ægtefælle har jeg desuden inkluderet ægtefællens indkomst. For ægtefæller, der også er folkepensionister, foretages beregningen på samme måde (indkomsten ud over folkepension beregnes som et gennemsnit for parret på et år). For ægtefæller i arbejde er beregningen foretaget således, at deres del af indkomsten maksimalt må udgøre et beløb svarende til den gennemsnitlige folkepension (udregnet som gennemsnit for både hovedpersoner og ægtefæller). Det har desværre ikke været muligt at beregne en husstandsindkomst for folkepensionister, som er samboende med en person, som de ikke er gift med, idet registrene kun giver adgang til økonomisk data om ægtefæller. Det betyder, at der er en risiko for, at folkepensionister, som personligt bliver defineret som tilhørende den fattigste del, reelt er samboende med en person med en markant højere indtægt, som kommer dem til gode. Der er en del, som i data fremgår som gifte, men som ikke har tilknyttet et ægtefællennummer (knap fem pct.), dette skyldes, at de formelt er gift, men ikke bor sammen, hvilket fx kan skyldes, at den ene bor på plejehjem, eller at de er ved at blive skilt. Disse hovedpersoner, der er gift, men uden ægtefælle tilknyttet, er i beregningerne blevet behandlet som enlige.

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<sup>2</sup> Jeg trækker varmehjælp fra fordi den som det eneste tillæg ikke indgår i folkepensionsvariablen.

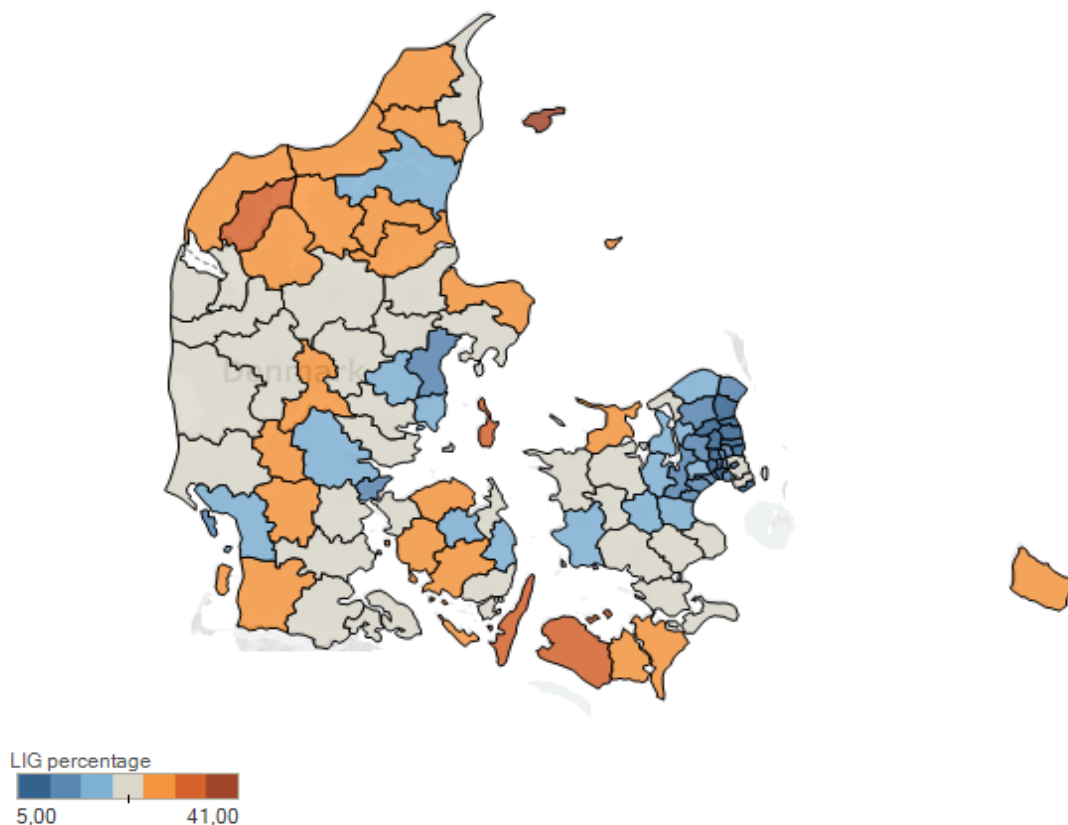
Tabel 3: Indkomstgrænser for definition af populationen af de 10 pct. med henholdsvis lavest og højest indkomst ud over folkepension årligt. I parentes er angivet minimumindkomsten for udskillelse af de 10 pct. med højest indkomst ud over folkepension.

	Individ 1	Individ 2
Ugift folkepensionist	Folkepension, ATP og tillæg til folkepension samt maks. 4.333 kr. derudover	-
Folkepensionist gift med folkepensionist	Folkepension, ATP og tillæg til folkepension samt maks. 4.333 kr. derudover (mindst 369.634 kr. derudover).	Folkepension, ATP og tillæg til folkepension samt maks. 4.333 kr. derudover (mindst 369.634 kr. derudover).
Folkepensionist gift med ikke-folkepensionist	Folkepension, ATP og tillæg til folkepension samt maks. 4.333 kr. derudover (mindst 369.634 kr. derudover).	Det gennemsnitlige niveau af folkepension inkl. ATP og tillæg til folkepension samt maks. 4.333 kr. derudover (mindst 369.634 kr. derudover).

Kilde: Data stammer fra danske registre 2011-2012

Repræsentativitet og generaliserbarhed i forbindelse med resultaterne af de kvantitative analyser er ikke nogen problematik, hvad angår analyser af registerdata, da dette bygger på nettopopulationen af folkepensionister. Som det fremgår af Artikel 1, er de to grupper bestående af henholdsvis de 10 pct. rigeste og de 10 pct. fattigste imidlertid ikke lige repræsenteret i Ældredata-basen, hvor der er en underrepræsentation af de fattigste og en tilsvarende overrepræsentation af de rigeste. Dette har jeg taget højde for i analyserne, idet begge grupper indgår i analyserne med samme vægt. Det kan dog ikke udelukkes, at der i det samlede survey-data fra Ældredata-basen er en overrepræsentation af mere ressourcerstærke individer. Hvis dette er tilfældet, mener jeg dog ikke at det har nogen afgørende betydning for, hvordan jeg fortolker resultaterne, fordi dette eventuelle bias formentlig blot vil forstærke de statistiske sammenhænge i analyserne af surveydata fra Ældredata-basen en lille smule, dvs. dette bias vil fx ikke ændre på retningen af de statistiske sammenhænge.

Figur 1: Hvor bor de rigeste og de fattigste folkepensionister



Kilde: Registerdata, analyser foretaget i Tableau.

Kortet illustrer, hvor stor en procentdel af de 10 pct. rigeste og de 10 pct. fattigste folkepensionister der er bosiddende inden for hver kommune. LIG er en forkortelse for lavindkomstgruppen, og farverne på korter illustrerer således, hvor stor en andel af henholdsvis de fattigste og de rigeste folkepensionister, der er bosat i de forskellige kommuner. Jo mørkere orange, des større procentdel af folkepensionisterne i kommunen udgøres af de fattigste folkepensionister. Især kommunerne Læsø, Mors, Samsø, Langeland og Lolland skiller sig ud; disse har mindst 31 pct. Og omvendt; jo mørkere blå farve, des større andel af folkepensionisterne i kommunen udgøres af de rigeste folkepensionister.

## Den kvalitative del

For at belyse afhandlingens forskningsspørgsmål omkring de fattigste folkepensionisters oplevelse af deres nuværende hverdag som folkepensionister har jeg valgt at foretage semistrukturerede interview. Det empiriske materiale består af interview med 16 folkepensionister i alderen 69-85 år, som lever op til to kriterier; dels er de folkepensionister, dels består deres indkomstgrundlag primært af folkepensionen samt tillæg hertil og evt. ATP. Blandt interviewpersoner er 13 kvinder og tre mænd, og de er bosat i både land- og byområder i Jylland og på Sjælland. Tre af interviewpersonerne har været førtidspensionister i hele eller en stor del af voksenlivet. 14 af interviewpersonerne er rekrutteret gennem mit private og personlige netværk, og to gennem et senior-arrangement, som jeg deltog i, og jeg kendte ikke nogen af interviewpersonerne på forhånd. Jeg italesatte foretagendet som en undersøgelse af hverdagslivet på folkepension, og jeg beskrev fx undersøgelsens nærmere formål ud fra åbne og neutrale termer som fx en nysgerrighed over at skabe viden om, hvordan hverdagslivet på folkepension ser ud.

De kvalitative interview er gennemført i perioden fra september 2016 til maj 2017. Interviewene har en varighed af halvanden til to timer og selvom jeg lod interviewpersonerne selv vælge deres foretrukne setting til interviewet, så er alle interviewene foretaget i interviewpersonernes hjem, hvor de er mest trygge. Mens nogen havde dækket bord med kaffe og brød, kage eller slik, så bød andre mig ikke på noget. Jeg oplevede dog ikke, at denne forskel i, hvorvidt interviewpersonerne selv lagde op til en familiær og hyggelig samtale eller til en mere formel samtale, havde nogen betydning for interviewsituationen. Som tak for hjælpen gav jeg interviewpersonerne en æske chokolade. Det absolutte antal af kvalitative interviews, der skulle inkluderes i undersøgelsen, var ikke defineret på forhånd. I stedet lod jeg det endelige antal af interviews afhænge af, hvornår jeg oplevede, at det empiriske materiale havde nået et mæthedspunkt, dvs. at de nye interviews ikke bidrog med nye oplevelser af eller nye perspektiver på hverdagen i fattigdom i alderdommen (Tanggaard & Brinkmann 2015).

De kvalitative interview tager udgangspunkt i en interviewguide<sup>3</sup> og bygger på følgende overordnede temaer: Baggrundsforhold, herunder alder, civilstand, boligforhold, uddannelse, tidligere job, helbred, tro, transport. Økonomiske forhold, herunder nuværende budget, oplevelse af den økonomiske situation i pensionistlivet og i tidligere livsfaser, overgangen fra arbejdsliv til pensionistliv økonomisk. Socialt liv og hverdagsliv, herunder sociale relationer til familie, venner og

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<sup>3</sup> Interviewguiden er vedlagt i bilag 1.

naboer, fritidsinteresser, hvordan en almindelig dag ser ud i deres liv. Skitsering af livshistorie, med fokus på økonomi. Det livshistoriske perspektiv, som jeg har integreret i de kvalitative interview, gør det muligt at få et indblik i de mange erfaringer, normer, og værdier, som interviewpersonerne har akkumuleret gennem livet (Hoff 2006), hvilket udgør en ramme for at forstå, hvorfor de oplever deres nuværende hverdag på den måde, de gør. Det primære formål med de kvalitative interview er således at generere data, som kan give et autentisk indblik i menneskers subjektive oplevelser af deres livsverden (Silverman 2001), samt at undersøge menneskers fortællinger om den sociale verden (Miller & Glassner 2011). Selvom de fattige folkepensionisters livshistorier og deres oplevelser af den nuværende hverdag i fattigdom er individuelle og unikke, så vil de individuelle livshistorier ligeledes reflektere den bredere, samfundsmæssige kontekst, som de individuelle oplevelser og historier finder sted inden for. Mit analytiske fokus ligger således i at identificere, hvordan interviewpersonernes individuelle oplevelser af deres hverdagsliv hænger sammen med en bredere samfundsmæssig kontekst og samfundsstrukturer. Mere konkret, så analyserer jeg i artiklerne, dels hvordan de fattigste folkepensionister oplever og håndterer strukturerne, dels hvordan selvsamme strukturer bidrager til deres individuelle meningskonstruktion. Den relative vægt af henholdsvis det individuelle og det samfundsmæssige perspektiv varierer dog mellem de tre kvalitative artikler.

I tabel 4 findes en oversigt over interviewpersonerne: Navn (anonymiseret), alder, civilstand og børn samt deres månedlige indkomst ud over folkepensionen. Nogle af interviewpersonerne havde ikke tilstrækkeligt overblik over deres økonomi til at fortælle mig det nøjagtige beløb – men ingen af interviewpersonerne har anden indtægt end folkepension og ATP.

Tabel 4: Oversigt over interviewpersoner

Navn	Alder	Uddannelse/arbejde det meste af livet	Civilstand og børn	Indkomst ud over folkepension, mdl.
Sue	79	Kontorassistent	Bor i plejebolig med sin syge mand. Har ingen børn	Ingen. Hun modtager desuden brøkpension.
Bente	74	Kontorassistent	Bor med ægtefælle, har to børn	-
Ruth	81	Kontorassistent, forsikringselskab og fabrik	Bor alene, fraskilt, har to børn (den ene er død)	-
Wilfred	79	Tandtekniker	Bor alene, ugift, har ingen børn	125 kr. i ATP
Tulle	74	Rengøringsdame	Bor alene, enke, har tre børn.	-
Jimmy	72	Glarmester og buschauffør	Bor sammen med ægtefælle, har tre børn	800 kr. i ATP
Sally	69	Hverken uddannelse eller jobs, har pga. en alvorlig kronisk sygdom været førtidspensionist hele livet.	Bor alene, ugift, har ingen børn	-
Mary	82	Frisør og rengøringsdame	Bor alene, enke, har fire børn	20 kr. i ATP
Inga	74	Selvstændig værtshusejer	Bor alene, enke, har en kæreste og en søn	777 kr. i ATP
Violet	81	Butiksuddannet, kontorassistent, konduktrice i bus og sporvogn. Da hun var i 40'erne blev hun førtidspensionist	Bor alene, enke, har to børn	900 kr. i ATP
Henning	77	Smed	Bor alene, enke, har en kæreste, har to børn og tre papbørn	1161 kr. i ATP.
Lily	72	Hjemmesyerske, men har været førtidspensionist det meste af livet.	Bor alene, fraskilt, har en kæreste, har fire børn	50 kr. i ATP
Johanne	75	Kunstner, selvstændig erhvervsdrivende	Bor alene, fraskilt, har to børn	320 kr. i ATP. Sælger af og til et kunstværk
Margret	70	Bibliotekar, yogalærer, kunstner	Bor alene, enke, har tre børn	Hun ved ikke hvad hun får i ATP
Magda	80	Medhjælpende hustru på ægtefællens maskinstation	Bor alene, enke, har fire børn	33 kr. i ATP
Karen	85	Primært hjemmegående, har arbejdet lidt på fabrik og som rengøringsdame	Bor alene, enke, har seks børn (den ene er død)	19 kr. i ATP

### *Dataanalyse*

Sideløbende med dataindsamlingsprocessen transskriberede jeg de interview, som jeg allerede havde gennemført. Selvom det er et tidskrævende og ensformigt arbejde, prioriterede jeg at varetage opgaven selv, idet jeg dermed har fået lyttet grundigt til interviewene og har fået materialet ”gennem fingrene”. Dette har i mange tilfælde resulteret i, at jeg allerede her har fået øje på aspekter, som jeg ikke umiddelbart bed mærke i under selve interviewet, hvormed analysen allerede var godt i gang. Sideløbende med at jeg transskriberede interviewene, begyndte jeg ligeledes at foretage de første analytiske kodninger af materialet i NVivo. I mine kodninger af det empiriske materiale har mit fokus været dels på at identificere interviewpersonernes individuelle subjektive oplevelser af transitionen og hverdagen, dels at identificere, hvordan de individuelle oplevelser relaterer sig til et samfundsmæssigt makroperspektiv.

### *Kvalitet i forskningen, interviewerens rolle i interviewet og generaliserbarhed*

Forskningsmæssig kvalitet vedrører validiteten, herunder hvordan forskeren fortolker data, og hvorvidt man undersøger det, man sigter mod at undersøge (Silverman 2010; Kvale & Brinkmann 2015), samt spørgsmålet om, hvorvidt den viden, der er produceret i den specifikke interviewkontekst, ligeledes gør sig gældende uden for interviewet, eller om den kun er gyldig i interviewet (Peräkylä 2011). Kvale og Brinkman (2015) argumenterer for, at kvalitetssikring af kvalitativ forskning er funderet i tre aspekter, henholdsvis forskerens forskningsmæssige kompetencer, kommunikativ validitet, dvs. forskerens evne til at kommunikere resultaterne, samt pragmatisk validitet, dvs. at anvende resultaterne på en forsvarlig måde, herunder om resultaterne bidrager i forhold til at nå det ønskede mål (Kvale & Brinkmann 2015). Validitet i en interviewundersøgelse vedrører alle forskningsprocessens faser, og det vedrører, hvorvidt de forskellige faser er gennemført på en forsvarlig måde, og om de er med til at underbygge forskerens endelige konklusioner (Kvale & Brinkmann 2015). Med henblik på at understøtte en høj validitet har jeg forsøgt gøre forskningsprocessen så transparent som muligt (Silverman 2000), blandt andet ved at eksplicite og begrunde de metodiske, designmæssige og teoretiske valg, jeg har foretaget undervejs i forskningsprocessen, samt hvordan disse relaterer sig til afhandlingens overordnede forskningsmæssige sigte.

Inspireret af et interaktionistisk perspektiv finder jeg, at den mening, der bliver skabt i det enkelte interview, ikke blot afhænger af forskningsdesign, men også af den konkrete interaktion mellem interviewer og interviewperson (Järvinen 2005; Holstein and Gubrium 2003; Mik-Meyer & Järvinen 2005; Tanggaard & Brinkmann 2015), hvorfor transparens også vedrører forskerens rolle i



empiriindsamlingen. I en interviewsituation fortæller interviewpersonen sin historie til en bestemt interviewer – denne historie kunne imidlertid være blevet fortalt på en anden måde, hvis intervieweren havde været en anden person (Riessman 1993). Det betyder, at interviewpersonens alder, køn, klasse og race og andre sociale kategoriseringer spiller ind på interviewsituationen, og hvilke historier der fortæles og hvordan. Tilhører interviewpersonen andre sociale kategorier end interviewpersonen, kan betydningen af disse yderligere blive forstærket qua den sociale afstand i interviewsituationen, hvilket kan betyde, at interviewpersonen ikke stoler på interviewer, ikke forstår spørgsmålene, eller med vilje misleder interviewpersonen (Miller & Glassner 2011). Den mening, der skabes i en interviewsituation, afspejler således også de positioneringer, der er på spil mellem interviewer og interviewperson (Schultz 2005).

I forbindelse med rekruttering og gennemførelse af interview var jeg omhyggelig med ikke at italesætte interviewpersonernes økonomiske situation ud fra normative betragtninger som fx fattig, økonomisk trang (eller rig for den sags skyld). Jeg var derimod interesseret i at lade interviewpersonerne selv definere deres egen position og livssituation. Selvom ingen af interviewpersonerne direkte positionerede sig selv som fattige, så var det i mange interview alligevel tydeligt, at de mere eller mindre eksplicit forholdt sig til deres økonomiske situation som fattig, måske som en reaktion på, hvordan de tror de bliver set af omgivelserne – og dermed også af mig som interviewer. For at eksemplificere denne pointe, har jeg medtaget nedenstående interviewpassage, i hvilken Tulle reflekterer over sin økonomiske situation.

*Interviewer: Hvad får du udbetalt i folkepension?*

*Tulle: Lige godt 9.000 kr.*

*Interviewer: Får du tillæg?*

*Tulle: Jeg får som enlig – det er det, jeg får udbetalt*

*Interviewer: Hvad har du ca. om måneden, når dine udgifter er betalt?*

*Tulle: Jeg har lavet det her betalingservice med banken, så der skal stå godt 4.000 kr. til banken, og så har jeg de 6.000 kr., det skal jeg få til at fungere, og det kan jeg godt, ikke. Men du skal alligevel tænke dig om, ikke. Jeg er i et netværk med nogle veninder, der må jeg nogle gange sige "pas", når de skal ud og spise og sådan noget, det kan jeg ikke gøre, vel? I hvert fald ikke for mange gange, det kan jeg altså ikke. Så altså, alt i alt: Man er en fattig pensionist. Men hvis man administrerer sine penge rigtigt, så er man ikke så fattig alligevel, synes jeg ikke.*

Tulle bringer selv begrebet fattigdom i spil, og hun diskuterer med sig selv, hvorvidt hun er fattig. At hun overhovedet vælger at italesætte fattigdom og bringe begrebet ind i interviewet kan ses som udtryk for, at hun mener, at hendes omgivelser, samfundet generelt, inklusiv mig som interviewer, ville kategorisere hende som fattig. Men hun vælger at afvise denne kategorisering af sig selv som fattig, idet hun samtidig tager æren for at kunne administrere sin økonomi fornuftigt og dermed undgå fattigdom.

De primære positioneringer, der har været på spil i forbindelse med de kvalitative interview, er modsætningerne mellem henholdsvis ung og gammel samt mellem rig(ere) og fattig(ere). Hvad dette kan have af betydning for det konkrete interviewmateriale vil jeg diskutere i det følgende, hvor jeg desuden vil understrege pointerne gennem empiriske eksempler. I forbindelse med et interview med Inga bringer hun, om end indirekte, samtalen ind på min økonomiske situation.

*Inga: Jeg synes – men det kan jeg jo ikke tillade mig at sige – hvorfor er der ingen lønstigninger på folkepension? Du får nogle ekstra penge i den her måned, når du også er inden for det offentlige, på 400 kr., så meget ved jeg [...] Jeg sidder og siger til Henning ”ja, nu bliver det spændende her til første januar, om vi får en 100-kroneseddel igen eller hvad!” [...] Det er jo ikke mange penge, hvis du tænker på de der knap 10.000... [som hun får udbetalt i folkepension]*

*Interviewer: Nej...*

*Inga: Jeg ved godt, I får måske ikke så meget mere, I får måske 5.000 mere, men alligevel...*

*Interviewer: Ja.*

*Inga: Vi har de samme udgifter*

*Interviewer: Lige præcis.*

Da Inga bringer begynder at diskutere kommende stigninger i folkepension og inden for de offentlige lønninger generelt, og foreslår at jeg tjener 5.000 kr. mere om måneden end hun gør, så lader jeg hende blot blive i troen om, at jeg ”kun” tjener 5.000 kr. mere end hende. De empiriske eksempler illustrerer en bevidsthed om, at jeg som interviewer formodentlig har flere penge, hvilket har givet anledning til, at i hvert fald jeg selv har krummet tæer. Men hvad denne distinktion mellem rig(ere) og fattig(ere) har betydet for den konkrete meningsproduktion i de kvalitative interview er umuligt at redegøre for, men muligvis kan det have betydet, at interviewpersonerne mere eller mindre bevidst har forsøgt at bagatellisere og nedtone deres økonomiske knaphed. En tendens, der kan være blevet understreget yderligere i kraft af det stigma, der knytter sig til fattigdom (Lister 2004). Ud over

distinktionen mellem positioneringerne rig(ere) og fattig(ere), så er distinktionen mellem ung/ynge og gammel/ældre ligeledes eksplicit til stede i interviewet. Fx oplevede jeg i forbindelse med flere interview, at interviewpersonen blev lidt overrasket, når (hvis) jeg fortalte, at jeg har børn, hvilket meget vel kan forklares ved, at jeg af dem først og fremmest bliver kategoriseret som værende ung, eller i hvert fald yngre end dem.

Det kan ikke udelukkes, at disse forskellige positioneringer i en eller anden grad har haft indflydelse på, hvordan interviewpersonerne har positioneret sig i interviewsituationen, og dermed hvordan de har italesat deres hverdagsliv. Selvom den konkrete meningsproduktion i det enkelte interview influeres af den konkrete interaktion og de konkrete positioneringer mellem interviewperson og interviewer, så mener jeg ikke, at den viden, der skabes i interviewet udelukkende skal ses som et produkt heraf. Inspireret af Kvale og Brinkmann finder jeg, at objektiv viden om den sociale verden kan bestå i, at man som forsker lader forskningsgenstandens natur komme frem, dvs. at man er loyal over for dets egentlige karakter. En forudsætning for at producere objektiv, samfundsvidenskabelig viden er, at interviewpersonerne har lov til at stille spørgsmål med deres egne ord og ikke med forskerens ord. Gennem fyldestgørende og kontekstuelle beskrivelser af det empiriske materiale, samt forskerens argumentation for, at de pågældende resultater kan overføres til andre personer og andre sammenhænge, bliver det muligt at foretage analytiske generaliseringer på baggrund af de kvalitative resultater (Kvale & Brinkmann 2015). Et væsentligt udgangspunkt i denne afhandling har netop været, i tråd hermed, at lade interviewpersonerne selv få mulighed for at italesætte deres hverdagsliv og deres økonomiske situation samt give dem mulighed for at protestere mod gængse kategoriseringer i samfundet om fx fattigdom. Derfor, og fordi jeg i analyserne kæder de individuelle, subjektive oplevelser sammen med den bredere samfundsmæssige kontekst, mener jeg, at afhandlingen bidrager med resultater, som analytisk kan generaliseres til at bidrage med viden om, hvordan en alderdom i økonomisk knaphed opleves af andre danske folkepensionister, som er opvokset i samme tidsperiode i Danmark og som lever af folkepension i dag.

## *Etik*

Kvalitativ forskning tager ofte udgangspunkt i menneskers personlige liv og erfaringer og præsenterer interviewpersonernes private og subjektive ytringer i en offentlig sfære (Birch et al. 2002). Det betyder, at det er nødvendigt som forsker at forholde sig til etiske spørgsmål på flere niveauer. Mikroetiske problematikker handler om at tage vare på interviewpersonerne, mens makroetiske problemstillinger vedrører forskningens placering i en samfundsmæssig sammenhæng, herunder hvem der ”vinder”, og hvem der ”taber”, når man som forsker publicerer bestemte forskningsresultater (Brinkmann 2015). Afhandlingen er empirisk funderet i kvalitative interview med en sårbar gruppe folkepensionister, og undervejs i forskningsprocessen har jeg derfor reflekteret over, hvordan jeg sikrer en høj mikroetisk standard. Interviewpersonerne har forud for interviewet givet informeret samtykke til at deltage, og jeg har efterfølgende sørget for at anonymisere interviewpersonerne ved blandt andet at ændre oprindelige person- og stednavne samt endvidere sløret genkendelige detaljer i deres livshistorier. Endvidere har jeg tilstræbt at behandle og fortolke det empiriske materiale med respekt og således fremstille interviewpersonerne på en værdig måde og i overensstemmelse med deres egen selvforståelse og livsverdensperspektiv.

Det makroetiske aspekt angår den bredere socialpolitiske kontekst, nærmere bestemt hvilke eventuelle konsekvenser, positive eller negative, afhandlingens resultater kan medføre for de fattigste folkepensionister. Det makroetiske aspekt er vanskeligt direkte at adressere i forskningsprocessen, men ikke desto mindre finder jeg det interessant at have in mente. Hvilke mulige konsekvenser har afhandlingens resultater på makroplan – eksempelvis hvordan vil interessenter, politikere eller lignende kunne anvende resultaterne, og kan jeg stå inde for disse? (Brinkmann 2015). Den kvalitative del af afhandlingen peger blandt andet på, at de fattigste folkepensionister generelt udtrykker tilfredshed med hverdagen, blandt andet fordi de får enderne til at mødes og endvidere får råd til at købe nogle af de specielle ting, som ikke er nødvendig for overlevelse, men som de hver især sætter pris på. Kan dette give anledning til en politisk beslutning om at skære i folkepensionen, fordi det kan tolkes, som at folkepensionen er for høj, eller til et fald i folkepensionens samfundsmæssige legitimitet? Jeg vælger at sætte min lid til, at afhandlingens resultater vil blive brugt forsvarligt. Det indebærer i denne sammenhæng, at afhandlingens delresultater ikke tages ud af konteksten, og at de fattigste folkepensionisters gennemgående tilfredshed med hverdagen mv. ses i relation til de øvrige delresultater som sparsommelighed, afsavn, skam, misundelse samt signifikant dårligere levekår end blandt rigere folkepensionister.

## Konklusioner

I dette afsnit præsenteres afhandlingens konklusioner. Indledningsvist vil jeg præsentere konklusionerne på tværs af de fire artikler samt tydeliggøre afhandlingens samlede bidrag. Dernæst vil jeg i forbindelse med afhandlingens tre forskningsspørgsmål præsentere hver af de fire artikler og disses konklusioner.

Denne afhandlings kvantitative del viser, at de 10 pct. fattigste danske folkepensionisters levekår er signifikant dårligere end de 10 pct. rigeste folkepensionisters levekår. En sådan strukturel, social ulighed er af både politisk og samfundsmæssig relevans i en velfærdsstat. Som beskrevet viser Finansministeriets fremskrivninger, at der stadig i 2080 vil være omkring en sjettedel af de danske folkepensionister, som har ingen eller kun en meget begrænset indkomst ud over folkepensionen, hvilket betyder, at de må leve for en meget beskedne indkomst i alderdommen. Formålet med konstruktionen af arbejdsmarkedspensionerne er blandt andet at øge individets eget ansvar for at sikre en tilstrækkelig pensionsopsparing gennem tilknytningen til arbejdsmarkedet. Det lykkes imidlertid ikke for alle, hvilket er med til at understrege, at afhandlingens resultater også vil være politisk og samfundsmæssigt relevante i de kommende år.

Afhandlingens kvalitative del er funderet i et hverdagslivs- og livsløbsperspektiv, hvilket er centralt i forhold til at forme det kvalitative bidrag. I de kvalitative artikler giver jeg ordet til de mennesker, om hvem det handler om – de fattigste folkepensionister. Jeg giver dem taletid og rum til, at de kan sætte ord på, hvordan de selv oplever og håndterer en alderdom i relativ fattigdom, hvilket tillige muliggør en sociologisk analyse af, *hvorfor* de oplever og håndterer hverdagen som de gør. Afhandlingens kvalitative del viser, hvordan et hverdagsliv i økonomisk knaphed i alderdommen, og individets oplevelse og håndtering af dette, blandt andet formes af de erfaringer og hændelser, som er akkumuleret gennem livsløbet samt af samfundsmæssige strukturer og diskurser. De kvalitative artikler har dermed fokus på ikke blot fællestræk i det empiriske materiale, men ligeledes på interne forskelle i de fattigste folkepensionisters hverdagsliv.

I de kvalitative artikler identificerer jeg nogle centrale, gennemgående aspekter i det empiriske materiale, som samlet set karakteriserer de fattigste folkepensionisters subjektive oplevelse og håndtering af hverdagen i økonomisk knaphed inden for konteksten af det danske samfund anno 2018. Det omfatter eksempelvis hvordan de skaber mening med den økonomiske knaphed, samt hvordan de konkret får enderne til at mødes i hverdagen. Endvidere, selvom de fattigste folkepensionisters hverdagsliv rummer subjektive afsavn samt følelser som skam, flovhed og misundelse over for andre,

rigere menneskers økonomiske muligheder, så udtrykker de overordnet set ikke desto mindre tilfredshed med deres hverdag. Ud over disse ligheder identificerer jeg i de kvalitative artikler endvidere også væsentlige forskelle *internt* i gruppen af de fattigste folkepensionister, eksempelvis hvad angår deres livsløb, deres nuværende hverdag, sociale relationer og andre ressourcer, der er tilgængelige for dem i hverdagen. Hverdagslivet blandt de fattigste danske folkepensionister er således også karakteriseret ved en stor intern mangfoldighed.

Det empiriske materiale består dels af survey-data fra Ældredatabasens 2012-bølge koblet med danske registerdata, dels kvalitative interview med 16 folkepensionister uden supplerende indkomst. Mens den kvantitative del primært er motiveret af behovet for et overblik over fænomenets omfang og en kortlægning af sammenhænge mellem økonomi og ikke-økonomiske levekår, så er den primære motivation for den kvalitative del af afhandlingen at skabe viden om, hvordan gruppen selv oplever, håndterer og skaber mening med en hverdag inden for de økonomiske rammer af folkepensionen – en økonomisk ramme, der ligger tæt på grænsen for relativ fattigdom i en dansk kontekst<sup>4</sup>. De tre forskningsspørgsmål, som jeg introducerede i indledningen, har jeg gennem de fire artikler søgt svar på. Det første forskningsspørgsmål: ”Hvordan adskiller de rigeste og de fattigste folkepensionister sig statistisk fra hinanden hvad angår ikke-økonomiske levekår?” besvarer jeg med udgangspunkt i de kvantitative komparative analyser i Artikel 1.

Artikel 1: “Inequality in Living Conditions among Danish State Pensioners”.

Denne artikel er empirisk funderet i den kvantitative del af afhandlingen. Registerdata består af data om nettopopulationen af danske folkepensionister, som i 2011/2012 bestod af 841.246 individer, og Ældredatabasen består af data om 4.800 folkepensionister. Mens registerdataet bidrager med oplysninger om køn, alder, civilstand, højest fuldførte uddannelse, privatøkonomi og boligforhold, så bidrager Ældredatabasen med oplysninger om sociale relationer, ensomhed, at være uønsket alene, velbefindende, selv vurderet fysisk helbred, helbred sammenlignet med andres, funktionsniveau, samt oplevelsen af ens egen økonomi og afsavn.

Artiklen bygger på en deskriptiv, komparativ analyse af statistisk signifikante forskelle i levekår mellem de 10 pct. med henholdsvis højest og lavest indkomst ud over folkepension, tillæg og ATP. Det teoretiske udgangspunkt for artiklen består primært i Esping-Andersens velfærdsregime-model (Esping-Andersen 1990), som jeg inddrager med henblik på at skitsere den politiske og

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<sup>4</sup> Grænsen for relativ fattigdom i Danmark målt som 60 pct. af befolkningens medianindkomst er i 2014 128.400 kr.

samfundsmæssige kontekst og udvikling, som analysen af levekår finder sted inden for. Det danske pensionssystem kan ikke længere karakteriseres som universelt eller socialdemokratisk i den oprindelige betydning, snarere styres pensionssystemet politisk i retning af en neoliberal model, i hvilken individets præstationer gennem arbejdslivet får større betydning for dets økonomiske levekår i pensionistlivet.

Analysen viser, at de fattigste folkepensionister er karakteriseret ved statistisk set at have dårligere levekår end deres rigere fæller på størstedelen af de inkluderede levekårs-variable. Dette bekræfter tidligere forskning i social ulighed i levekår og er dermed ikke i sig selv overraskende. Men jeg finder det imidlertid både bemærkelsesværdigt og problematisk, at dette finder sted i et af de mest lige lande i verden.

Som tidligere beskrevet er der imidlertid ikke nødvendigvis en direkte linje mellem objektive levekår og individets subjektive oplevelse heraf, hvilket betyder, at en kvantitativ levekårs-undersøgelse ikke alene kan give et fyldestgørende billede af fænomenet fattigdom i alderdommen. Formålet med afhandlingens kvalitative del er derfor at bidrage med viden om, hvordan de fattigste folkepensionister subjektivt set oplever en hverdag i relativ fattigdom. Afhandlingens tre kvalitative artikler kredser alle om den tilsyneladende uoverensstemmelse mellem på den ene interviewpersonernes oplevelse af subjektive afsavn o.l. i hverdagen og på den anden side deres overordnede tilfredshed med hverdagen, og analyserer denne tilfredshed gennem forskellige teoretiske perspektiver.

Det andet forskningsspørgsmål: ”Hvordan skaber de fattigste folkepensionister mening med deres økonomiske knaphed?” er udgangspunktet for Artikel 2.

Artikel 2: ”Making Meaning of Financial Scarcity in Old Age”.

Formålet med denne artikel er, at analysere, hvordan og hvorfor de fattigste folkepensionister skaber mening med den økonomiske knaphed. Vi konkluderer, at de fattigste folkepensionister er tilfredse med deres økonomiske situation, tilskriver den mening, accepterer den og tilpasser sig den, fordi det er deres eneste egentlige mulighed.

Gennem artiklens narrative tilgang søger vi at illustrere, hvordan interviewpersonernes individuelle fortællinger relaterer sig til den bredere, samfundsmæssige kontekst, og til dette formål anvender vi især det livshistoriske aspekt i det kvalitative interviewmateriale, idet livshistorier relaterer sig til samfundsmæssige diskurser (Gubrium & Holstein 2009). Artiklen bygger desuden på teori om

neoliberalisering af det danske pensionssystem og individualisering fattigdom, hvilket betyder, at individets sociale position, herunder fattigdom, i stigende grad anses som individets eget ansvar (Bak 2004; Beck 1992; Gubrium 2013).

Analysen tager udgangspunkt i to kvinder, Mary og Ruth. Disse er udvalgt til at repræsentere det samlede kvalitative materiale, fordi deres individuelle fortællinger og livsløb umiddelbart er meget forskelligt, men at de ved grundigere analyse, viser sig at relatere sig til de samme samfundsmæssige diskurser. Begge kvinder fortæller, at de ikke har sparet op til deres alderdom. Analysen af, hvordan de fortæller og argumenterer for, at de ikke har sparet op, afslører, at deres historier følger det samme mønster: Begge præsenterer sig selv som rationelle aktører, der selv er ansvarlig for ikke at have sparet op. Ingen bebrejder fx ydre omstændigheder. Vi argumenterer for, at disse individuelle fortællinger relaterer sig til bredere, samfundsmæssige diskurser omkring individualisering af fattigdom, samt at denne individualiseringstendens ligefrem kan være mere fremtrædende i alderdommen end i andre livsfaser. Dette skyldes, at en indkomstnedgang i forbindelse med pensionering er en forventet hændelse, som individet i teorien har haft hele livet til at forberede sig på økonomisk.

Artiklen analyserer endvidere, hvordan de to kvinder mere konkret copes med den økonomiske knaphed i alderdommen, såvel som tidligere i livet. Begge kvinder fortæller, at de ikke har nogen muligheder for at forbedre deres nuværende økonomiske situation. De giver endvidere eksempler på, hvordan de, i modsætning hertil, tidligere i livsløbet handlede mere aktivt for at forbedre deres økonomiske situation. Imidlertid forholder de sig i dag mere passivt til deres økonomiske knaphed, idet de accepterer den og tilpasser sig – deres muligheder for at anvende primære kontrolstrategier er med andre ord meget begrænsede, og de er hensat til at anvende sekundære, kompenserende kontrolstrategier (Wrosch, Heckhausen & Lachman 2000). Vi argumenterer for, at dette har at gøre med to forhold. For det første befinder de sig et sted i deres livsløb, som qua pensioneringen er konstrueret som en fase uden for arbejdsmarkedet. For det andet, er deres reelle muligheder for at forbedre deres økonomiske situation rent faktisk begrænsede, hvilket skyldes begge kvinders helbredsmæssige udfordringer. Den konkrete hverdag, samt hvordan denne opleves, er formet af de erfaringer, som er akkumuleret gennem livsløbet, herunder deres tidligere erfaringer med at leve i økonomisk knaphed, blandt andet i forbindelse med deres barndom, som fandt sted under Anden Verdenskrig og i efterkrigsårene. Det betyder også, at nogle af afhandlingens kvalitative forankrede konklusioner ikke direkte kan overføres til den næste generation af fattige folkepensionister, idet



denne generation er opvokset i en anden, rigere, samfundsmæssig kontekst, og deres individuelle livsløb vil derfor også forme sig anderledes.

Afhandlingens tredje forskningsspørgsmål, der er udgangspunktet for Artikel 3 og Artikel 4, lyder: ”Hvordan oplever og håndterer de fattigste folkepensionister deres hverdagsliv, og hvad betyder hændelser og erfaringer fra deres øvrige levede liv i denne sammenhæng?”.

Artikel 3: “Making Ends Meet in Financial Scarcity in Old Age”

Formålet med Artikel 3 er at analysere, hvordan den tilfredshed, der er gennemgående i det empiriske materiale, hænger sammen med, at de fattigste folkepensionister faktisk får hverdagen til at hænge sammen rent økonomisk.

Artiklen kombinerer et hverdagslivsperspektiv (Gubrium & Holstein 2000; Schutz 1972) med Bourdieus praktiske sans (Bourdieu 1990) for derigennem at analysere, hvordan og hvorfor de oplever og håndterer deres hverdagsliv, som de gør. Ved at kombinere et hverdagslivsperspektiv med teorien om den praktiske sans er det muligt at relatere individuelle oplevelser til et makroperspektiv. En central antagelse i artiklen er, at det ikke kun er individuelt eller tilfældigt, at de fattigste folkepensionister oplever og håndterer deres hverdag som de gør, men at dette også har at gøre med den samfundsmæssige kontekst. Yderligere er artiklen teoretisk funderet i Bourdieus teori om social kapital (Bourdieu 1986).

Jeg viser i artiklen, hvordan den overordnede tilfredshed kan forklares ved at de fattigste folkepensionister formår at få enderne til at mødes. Dette skyldes en kombination af individuelle og strukturelle faktorer i form af velfærdsstaten, interviewpersonernes fælles praktiske sans for at få enderne til mødes i økonomisk knaphed samt for nogen endvidere via hjælp fra deres sociale netværk. Det internationalt set relativt høje niveau af den danske folkepension og muligheden for diverse tillæg samt boligydelse udgør tilsammen et fornuftigt sikkerhedsnet. Ingen folkepensionister (som modtager fuld folkepension, vel at mærke) befinder sig i en situation, hvor de af økonomiske årsager må undvære tag over hovedet, tøj på kroppen eller mad. Fælles for interviewpersonerne er, at de har en praktisk sans for at få hverdagen til at hænge sammen i økonomisk knaphed, fordi de også tidligere i deres livsløb har levet i økonomisk knaphed. Den fælles praktiske sans har således en social oprindelse, og den forbinder dermed de individuelle oplevelser af hverdagen. Gennem livsløbet er der endvidere mange, der har akkumuleret social kapital – de har sparet op i sociale relationer –

hvilket betyder, at de ved at trække på ressourcer i deres sociale netværk får mulighed for at modificere eller få pauser fra den ellers altoverskyggende økonomiske knaphed.

Selvom de fattigste folkepensionister får enderne til at mødes og overordnet set er tilfredse med deres hverdagsliv, så er der ikke desto mindre nogle brud i deres ellers overvejende positive historier. Brud, der kan indfanges med Bourdieus begreb om en splittet habitus (Bourdieu 2008), og som relaterer sig til den relativt rigere, samfundsmæssige kontekst, som de lever i. Dette indebærer følelser som skam og flovhed over deres egen økonomiske situation samt misundelse over andres bedre økonomiske situation. Dvs. til trods for, at de fattigste folkepensionister er tilfredse med hverdagen, fordi de får den til at hænge sammen, så vokser træerne ikke ind i himlen: De er bevidste om, at andre mennesker har bedre økonomiske kår, hvilket i større eller mindre grad udfordrer dem.

Artikel 4: ”Hverdagslivet blandt de fattigste danske folkepensionister”.

Artikel 4 bidrager til at nuancere forståelsen af, hvordan hverdagslivet blandt de fattigste folkepensionister ser ud, samt til at illustrere, hvordan det levede liv, herunder økonomiske forhold, er af væsentlig betydning for, hvordan hverdagslivet på folkepension bliver oplevet af den enkelte. Artiklen er funderet i et hverdagslivsperspektiv, og Bourdieus kapitalbegreb udgør desuden det teoretiske udgangspunkt for analysen, der således er centreret i begreberne social, økonomisk og kulturel kapital. Bourdieu beskriver kapital som akkumuleret historie, og det inkluderer de forskellige ressourcer, som det enkelte individ har adgang til direkte eller indirekte, og som kan give adgang til forskellige typer og omfang af sociale netværk, forbrug og meningskabelse (Bourdieu 2004; Bourdieu 1986).

Mens transitionen fra arbejdsliv til pensionistliv for de fleste interviewpersoner repræsenterer en økonomisk nedgang, så er der imidlertid også nogen, for hvem pensionering ikke giver anledning til en (særlig) økonomisk nedgang. Artiklens analyse tager udgangspunkt i to kvinder, Inga og Johanne, som hver især repræsenterer disse to poler. Da Inga var på arbejdsmarkedet tjente hun mange penge, og denne høje økonomiske formåen var en ganske central del af hendes tilværelse, og en vigtig kilde til mening og social anerkendelse. Pensioneringen gav imidlertid anledning til en markant økonomisk nedgang, og hun oplevede derfor et brud med den velkendte (økonomisk velfunderede) hverdag. Hun har derfor været nødsaget til at tilpasse sig den nye økonomiske situation og skabe en ny hverdag funderet i andre værdier, hvilket vanskeliggøres af hendes dårlige helbred. Johanne derimod har været (og er stadig) kunstner, hun har en høj kulturel kapital, og hun har gennem livet orienteret sig mod

kulturelle værdier. Hun har aldrig været vant til at tjene eller bruge mange penge eller til at have en stabil indkomst, og pensioneringen har derfor heller ikke givet anledning til en økonomisk nedgang. Hendes kulturelle kapital videreføres ind i pensionistlivet og udgør fortsat en kilde til mening og social anerkendelse, hvilket betyder at hendes kapitalressourcer er intakte, og desuden er hendes helbred godt. For Johanne repræsenterer hverdagen på folkepension således en fortsættelse af det hverdagsliv, som hun kender fra tidligere.

Begge kvinder lever hovedsagligt af folkepensionen, og har dermed, ifølge de kvantitative analyser i Artikel 1, statistisk set dårligere levekår end deres rigere fæller. Imidlertid er deres hverdagsliv og deres subjektive oplevelse af relativ fattigdom i alderdommen vidt forskellige, hvilket hænger sammen med det liv de levede, før de blev pensionister. Artiklen bidrager hermed til at nuancere forståelsen af, hvordan en hverdag i relativ fattigdom i dansk kontekst kan se ud.

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# Artikel 1: Inequality in Living Conditions among Danish State Pensioners

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**Abstract:** The object of this article is to analyze if and how economic differences between state pensioners manifest as inequalities in actual living conditions among state pensioners. This is analyzed quantitatively using descriptive statistics, and findings are controlled for relevant variables via regression analysis. The data sources are registry data on the gross population of 841,246 Danish state pensioners merged with survey data on 4,800 state pensioners. The analysis of living conditions of the 10 percent with the lowest income and the 10 percent with the highest income in addition to the state pension shows that the low income group is doing worse on all aspects of living conditions: marital status, composition of household, housing, education, well-being, loneliness, unwillingly alone, social relations, health, level of function, evaluation of economy, and deprivations. These findings of inequality are contextualized within the 1980s pension reforms which changed the economic configuration between state pensioners.

## Introduction

Substantial socioeconomic inequalities in health and life expectancy are a challenge to Denmark, as it is to most Western countries (Mackenbach 2012). Though Denmark is one of the most equal societies in the world (OECD 2008), there are growing inequalities regarding income and life expectancy. Life expectancies for the 25 percent richest and the 25 percent poorest Danish women differ by 6 years; in 2011 the richest had a life expectancy of 85 years and the poorest had 79 years. The inequality in life expectancy for women has been relatively stable for the last 20 years, though. The life expectancy for the richest and the poorest Danish men differs by 10 years, as the richest have

a life expectancy of 82 years and the poorest of 72 years. The inequality in life expectancy for Danish men has almost doubled during the last 20 years (Baadsgaard & Brønnum-Hansen 2012).

The growth of employer-based pensions and private pension savings can in the future give rise to an increasing polarization between state pensioners (Amilon & Jeppesen 2016). The 1980s reforms of the Danish and other European pension systems creating more dependence on contributory systems (labor pension and private pension systems) and less dependence on non-contributory systems like Social Security (Grech 2012; Jørgensen 2007, 2008; Schwarz 2006) may have different impacts on different socioeconomic groups (Bridgen & Meyer 2005; Fonseca & Sopraseuth 2006, Grech 2012; Schwarz 2006; Zaidi, Grech & Fuchs 2006). The state pension coverage rate for an average worker is expected to decrease from approximately 54.5 percent in 1998 to 30 percent in 2045, while the pension from labor and private savings etc. is expected to increase (Danish Government 2000). However, it is difficult for individuals who have not been working through their entire adult lives, e.g. due to unemployment, sickness, or disabilities, to save adequate labor pension to maintain a satisfying living standard into old age (Grech 2012; Jørgensen 2008; OECD 2013b; Schwarz 2006). International research on implications of the 1980s pension reforms primarily analyzes the financial implications, i.e. governments' spending and state pensioners' financial situation and risk of poverty (Grech 2012; OECD 2013b; Schwarz 2006; Zaidi 2006, 2010; Zaidi, Grech & Fuchs 2006). Although research on financial implications resulting from the reforms is important, we need more knowledge on how the actual lives of the state pensioners are affected by these structures. This article contributes to the existing research as it analyzes the actual living conditions among state pensioners in the 10 percent lowest and highest income groups within the context of the pension reforms. The analysis is carried out from a sociological perspective.

This article shows that income inequalities between the 10 percent with the lowest income and the 10 percent with the highest income in addition to the state pension are manifested as significant inequalities in living conditions. Comparing the low income group to the high income group, the former is more likely to be a woman; a little older and from a non-Western country. The low income group is more likely to be less educated; widowed/divorced/never married; living alone and living in rural or peripheral municipalities of Denmark. Both income groups are most likely living in privately owned detached houses, and toilet, kitchen, and heating facilities do not differ much between groups. The average size of the low income group's housing is a bit smaller, however both of a reasonable size. The low income group is more likely to see their children often; however the frequency for all

other social relations is higher for the high income group or at least the same frequency. Further, pensioners in the low income group are more likely to feel lonely or unwillingly alone, and their self-estimated health, functional level, and well-being are poorer. Finally, they are less likely to assess their financial situation as very good and are more likely to experience deprivations.

This article analyzes these inequalities in the context of the 1980s pension reforms and the introduction of labor pensions which gave rise to a changed configuration between state pensioners. In the next section the political context is outlined, followed by a presentation of the theoretical perspectives of inequality and living conditions used in the analysis. Then the empirical data and methods are presented; the analysis is based on survey data of 4,800 state pensioners merged with registry data on the gross population of 841,246 state pensioners. Data is analyzed using descriptive statistics, and findings are controlled for relevant variables via regression analysis. Different variables on living conditions are analyzed separately, and they consistently support the findings that state pensioners in the low income group have poorer living conditions than their richer peers in the high income group.

## Welfare Regime Models

Esping-Andersen (1990) introduced a useful distinction between the conservative, the social democratic, and the liberal welfare regime models. These welfare regime models differ in their main principle for allocating and measuring out welfare benefits. In the conservative model social security is financed by statutory contributions from workers and employers, thus entitlement depends on contributions. The overall aim of the conservative model is to secure the position in the social hierarchy rather than secure poverty alleviation for all citizens, thus risk sharing across social classes is small (Andersen 2009, 2012b). In the social democratic welfare model, initiated in Denmark in 1891, the tax-financed social security covers all citizens (Andersen 2009). The social democratic model is characterized by generous social transfers, public social services that are relatively expensive, and high rates of labor force participation (Pierson 2001). The crucial difference between the (ideal typical) conservative and social democratic model is that the former includes only some groups of workers, whereas the social democratic model includes all citizens (Andersen 2012b). In the liberal model the individual is responsible for securing his or her own welfare, and the state intervenes only in cases where the individual is unable to provide for him- or herself (Andersen 2009). The liberal model shares the aim of the social democratic model, providing for the poor, but they differ as to whom to include and as to the level of social transfers (Andersen 2012b).

The pension reforms in European countries can be commonly summarized in terms of recommodification and the relief of the government from obligations and expenses (Andersen 2012b; Pierson 2001). Actual reforms were carried out in different ways, but can be commonly described as cost containment, recalibration, and recommodification. Cost containment has been a top priority for many governments in regard to pension reforms. Recalibration relates to reforms seeking to make contemporary welfare states more consistent with contemporary goals and demands for social protection. Recalibration can be distinguished into two different types. Firstly *rationalization*, which involves updating programs to new ideas on the field. Secondly, *updating* is about adapting to society's changing demands and norms, e.g. changes in the household, in the life course, in the nature of the labor market or in the age composition of society. Recommodification represents the effort to cut social benefits and to tighten eligibility, making the individual more reliant on the market for ensuring their needs (Pierson 2001).

Pension reforms in countries following the conservative model primarily have centered on cost containment and recalibration of welfare politics (Pierson 2001), e.g. through creating greater funding through supplementally funded schemes to reduce the impact caused by the cutbacks in the state pension. Further, they have developed a clearer distinction between benefits paid from social insurance and benefits paid from general revenues (Rhodes & Natali 2003). Reforms in countries following the social democratic welfare model are primarily concerned about cost containment with a moderate degree of recalibration and little recommodification (Pierson 2001); mainly through introduction of more funded schemes in the occupational pensions (Andersen 2012a, 2012b). Pension reforms in countries following the liberal welfare model have focused on cost containment and recommodification (Pierson 2001). Reforms have predominantly focused on targeting pension systems to persons in need and finding measures to increase the coverage of private pension through tax incentives, and these countries have also increased the pension age (Aysan & Beaujot 2009). Though the latter pension reform is originally carried out in liberal countries, this has also been done in Denmark.



## The Reformed Danish Pension System

Due to the pension reforms the universal Danish welfare regime model has been replaced by a multipillar system built on a combination of performance-dependent employer pensions and a more liberal state pension (which, however, is characterized by unusually high benefits). Actual reforms in Denmark consist of the construction of the second pillar of labor pension which in the long term is going to be the main proportion of the Danish pension system. Due to the labor pension, the main principle of the pension system has changed from defined benefit to defined contribution. The age limit has been increased from 65 to 68,<sup>5</sup> and, therefore, individuals are forced to work longer into old age, which the defined contribution also encourages (Andersen 2001). One can choose a longer work life and high pension or retire earlier and receive a smaller pension. Further, since 1994 approximately half of the state pension benefit is flat-rate; the other half is means-tested (Andersen 2009, 2012a). Thus, the principle of solidarity of the Danish pension system has been changed—or at least challenged—as it has gone from being universal to partly means-tested, adding a neoliberal dimension. According to Gilbert (2002) all welfare states are silently moving toward a liberal model of welfare, in which the role of the state is decreased and the role of the market is increased.

The first pillar of the Danish pension system was initiated in 1957, covering all citizens above the pension age<sup>6</sup> with the aim to prevent poverty (Amilon & Jeppesen 2016; Jørgensen 2007). The state pension consists of a basic amount and a means-tested pensioner's supplement. The state pension is publicly administered and universal, though in order to receive the full basic amount the individual must have been living in Denmark for at least 40 years from the age of 15 to pension age. Individuals who do not meet these criteria can earn the right to receive a fraction pension.<sup>7</sup> The first pillar also includes another supplementary pension which was created in 1964 in order to ensure all employees a supplement to the state pension. The contribution of the supplementary pension is a fixed amount regulated by the individual's working hours as to reflect the actual relation to the labor market throughout life (Jørgensen 2007). In the 1990s the supplementary pension was expanded, and today it covers almost all recipients of social security benefits (Jørgensen 2008). Eligibility to receive state pension (basic amount and pensioner's supplement) and supplementary pension benefits depends on the individual's household, income, and wealth. If the individual income from work exceeds a certain

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<sup>5</sup> Due to the development in life expectancy, the pension age limit is raised every five years (Nordea Life and Pension 2016).

<sup>6</sup> The normal pension age in Denmark today is 65. It will gradually increase to 68 from 2019–2022 and onwards.

<sup>7</sup> Fraction pension is a smaller state pension; the amount is relative to the years spent in Denmark. Primarily refugees and other immigrants receive fraction pension.

limit, the state pension is reduced or lapsed. Especially economically disadvantaged elderly can apply for supplementary pension benefits to cover specific expenses; eligibility depends on income and wealth.

The second pillar of the pension system is the employer-based pensions covering approximately 90 percent of full-time employees (OECD 2013b). It was developed as part of the 1990s pension reforms, and in 2008/2009 it was a minimum 12 percent of the salary (Andersen 2012). This pillar is administered privately and is fully funded, and the aim is to ensure an adequate coverage rate through mandatory savings. Three different types of employer-based pension exist: The majority of the labor force is covered by collectively negotiated pension arrangements that cover groups of employees typically with the same occupation or education. A smaller part of the labor force is covered by either company pensions determined by employers and companies or a civil service pension which is linked to employment conditions. Self-employed is not covered by any mandatory pension scheme (Jørgensen 2008). Some groups are not, or only to a small extent, covered by employer-based pensions, namely individuals on transfer payments, employed in sectors with a low coverage rate, or outside the labor market. The employer-based part of the pension system is not fully matured until 2050, when all covered employees have had the chance to pay a contribution rate of at least 12 percent for their entire working lives.

The third pillar of the pension system consists of private pensions; these are privately administered and payments are voluntary. Private pensions may be composed according to individual needs and preferences and may be purchased at a life insurance company, a pension fund, or in a banking institution. Individual pensions may be paid as annuities, installment pension, or capital pension. Further, the private pension may include insurance in case of disability or death. Many Danes choose to enroll in a private pension plan, either because they want a higher coverage rate than provided by the first and the second pillar, or because they do not have a labor pension (Jørgensen 2008). However, it is not coincidental who will opt for a private pension plan; typically it will be individuals formerly employed within branches with labor pensions and incomes that are high enough to make it possible to also enroll in a private pension plan besides the labor pension. Individuals without labor pension and private pensions have typically been employed for shorter periods and in branches without labor pension (Economic Council of the Labour Movement 2004).

After this presentation of the political context of welfare regime models and pension reforms, the next section introduces perspectives on economic inequality and the role of old age in this matter.

## Inequality and Financial Scarcity in Old Age

Inequality within a society has a negative impact on the health of the individuals with lower socioeconomic status. The relative income within a society has proven to be more important than the absolute income; it is the differences *within* the countries rather than the absolute socioeconomic resources which might affect health (Wilkinson 1996; Wilkinson & Pickett 2007, 2010). The average wellness in Western countries is no longer mainly dependent on income; the relative position *inside* society is of great importance. Wilkinson and Pickett (2010) show an extraordinarily close relation between *index of health and social problems* and *income equality* within countries. However, looking at *index of health and social problems* and GNP between countries there is no correlation. Larger income gaps lead to deterioration in social relations (e.g. child conflict, homicide, imprisonment, lack of social capital, and distrust), health (e.g. drug abuse, infant mortality, decreased life expectancy, mental illness, obesity) and in human capital (e.g. child well-being, high school dropouts, low math and literacy scores, reduced social mobility, teenage births). The frequency of these health and social problems are two to ten times higher in countries with larger income inequality than in countries with lower income inequality. Thus, though implications of income inequality are greatest at the bottom, they also have implications on the top level; thus income inequality is negative for the entire affected society (Wilkinson 2011).

In addition, studies show that financial scarcity in older age is more severe than in younger ages. Whereas the economic situation of state pensioners is rather unchangeable due to the phase of life they are in, younger individuals have significantly better opportunities to improve their financial situation, e.g. after acquiring a degree (Larsen 2004; Platz 2004). On top of the challenges represented by poorer living conditions, the low income group has a lower remaining life expectancy and fewer years with good health compared to the high income group (National Institute of Public Health 2007).

## Living Conditions

Nordic countries and the UK have a long tradition of doing research on living conditions (Andersen 2003; Hansen 1978, 1979; Hansen, Geckler & Rasmussen 1980; Hansen 1986; Townsend 1979). Living conditions are social indicators that may be used to describe and analyze development in a society. The purpose of research on living conditions is to influence the political agenda by providing data on actual living conditions (Hansen 2009). Living conditions as a minimum include housing conditions, health conditions, working conditions, possession of certain material goods, and close

relations with family and friends; drawing on these, the individual is able to control and to consciously manage his or her own living conditions (Hansen 1986). It is not difficult to reach a common agreement of which living conditions that are considered too poor. However, as good living conditions are defined relatively in relation to the economic, social, cultural, and symbolic context in a given society, it is more complicated to agree on a definition. Accordingly, research on living conditions has therefore primarily been occupied with the distribution between good vs. poor living conditions (Larsen 2009).

## Data and Methods

This article draws upon two quantitative data sources merged together, respectively the survey *The Danish Longitudinal Study of Aging* and Danish registry data. Registers supply data on the gross population; 841,246 individuals aged 66–108 receive state pension. The registry data comprises registers on *population, education, private finances, and real estate and dwelling* from 2011/2012 and supplies information on sex, age, marital status, highest achieved education, private finances, and housing.

*The Danish Longitudinal Study of Aging* is a longitudinal survey of the Danish population above 50. The survey covers multiple themes such as income, wealth, pension planning, health, family, work life, housework and leisure activities, care received and care given, etc. The survey has been carried out every five years from 1997 to 2017 and now consists of five waves. The first wave included 5,800 Danes born in 1920–1945. The additional waves consist of the majority of respondents from the former wave supplemented with an additional sample of Danes. Each cohort is represented with the same weight as in the gross population. The interviews are primarily conducted as phone interviews, though in cases where this was not an option visit interviews were conducted instead. This study draws upon the 2012 wave of *The Danish Longitudinal Study of Aging*.<sup>8</sup> The 2012 wave is based on a gross sample of 13,424 individuals, and 9,965 interviews were completed (i.e. a response rate of 74). The 9,965 respondents were born in 1920–1960 (aged 52–92 years), and as this study only covers state pensioners, only respondents born in 1920–1945 are included.

The two income groups of respectively the 10 percent with highest and the 10 percent with the lowest income in addition to the state pension are constructed using registry data on private finances.

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<sup>8</sup> As the aim of this study is to analyze the current living conditions of two different groups of pensioners (and not to analyze the development of living conditions with the passage of time or the difference of living conditions between birth cohorts) only the 2012 wave is included and the panel structure of the survey is not exploited.

Household is defined as married couples, and regarding state pensioners who are not married the income foundation is the individual income. Regarding state pensioners who are married the income foundation is the average of the household's income (see details in Table 1). The income in addition to the state pension is not equated in these calculations because the state pension is already equated, as the pensioner's supplement is approximately the double amount for state pensioners living alone compared to state pensioners living with a partner.

Table 1: Thresholds for defining the population of state pensioners in households consisting of one or two individuals<sup>9</sup>.

	Individual 1	Individual 2
State pensioner not married	– State pension, ATP, and supplements to the pension – Maximum 690 US Dollars (minimum 58,859 US Dollars per person)	–
State pensioner married to another state pensioner	– State pension, ATP, and supplements to the pension – Maximum 690 US Dollars (minimum 58,859 US Dollars per person, average).	– State pension, ATP, and supplements to the pension – Maximum 690 US Dollars (minimum 58,859 US Dollars per person, average).
State pensioner married to a non-state pensioner	– State pension, ATP, and supplements to the pension – Maximum 690 US Dollars (minimum 58,859 US Dollars Euro per person, average).	– The average level of state pension including ATP and supplements – Maximum 690 US Dollars (minimum 58,859 US Dollars per person, average).

Source: Data Adapted from Danish registry data 2011-2012.

A methodological limitation of this article has to do with this household definition. The definition of double households only includes married couples; it does not include double households consisting of non-married couples, as the registers do not supply financial information on cohabitants unless they are married.

Table 2 illustrates the absolute number and percentages of respondents from each data source. The low income group has a maximum gross income of 690 US Dollars a year (per person on average) in addition to the state pension, thus that they are entitled to receive the full supplementary pension and other means-tested supplements. The high income group has a minimum gross income of 58,859 US

<sup>9</sup> Exchange rate = 100 US Dollars = 628 D.kr.

dollars a year (per person on average). Comparing the distribution of respectively the low income group and the high income group (defined by gross population via registers) to the distribution of the two income groups in the survey data reveals a bias in the survey data, as shown in Table 2.

Table 2: Respondents Included.

	Registry data (totally 841,246)		Survey data (totally 4,800)	
	Number	Percentage	Number	Percentage
Low income group	83,448	10	328	7
High income group	83,446	10	654	14
All	834,460	100	4,664	100

Source: Data Adapted from The Danish Longitudinal Study of Aging, 2012, and Danish registry data 2011-2012.

Consequently, the 10 percent low income group is only represented by 7 percent in the survey data, and the 10 percent high income group is represented by 14 percent. The fact that the two groups are not equally represented has no consequence to the analyses as the two groups are weighted equally. However, as in other surveys, it is plausible that the most disadvantaged individuals (not only in financial terms) have not answered the survey which might cause a bias in the answers as well.

The analyses are descriptive comparing living conditions of the two outer income groups using simple cross tabulation. All results reported in this article are significant on a 95 percent level. All analyses are controlled for relevant variables; sex, age, marital status, living alone/together, income, and highest achieved education. This means, for instance, that even though the average age in the low income group is higher than in the high income group, the reported differences in education level materialize even when age is constant.

## Results

There are large income differences between the low income group and the high income group. Table 3 provides an overview of the income thresholds used in the definition of the two income groups and the average equated income, average equated disposable income, and the net residual capital.

Table 3: Annual Income, Net Wealth, and Difference between the Two Income Groups (USD).

	10 percent with lowest income	10 percent with highest income	Difference
Population definition: Income thresholds (in addition to the social state pension)	0–690	58,859–53,113	–
Equated income, average	25,029	86,793	3.5
Equated disposable income, average	23,260	63,218	2.7
Net wealth, <sup>10</sup> average	82,380	321,797	3.9

Source: Data Adapted from Danish registry data, 2011-2012.

The high income group has an equated income that is 3.5 times higher than the low income group's average income. The equated disposable income is 2.7 times higher for the high income group. Research shows that low income is not normally compensated for by a relatively larger equity (Arendt et al. 2003), and this analysis confirms this, as the low income group has a net equity almost 4 times lower. The variable on net equity includes the value of real estate, and for many state pensioners a large part of the net equity is placed in real estate; it is possible to obtain a loan in the home equity and thereby use it for consumption (Spliid 2002). Olsen et al. (2014) argue that a polarization is taking place in Denmark; during the last twenty years the income difference between the upper class and the working class and the under class has increased. When in 1985 the working class' income was 100 (index), the upper class' income was 246. In 2012 the income of the upper class had increased to 443 (Olsen et al. 2014).

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<sup>10</sup> Net equity includes net wealth and real estate; excludes cash, value of boat and car, shares that are not in depositary, and debt.

Before presenting the descriptive analysis of differences in living conditions between the two income groups, the results from the registry data are outlined in Table 4 in order to give the reader an easily assessable overview of the results.

Table 4: Results from Descriptive Analysis of Registry Data. Percentages (N = 841,246).

		Low income group	High income group
Gender*	Male	43	57
	Female	57	43
Age group*	65–72 years	35	68
	73–91 years	63	32
	92–108 years	2	1
Ethnic origin 1*	Danish	96	96
	Immigrant	4	4
Ethnic origin 2*	Western countries	97	99
	Non-Western countries	2.7	0.6
Highest achieved education*	Primary school	62	13
	Vocational education	33	32
	Short-length education	2	3
	Medium-length education	1	31
	Tertiary education	1	20
Marital status*	Married	48	83
	Widowed	35	11
	Divorced	11	5
	Never married	6	2
Composition of household*	Living alone	44	12
Level of urbanization in municipality*	City municipality	29	56
	Medium municipality	16	14
	Rural municipality	39	23
	Peripheral municipality	16	7
Type of accommodation*	Farmhouse	4	7
	Detached house	69	64
	Townhouse/linked house/semi-detached house	11	12
	Apartment building	13	15
	Summer house	3	1



Table 4 (continued): Results from Descriptive Analysis of Registry Data. Percentages (N = 841,246).

		Low income group	High income group
Ownership of the housing*	Private persons/general partnership	83	82
	Non-profit housing	4	3
	Private co-operative association	6	4
	Other	7	11
Installations	Has toilet, shower and central heating*	94	99
	Has private kitchen with drain and cooking appliances*	98	99
Heating*	District heating	46	47
	Central heating	41	44
	Heating oven/heat pump/electric oven/electric panels	13	9
Size of dwelling	Number of rooms on average*	4.3	5.3
	Size of dwelling, on average, square meters*	127	169

Note: \* implies that the variable is significant on a 95 percent significance level.

Source: Data Adapted from Danish registry data, 2011-2012.

As Table 4 shows the low income group consists of more women, they are older than their richer peers, and they are more likely to be immigrants from non-Western countries. The low income group consists of 57 percent women and 43 percent men, which is practically the same as the overall sex distribution among all state pensioners (56 percent women; 44 percent men). However, the high income group is comprised of 57 percent men and 43 percent women. The average age in the low income group is 5 years higher than in the higher income group, respectively 70 and 75 years: 35 percent of the state pensioners in the low income group are 65–72 years old, and 63 percent are 73–91 years old. In the high income group the opposite situation is the case, as 68 percent are 65–72 and 32 percent are 73–91 years. A plausible explanation to this considerable age difference is that the savings from labor pensions are starting to reach a level of importance for the lowest age group. Ninety-six percent of both income groups have Danish origin, and 4 percent of both groups are immigrants. Immigrants from non-Western countries are overrepresented in the low income group; 2.7 percent of the low income group includes immigrants from non-Western countries. This is the case for only 0.6 percent from the high income group.

There is a remarkable difference regarding highest educational levels achieved between the two groups. The low income group stands out from the high income group as a larger percentage of the

former has only completed primary school, whereas a larger percentage of the latter group has completed medium-length or tertiary education. Almost two thirds (62 percent) of the state pensioners in the low income group have only completed primary school; this is the case for only 13 percent of the high income group. Approximately one-third (33 and 32 percent) of both groups have acquired a vocational degree. Respectively 2 and 3 percent have completed short-length education. One percent of the low income group and almost one-third (31 percent) of the high income group have completed medium-length education. And, finally, one percent of the low income group and 20 percent of the high income group have completed tertiary education. However, this link between income and education is not surprising. Further, education has a positive effect on health; on average a tertiary-educated 30-year-old man has a life expectancy 6 years higher than a 30-year-old man without upper secondary school (OECD 2013a).

State pensioners in the low income group are less likely to be married and more likely to be widowed than their richer peers. A little less than half (48 percent) of the low income group is married; this is the case for more than four out of five (83 percent) from the high income group. More than one in three (35 percent) from the low income group are widowed; this is only the case for one in ten (11 percent) from the high income group. Twice as many from the low income group compared to the high income group are divorced; respectively 11 and 5 percent. And, finally, 6 percent of the low income group and 2 percent of the high income group have never been married. One explanation why the state pensioners in the low income group are more likely to be widowed compared to the high income group is that life expectancy, as mentioned, is lower among people with low income (Olsen et al. 2014), and that the average age is higher among the low income group. In line with the difference in marital status, a larger proportion of the low income group, 44 percent, is living alone, compared to 12 percent of the high income group. Being married is one of the most important social ties. Married people have a lower mortality compared to the non-married. A meta-analysis evaluating the strength of the connection between different marital statuses and mortality in old age shows that married individuals have a lower mortality risk than non-married individuals (0.88). This estimate did not vary by gender, study quality, or between Europe and North America. Compared to married individuals the widowed, divorced/separated and the never married have a mortality risk of 1.11–1.16 (Manzoli et al. 2007). A study of loneliness, social isolation, and general well-being among elderly 65+ finds that widowhood is the most important predictor of loneliness (Golden et al. 2009). Thus the overrepresentation of non-married individuals in the low income group may have a significant impact on the overall living conditions of the group.

The housing conditions do not differ much between the two income groups. Approximately two-thirds of both groups are living in a detached house (69 percent of the low income group and 64 percent of the high income group), the rest live in apartment buildings (13 and 15 percent), townhouses (11 and 12 percent), farmhouses (4 and 7 percent) and summerhouses (3 and 1 percent). Four in five of both groups (83 and 82 percent) live in privately owned buildings. The majority (94 and 99 percent) has a toilet, shower, and central heating, and most (98 and 99 percent) have private kitchen with drain and cooking appliances. Nine in 10 (87 and 91 percent) have either central heating or district heating. On average, the dwellings of the low income group are smaller (127 square meters and 4.3 rooms) than the dwellings of the high income group (169 square meters and 5.3 rooms). However, there are big differences regarding location of the housing of the two income groups. Almost twice as many from the high income group (56 percent) as the low income group (29 percent) are living in city municipalities. And more than half of the low income group is living in either rural or peripheral municipalities; the same is the case for less than one in three of the high income group (30 percent). The rest (16 and 14 percent) are living in intermediate municipalities.

Twice as many of the detached houses (63 and 34 percent) of the low income group compared to the high income group are located in rural or peripheral municipalities, where the dwelling costs are generally lower. And respectively one in five of the low income group's and half of the high income group's houses are located in city municipalities, where the dwelling costs are generally higher. These findings are supported by Olsen et al. (2014), who also find that the upper class in general is living in larger detached houses in or nearby the large cities, whereas the lower class is living outside the cities, meaning that the upper class' houses are more expensive and also have a larger home equity. Location of dwelling has multiple consequences for personal prosperity; a very measurable consequence of location of dwelling is on capital gain achieved through ownership (Clark 2012). The return from home ownership has contributed to a substantial increase in inequality (Economic Council of the Labour Movement 2004).

Before presenting the next part of the descriptive analysis the results from the survey data are outlined in Table 5 in order to provide an overview of the results.

Table 5: Results from Descriptive Analysis of the Survey Data. Percentages (N = 4,800).

		Low income group	High income group
Social relations	Have seen children today/yesterday*	39	35
	Have seen their children in the recent week	94	95
	Have seen grandchildren in the recent month	65	71
	Have seen other family in the recent month	44	49
	Have looked after grandchildren in the recent month	23	58
	See friends or acquaintances at least once a month*	79	89
	Have one or more friends that they have had since youth*	58	81
	Have made new friends or acquaintances within the last five years*	47	64
Feeling lonely*	Rarely/never	86	97
	Sometimes/often	14	3
Being unwillingly alone*	Rarely/never	84	93
	Sometimes/often	16	7
Scale of well-being* The variable is coded in number of problems; 0 = zero problems/good well-being; 1-2 = 1-2 problems in regard to well-being and so on.	0	43	56
	1-2	39	35
	3-4	12	8
	5+	7	2
Self-estimated physical health*	Really good/good	63	82
	Moderate	30	14
	Bad/really bad	6	4

Table 5 (continued: Results from Descriptive Analysis of the Survey Data. Percentages (N = 4,800).

		Low income group	High income group
Health compared to others*	Better	45	52
	As most others	43	43
	Poorer	12	6
Level of function* The variable is coded in number of problems, i.e. 0 = zero problems/good level of function, 1–2 = 1–2 problems regarding functional level and so on	0	59	85
	1–2	20	11
	3–4	8	2
	5–6	5	0
	7+	7	2
Economy and deprivation	Cannot afford to invite family and friends to visit once a month*	10	0
	Cannot afford to participate in the recreational activities that they want*	11	2
	Find that their financial situation today is “very good”*	21	54

Note: \* implies that the variable is significant on a 95 percent significance level.

Source: Data Adapted from The Danish Longitudinal Study of Aging, 2012.

As Table 5 shows, the quantity of social relations does not differ much between the two income groups. There is no significant difference regarding whether the two groups of state pensioners *have seen their children in the recent week; have seen their grandchildren in the recent month; have seen other family in the recent month; and have looked after their grandchildren in the recent month*. However, some differences do occur; a smaller share of the low income than the high income group *see friends or acquaintances at least once a month* (79 and 89 percent), while a smaller share of the low income than the high income group *have one or more friends that they have had since youth* (58 and 81 percent), and a smaller share of the low income than the high income group *have made new friends or acquaintances within the last five years* (47 and 64 percent). However, one social relation is more frequent for the low income group compared to the high income group; a larger part of the former *has seen their own children today/yesterday* (39 and 35 percent). Other studies show that social relationships are health-promoting, as socially isolated individuals have an increased risk of mortality (Avlund, Damsgaard & Holstein 1998; Fratiglioni, Paillard-Borg & Winblad 2004; Holt-Lunstad, Smith & Layton 2010; Olsen 1993).

Being lonely or unwillingly alone is twice as common or more in the low income group as in the high income group. Loneliness is the unpleasant subjective state of sensing a discrepancy between the desired amount of companionship or emotional support and that which is available in the person's environment (Blazer 2002). Loneliness can be measured directly or indirectly (Shioutz-Ezra & Ayalon 2012). In this study it is measured directly by asking respondents "Do you feel lonely?"<sup>11</sup> *Feeling lonely* happens often/sometimes to 14 percent of the low income group, and 3 percent of the high income group. *Being unwillingly alone* (i.e. being alone though one would rather be with someone), often/sometimes happens to 16 percent of the low income group and 7 percent of the high income group. This difference in being unwillingly alone and lonely may be explained by the fact that a larger percentage of the low income group is living alone and is not married. The link between loneliness and poor physical health and mortality has already been established (Hawkey & Cacioppo 2010; Tilvis et al. 2011).

A smaller percentage of the low income group has a good well-being. This is deduced from five questions on well-being reduced to one variable on general well-being. *Do you frequently, sometimes, rarely, or never feel: In good form; Afraid of certain things; Worried + How often do you feel discouraged; How often do you feel lonely.* In this study, good well-being is defined as frequently being in good form; rarely/never being afraid of certain things; worried; feeling discouraged; or feeling lonely. Having a good well-being is more likely among the high income group; 56 percent of the high income group and 43 percent of the low income group are categorized as having good general well-being. There is an overrepresentation of state pensioners in the low income group having 1–2, 3–4, or 5+ problems regarding their well-being. That a smaller proportion of the low income group compared to the high income group has good well-being is not surprising, as the connection between social relations and general well-being is well-known in the literature (see for example Golden et al. 2009).

A smaller percentage of the low income group has a good self-estimated physical health and a good functional level compared to the high income group. Self-estimated physical health is a very good predictor of illness and mortality.<sup>12</sup> The respondents in the survey have been asked "How would you

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11 The indirect method draws upon a validated measurement of more questions, none of which contain the actual word "lonely." Using the direct method is linked to a risk of underestimating the frequency of loneliness due to the social stigma associated with loneliness (Shioutz-Ezra and Ayalon 2012).

12 Nielsen (2015) shows that by linking the Danish Longitudinal Survey on Aging with individual hospital records covering all hospital admissions from 1995–2006, SRH is correlated to historical, current, and future hospital records, and SRH proves to be a stronger predictor of mortality than objective health measures.

all in all estimate you current health?” Response options are *really good; good; moderate; bad; and very bad*. Three in five (63 percent) of the low income group and four in five (83 percent) of the high income group state that they have really good/good health. One in three (30 percent) of the low income group and 14 percent of the high income group have a moderate health, and respectively 6 and 4 percent have a bad/very bad health. Further, 45 percent of the low income group and 52 percent of the high income group estimate their physical health as better compared to others. In order to also study a more objective measure of physical health, a variable on functional level was created using six questions: *How do you manage the following tasks? Do you normally have trouble regarding: Walking around the house? Washing yourself (taking a shower)? Getting dressed and putting on/off shoes? Cutting your toenails? Climbing stairs? Going outside?* Response options are *alone without difficulty; alone with difficulty; not without help*. A little less than three in five of the low income group (59 percent) and a little more than four in five (85 percent) of the high income group manage to do all six tasks alone without difficulty. The low income group is more likely than the high income group to experience problems with level of function.

The analysis of implications of the state pensioners’ financial situations includes an investigation of the specific deprivations experienced by the state pensioners. The *Longitudinal Survey of Aging* contains two questions on deprivations which are included in this article. A larger percentage of the low income group compared to the high income group experience deprivations; 10 percent of the low income group cannot afford to *invite family and friends to visit once a month*. This is the case for none from the high income group. Eleven percent of the low income group cannot afford to *participate in the recreational activities they like*; this is the case for two percent of the high income group. Further, approximately one in five (21 percent) of the low income group and more than half (54 percent) of the high income group find that their financial situation today is “very good.” The low income group might have learned other (cheaper) preferences than the high income group, however the difference between the two income groups’ assessment of their private financial situation remains.

## Concluding Remarks

This article shows that the income inequality between the two outer income groups of state pensioners manifests as significant inequalities in living conditions. The analysis compares the state pensioners with respectively the 10 percent lowest and highest income in addition to the state pension, and shows that the low income group has poorer living conditions. The low income state pensioner is more frequently female than male; she is averagely five years older and a little more likely to be an

immigrant from a “non-Western country.” More likely her highest achieved education is elementary school, and she is more likely to be divorced, never married, or widowed and to be living alone. She is more likely to be living in the rural or peripheral municipalities of Denmark, where the housing prices are generally lower than in city municipalities (in which a considerable share of the high income group is living). Both income groups are most likely to be living in privately owned detached houses, and toilet, kitchen, and heating facilities do not differ much between income groups. The average size of the low income group’s housing is a bit smaller, but both of reasonable size. The typical low income state pensioner sees her children more often than the high income state pensioners do, however social relations with other family, friends, and acquaintances are the same or less frequent than for the high income group. She is more likely to feel lonely and to be unwillingly alone. Her self-estimated physical health is poorer, and her functional level is lower than the richer state pensioner’s, and she is less likely to evaluate her physical health as better compared to others. Finally, she is less likely to assess her financial situation as very good and more likely to experience deprivations.

On top of the direct challenges faced by the low income group in regard to the poorer conditions in which they live, they can also expect a lower remaining life expectancy and fewer years in good health compared to the high income group. Whereas the high income group has been able to accumulate wealth through their connection to the labor market, e.g. in pension savings, large home equity, and cash; the low income group has not been able to save up through their life. Thus, in regard to the general improvement of income and living conditions currently taking place in Denmark, some state pensioners are left behind. These findings are, however, not surprising, as the link between socioeconomic factors and health is well-known. Nevertheless, it is remarkable that these significant inequalities in living conditions exist in one of the most economically equal social democratic welfare states in the world.

In continuation of this article more qualitative research is needed in order to reach a more in-depth understanding of inequality and financial scarcity in old age, and of how older people experience living within these objective conditions.



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## Artikel 2: Making Meaning of Financial Scarcity in Old Age

Skrevet sammen med Sidse Schoubye Andersen. Publiceret i *Journal of Aging Studies*, vol. 47, Dec. 2018, p. 114-122.

**Abstract:** The purpose of this paper is twofold: first, we explore how older people (aged 69 to 85 years) living on the edge of relative poverty experience their everyday lives, and second, we investigate how they cope with their financial situation. We examine these aspects through 16 life story interviews to understand which paths these older people believe have led them to where they are today. First, we show how the older people highlight events or decisions in their life that mainly have an individual origin placing the responsibility of their current financial situation on themselves. We argue that these accounts reflect a change in the discourse on poverty; a transformation from poverty as collective destiny to poverty as the result of individual failure. Second, we show how these older people's control strategies vary across their life spans. In earlier phases of their lives, these older people attempted actively to improve their financial situation; however, in their old age, they focus more on adapting to and accepting the situation because their advanced age makes it difficult for them to use active coping strategies to overcome financial scarcity. Third, we argue that the imprints the interviewees received growing up in financial scarcity during the Second World War and the postwar years may have instilled them with silence and modesty, thus they are likely to adjust stoically.

### Introduction

About one in six older Danish people live almost entirely on first pillar pensions<sup>13</sup>. These citizens at the bottom of the income distribution have disposable incomes close to the 60 % threshold of the median income in Denmark, making them objectively at risk of experiencing relative poverty, according to the EU definition.<sup>14</sup> Additionally, quantitative studies have linked low income to a series

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<sup>13</sup> Defined as disposable income, in addition to the social state pension, at max 100 Euro per person/month.

<sup>14</sup> 60 percent of the median income in Denmark is 18.422 US Dollars (2014). Exchange rate 697.

of poor outcomes such as lower life expectancy (Baadsgaard & Brønnum-Hansen 2012), a lower general well-being (Golden et al. 2009), social exclusion (Mood & Jonsson 2016), and psychological distress and worrying (Keith 1993; Litwin & Meir 2013; Litwin & Sapir 2009).

Focusing on objective or material relative poverty is important because it informs researchers and society about a population group's consumption power and economic well-being. However, if researchers focus solely on objective or material aspects, we risk painting a one-sided picture of the life circumstances and life satisfaction of the older people. Although consumption power impacts life quality and other important outcomes, so does the individual's life experiences and defining choices—something which could be particularly important among older people who have more experiences than younger people. We need more knowledge about how older people experience restricted financial conditions since increasing longevity and demographic changes mean that more older people are expected to take greater personal responsibility for their retirement resources. Additionally, because managing old age finances is often a demanding task in a complex economic world, there is a risk that social stratification among older people will increase further in the future (Litwin & Meir 2013).

In this paper, we focus on how older Danes living on first pillar pensions experience and deal with life on the margins of relative poverty. To do so, we apply life story interviews to understand what these older people define as relevant biographically events in relation to their current financial situation. Further we use life story interviews to understand how these people deal with relative poverty in old age, and how they dealt with financial strain in earlier phases of their lives. Overall, we find that the older people experience control of their current financial situation, and reject being poor, while also describing deprivations, and feelings of shame related to not being able to meet cultural norms. Thus, one guiding question in our analysis is how and why the older people integrate these seemingly conflicting elements of deprivation and meaning in their life stories. Our analysis illustrates how the interviewees' stories shape and are shaped by wider societal transformations such as discourses of the individualization of poverty and old age as equal to a life phase of retirement, and by the historical imprints of growing in financial scarcity during and after the Second World War.

## Background

Scholars apply life course theory to inequality in old age in many ways; however, empirical research on this important topic has primarily been limited to investigations into the factors leading to old-age



poverty (e.g., Avila-Funes et al. 2016; Gabriel et al. 2015; Litwin & Meir 2013; OECD 2015; OECD 2013; Peeters & Wouter 2015). For example, older women have a higher poverty risk than do older men (OECD 2015), and unmarried, divorced, separated, or never married women have the highest poverty risk (Haider, Jackowitz & Schoeni 2003; Peeters & Wouter 2015).

Empirical research on implications of living in relative poverty in old age has primarily been investigated through quantitative studies that, for example, link financial strain in old age to psychological distress and worrying. Litwin and Meir (2013) showed that financial worry is negatively related to perceived income adequacy and age, with the main financial worry being that the pension funds will not suffice for one's entire life. Additionally, Keith (1993) found that, compared to men, women are more likely to feel distress in relation to financial strain. Another study among older adults shows that the individual's net wealth is the main predictor of perceived income adequacy (Litwin & Sapir 2009). However, the same study also suggested that the oldest-old (80+ years) worry less than younger old, and that they might overestimate their financial capabilities, which the authors point out practitioners should keep in mind when older clients tell them that they have no problems making ends meet (Litwin & Sapir 2009).

However, an empirical study on welfare, living conditions, and life satisfaction in the Nordic countries suggested that a direct link does not necessarily exist between the objective living conditions on the one hand and the subjective life satisfaction on the other (Allardt 1975), and this underlines the importance of qualitative studies on the experience of living in relative poverty. Thus, we need to obtain knowledge that will close the gap between objective life circumstances and subjective interpretations thereof; knowledge about how the statistical correlations are experienced by the older people in their everyday life, and which individual meanings are hidden behind the numbers. The aim of this study, therefore, is to gain knowledge on how low-income state pensioners interpret and cope with their current financial situation with reference to the lives they have lived. To reach this goal, we employ life story interviews with 16 older people to identify what they define as relevant biographically events in relation to their current financial situation (Gubrium 2012; Gubrium & Holstein 2000).

It is worth mentioning that in relatively rich modern welfare states, such as Denmark, absolute poverty is limited; rather, the type of poverty that exists is relative poverty. We rely on Townsend's definition of relative poverty, where an individual can be defined as living in (relative) poverty when he or she has so much less than other individuals of that society that it causes an exclusion from the life style

that is considered normal (1979: 31). Human beings are social creatures with needs beyond those of food, housing and clothes, and our needs are thus also defined by the social and historical context of which we are part. In this study, the question is whether the older people interviewed have the resources to meet social roles and cultural norms and to take part in the activities in which other older people participate or whether they experience deprivations in their daily lives.

## The Danish pension system – from universal to neoliberal

The Danish pension system consists, like in most other Western countries, of a multi-pillar system built on a combination of performance-dependent employer pensions and a more liberal state pension (which, however, is characterized by comparatively high benefits).

The first pillar was initiated in 1956 with the introduction of a tax financed social state pension with the aim of preventing poverty. In 1964, this social state pension was made universal (with full implementation from 1970) for individuals above the age of 67. However, the universality failed to provide all individuals with satisfactory coverage compared to their former earnings from employment. This inadequacy was resolved by placing the responsibility of securing an additional income on the individual. To encourage people to make private pension savings, several arrangements were created, including capital pension, installment pension and annuities. In 1994, the social state pension was made dependent on income from work, a neoliberal turn that brought the former principle of universalism and equal pension to all citizens to a close (Andersen & Jensen 2011).

The largest reforms of the pension system took place in the 1990s, when an employment pension was established for most workers, creating a second pillar of the pension system that aimed to replace income in old age. In the beginning, contributions were very small. However, from 2009, the minimum contribution was set to 12 percent, and most schemes currently have a contribution rate between 12 and 17 percent. The employment pension covers approximately 90 percent of full-time employees in Denmark today (OECD 2015), and in 2040, it will be fully matured (forsikringogpension.dk). The introduction of the employment pension has been an important change and compromise to the universal welfare state for securing the sustainability of the pension system in the years to come (Andersen & Jensen 2011). The third pillar of the pension system consists of voluntary private savings. These reforms of the pension system have transformed it by decreasing the universality of the pension benefits and increasing the means-tested pension benefits, placing a larger financial responsibility on the individual to save toward their pension.

Table 1 describes the three pillars of the Danish pension system. The benefits from first pillar pensions (after taxes) for pensioners without an additional income are approximately 1,350 US Dollars per month for pensioners living alone and 850 US Dollars per month for pensioners living with a partner.<sup>15</sup> On top of these benefits, state pensioners in Denmark without an additional income and no/limited fortune or pensions from other pillars receive a supplementary pension, i.e. a lump sum of approximately 1,400 US Dollars per year (known as the older people’s check), which is paid out once a year.

Table 1: Pillars and levels of the Danish pension system 2014

	First pillar Public pensions	Second pillar Pensions linked to employment	Third pillar Private pensions	
Level 3 Supplementary pension			Capital pension Installment pension Annuity	
Level 2 Income replacement	SP: Special Pension Savings (initiated in 1998/1999, phased out in 2009)	Employment pension (initiated in the 1990’s, will be fully matured in 2040). Covers approximately 90 pct. of full-time employees.		
Level 1 Protection against poverty	ATP (savings) (initiated in 1964)			
	Social state pension (created in 1956, universal from 1964)			Basic amount
				Supplementary amount
	Supplementary pension benefit “the older people’s check” (initiated in 2003)			
	Allowance (initiated between 1981-2001)			health allowance
				personal allowance
				heat allowance
Housing allowance (initiated in 1978)				
	Special discounts for state pensioners			

Light gray: based on savings

Dark gray: means tested, dependent on income and fortune (supplements are dependent on income)

Source: (Andersen & Jensen 2016:332).

<sup>15</sup> 2018 numbers. Exchange rate 697.

In sum, the Danish pension system has developed from being universal to partly means-tested, thus placing greater emphasis on performance-dependent employment pensions in the second and third pillar. In other words, the principle of solidarity of the Danish pension system has undergone remarkable changes, and like all other welfare states, Denmark is silently moving towards a more neoliberal welfare state model (Gilbert 2002). This neoliberal turn in the Danish pension system emphasizes individual performances, and thus enforces public discourses where poverty is reduced to a matter of individual failure rather than structures of society.

## Methods and data

This article builds on life story interviews with 16 Danish state pensioners, all living on the margins of relative poverty. The recruitment strategy was guided by two criteria: 1) the participants had to be state pensioners, and 2) the participant's income had to be limited to benefits from the first pillar of the pension system (i.e. the state pension, supplements and allowances). The participants were recruited through the first author's personal and professional networks, and the interviewer had not met any of the participants before the interview.

The participants included three men and 13 women from rural and urban areas in Denmark, and at the time of the interview, they were aged between 69 and 85 years. The participants all grew up in financial scarcity during the Second World War. Three interviewees had been disability pensioners for most or all of their adult lives, six interviewees had held skilled positions (office assistant, dental technician, glazier, art school teacher, yoga teacher, and hairdresser), and the remaining seven had primarily held unskilled positions of employment (e.g., bus driver, cashier at a grocery shop, factory worker, cleaner, and bar lady). All of the participants lived in private homes at the time of the interviews, except for one who lived at a nursing home, and only four cohabited with a partner.

All of the interviews were conducted and digitally recorded by the first author in the homes of the interviewees. The interviews were semi-structured and centered on issues such as the subjective experience of the financial situation, the budget, deprivations, health, life story, everyday life, and social relations. During the interviews, the first author avoided using the term *poverty* to let the participants define their own situations. All of the interviews were transcribed verbatim, including pauses, laughs, and particles, and the interviews were coded in NVivo.

## Life stories

Our use of life story interviews serves two purposes. First, through life stories, we gain a more nuanced and detailed insight into how older people at the margins of poverty describe their everyday life. Life stories represent a lifetime of accumulated experiences, values, and norms, and they therefore provide an explanatory framework through which we can understand the meaning making (Hoff 2006). The point is that we get a better understanding of how older people experience the present by paying close attention to how they present the past e.g. we get a better understanding of how individuals cope with poverty in old age by understanding how they coped with poverty in the younger years.

Second, though each life story is unique, it may reflect some shared understandings e.g. the life stories in our study are personal accounts, but they also reflect societal changes such as the rise of the welfare state, discourses on poverty and old age. Such an approach to narrative analysis is shared by others in the field of narrative context analysis. For example, Gubrium and Holstein (2009) argues that no item of experience is meaningful in itself; the meaning is reached when linking the experience to other contexts as people situate their stories within contexts. Meaning making is an active practice in which the individual draws from available resources in order to construct a meaningful story (Gubrium & Holstein 2009). De Fina argues in the same way that storytelling at a local (micro) level is connected to a broader societal (macro) level. Therefore an analysis of life stories requires attention to the macro context since none of them is independent of the other (De Fina 2008, see also Zilber Tuval-Mashiach & Lieblich 2008; Gubrium & Holstein 2009). Further, when we use the term “experience” we rely on what Caine, Estefan & Clandinin named a “narrative view of experience” (2013:575). This entails an understanding of experience as constantly unfolding over time, in different contexts, places and in relation with others (see also Clandinin & Rosiek 2007).

Following this perspective on individual life stories and how these are linked to broader societal stories and discourses, a central question we ask in our analysis is: Why are the stories told in the way they are? Answering this requires paying close attention to *what* the interviewees tell, but also to the tellership (see also Gubrium & Holstein 2009). *How* people choose to compose their stories, what they choose to include or leave out<sup>16</sup>, and how they present themselves in those stories provide us

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<sup>16</sup> Medeiros & Rubinstein (2015) highlight the importance of focusing on “shadow stories” since such untold stories may reveal an underlying complexity of narrative composition.

with important insights into the wider macro contexts that these micro stories are part of. Therefore the analysis focuses on *what* is said, and in particular *how* it is said.

In the following analysis, we present the empirical findings primarily from two cases, those of Ruth and Mary. We present the empirical findings from these two interviewees particularly because their life stories differ substantially at first sight. However, a closer examination of the two life stories reveals the similarities between the stories. Before introducing the two cases, we begin by presenting the analytical findings that motivated our analysis; namely that all of the interviewees experienced deprivations, and consequently feelings of shame, but at the same time they presented themselves as being in control and as experiencing a general satisfaction with life. Our analysis was motivated and guided by an ambition to understand how and why the interviewees integrated these seemingly conflicting elements into their stories.

## Results

### Experiences of living in poverty in old age

#### Deprivations

Almost all of the 16 interviewees rejected the idea that they are poor, but they revealed that they experience varying degrees of material and social deprivations, and that they feel shame about their financial situation. Some cannot afford to buy specific groceries and other things for the household, such as fresh fruit, roast beef, psyllium (to counteract negative effect medicine has on the stomach), new clothes, footwear, and new stronger glasses. A 74-year old female interviewee worries that she might receive an extra bill for electricity and heat; therefore, at night, she often only has one small electric light turned on and she wraps herself in a blanket rather than turning on the heater in the apartment. She states that her visitors feel cold. A 79-year old man with a kidney failure goes to dialysis at the hospital three times a week, however as he cannot afford to buy an electric scooter or the like the trip to the hospital is causing him lots of time, energy and stress. Another deprivation mentioned by the majority of the interviewees is that they cannot afford to invite guests for meals at their home or take vacations. A 74-year old female interviewee has a group of friends she sees regularly; however, she cannot afford to join them when they go to restaurants or invite them home for dinner. Instead, she only invites them for a cup of coffee. Buying presents for grandchildren and other family members is also challenging; some interviewees have been forced to cut down on birthday and Christmas presents, others have stopped giving presents at all.

Further, as a reaction to the experience of deprivations, the majority of the interviewees pointed out situations in which they have felt shame because they could not afford to do the same things as other people, or they required financial help to make ends meet. Ruth explained (at the very end of the interview, when the confidence between her and the interviewer was stronger than at the beginning) that, when she turned 80 years, she could not afford to celebrate it with a birthday party. Her friends and family came by to wish her a happy birthday, but she could not afford an actual party, which made her feel shame. Mary explained that, when she visits her daughter, her daughter usually fills Mary's suitcase with presents, and she recounted several occasions in which her family has provided her with cash when she needed it. However, this made her feel shame. Likewise, Gubrium (2013) shows that the feeling of shame is an emotional experience of poverty. Shame and stigma are so strongly connected, that they can almost be treated as synonymous (Walker 2014), thus these feelings of shame may indicate the stigma attached to poverty. These shared experiences of deprivations and shame indicate the severity of the interviewees' financial situation; it reveals that the interviewees' general satisfaction cannot be explained simply by arguing that their financial situation is actually quite good. Thus, in order to understand why the interviewees tell this story, we turn to the analytical questions of *what* they more particularly tell, and *how* they tell it. We illustrate this through the two case stories of Mary and Ruth.

### The stories of Ruth and Mary

Despite deprivations, Mary does not think she lacks money, and Ruth questions whether a life with little money is worse than a life with a lot of money.

#### *Mary*

Mary is 82 years old and twice widowed. She lived most of her life in Copenhagen, the capital of Denmark, but moved to an apartment in the countryside when she retired because she could no longer climb the stairs to her previous apartment due to her fragile health. Before she retired, she managed her own hairdressing salon and worked as a cleaning lady. She now lives exclusively on first pillar pension. When all fixed expenses are paid, she has around 433 US Dollars (3000 DKK) per month, which she believes is sufficient. She has four children and a few siblings with whom she is in regular contact. She also has quite a few friends with whom she meets on a weekly basis, and she also attends social meetings at associations organized by local communities. In general, she seems to have a solid social network, but her health is not good. She has problems with her heart, and she has had several

surgeries, including a new heart valve. She has also had breast, skin, and melanoma cancer. She is currently fighting three cysts in her jaw, which cause her considerable pain.

Her first husband died from cancer when she was in her early sixties. He was a dental technician and earned a reasonable salary. She met her second husband a few years later when she was out dancing. He was an engineer and had what she describes as a “good salary.” However, despite this good salary, they did not save up any money. Her husband did suggest that they put aside some money for their retirement, but Mary rejected this suggestion because she preferred to spend it on traveling and enjoying life while they still could, and she does not regret this decision.

### *Ruth*

Ruth is 81 years old. She lives alone in a private apartment in central Copenhagen. She lives exclusively on first pillar pension, and she spends around half of her income on rent. After fixed expenses have been paid, her monthly disposal income is around 361 US Dollars (2500 DKK), which has to cover non-fixed expenses such as food, clothes, medicine, and gifts. She married when she was 22 years old, and she had two sons. One of her sons passed away recently, which she describes as the most difficult experience of her life. The children’s father left her when the youngest son was an infant, so she raised the two children alone. She lost contact with the children’s father; he suffered from mental illness and was hospitalized before passing away. After her husband left her, at first she worked in a factory, and later on she obtained a commercial degree and worked for an insurance company.

When she was 61 years old, she was accidentally hit by a car and was unable to continue working. As most of her friends have now passed away, her social network is limited, comprising mainly her son, her two daughters-in-law, her grandchildren, and some of her deceased friends’ children. She does not participate in any regular activities (except hospital visits). Her health is troubled, and she still deals with the injuries from the car accident. Her heart is in bad shape, and she regularly goes to the hospital. She does not, however, experience her financial situation as troublesome, but she regrets that she could not afford to celebrate her 80th birthday.



## Two different narratives with the same plot

In this section we focus on *what* Ruth and Mary tell and *how* they tell it.

*What* Ruth and Mary tell us is that they did not save up for their old age and they pointed out different life events when they explained why they refrained from creating private pension savings (and thus have restricted finances today). The following sequence shows that Mary highlighted how she actively chose not to save up:

*Mary: No, I don't have any savings.*

*Interviewer: But is it something you have thought about – saving up?*

*Mary: Well, my husband did, that is my last husband, Paul, the one I married the second time, because he earned quite a lot of money, but I'd rather travel.*

Later in the interview, Mary reflected more on this matter:

*He [Paul] thought it was wrong to spend money all the time; we should remember our old age, [he said].*

*Then I said, "but have you thought about how we might not want to travel when we grow old"? But this is one big lie, since one does want to travel!*

Mary wanted to travel and see the world while she was still in good health, and she encouraged her husband to do so, even though he thought it was a bad idea. By contrast, Ruth's involvement in a car accident forced her to retire, although she wanted to keep working because she had a large debt to pay off. Ruth also explained how she decided to take up a loan in order to support her sons' education, thus underlining how she placed more importance on being a good mother than having a financially secure old age.

Now let us take a closer look at *how* Ruth and Mary construct their individual stories. Although Mary and Ruth's stories highlight different events to justify their restricted financial situation today, the two stories follow a similar pattern. In both these events, the narrator presents herself as a rational actor being in control of the course of her life, and both stories present accounts that have an individual origin. Neither Mary nor Ruth refers to *collective accounts* to justify their current restricted financial situation. Their stories do not blame employers, society, politicians, economic conjunctions, or structural conditions for the course of their lives. Thus, when Ruth and Mary present themselves

as actors in their lives, they also hold themselves and their individual life stories responsible for their current financial situation. Mary explained how she once had enough money to establish private pension savings, but she decided not to put the money aside for her older days. Ruth explained how she decided to support her children's education, and later on to spend all of her savings on paying off debt.

However, the parallel of the narratives ends there because Mary and Ruth ascribed quite different roles to themselves in their stories. Mary repeatedly underlined how lucky she is. For example, when asked about her childhood, she explained that both of her parents were deaf. The presentation of this fact could very well have been followed by several episodes about the struggles and downsides of having not only one but two parents with a handicap. However, Mary turned this piece of information into a positive and humoristic story about how, even today, she and her siblings speak loudly because their parents never taught them to keep quiet. She also underlined how lucky she and her siblings were not to inherit their parents' handicap (even though the parents' hearing impairment was not inheritable, as it was brought on by illness): *"Had one of my parents been born deaf, we would have risked inheriting it. But we talk loud [laughing]."*

Even in her very detailed description of the last minutes of her second husband's life, she concluded that *"he had the best death one could have,"* and she wrapped up an important chapter in her life story by highlighting the positive sides of a tragic episode. In addition, like several other events in her life, she talked about this event in a humoristic manner; she laughed and imitated the tragically funny sound her husband made when he took his final breath, and she laughed again when she explained how paralyzed she and the home nurse, who coincidentally was there, became when they realized that he had actually just died. Mary's story unfolded in the tragic-humoristic genre; the evident plotline in her story is thus luck, love, and humor, and her story is structured according to these overall organizing principles.

We now take a closer look at the role Ruth ascribed to herself in her life story. Ruth's story contains descriptions of luck too, but unlike Mary she dealt with *bad* luck. Her husband and son became seriously ill and they both passed away. She was hit by a car and injured for life. The following sequence shows how Ruth also linked her lack of money in old age to bad luck:

*I was in a car accident at Thor's Street. I was on my way to a meeting at the hospital and was heading for the bus at Thor's Street, and then one car drove up and the driver said that I could cross the street, and then another car came and threw me over the roof. I broke both legs, and my back, and this arm, and it took some time [to recover]. That is why I don't have any money, because a lot of things happened with my job and I had to change and I wasn't really well.*

According to Lyman and Schott (1970), accounts claiming accidents as the source of conduct is a way for the individual to mitigate responsibility, since accidents are generally recognized as hazards and their randomness falls beyond individual control. Therefore, unlike Mary, Ruth did not take full responsibility for her current situation (which is quite understandable given the degree of difficulties she has experienced). It is noteworthy, however, that she does not directly blame any external cause for her situation. She could have blamed her former employer that he or she did not offer her enough recovery time to rehabilitate from the accident and return to work. She could also have told a story about how the hospital failed to help her, or she could have blamed the driver of the car that hit her. However, her story did not contain such blame, thus responsibility disclaiming explanations was omitted from her story. Instead, Ruth blamed bad luck, which is a random event that could have happened to anyone. So here Ruth's destiny of being poor has an individual (random) origin rather than a collective one. But Ruth's story does contain some inherent contradictions at this point, as she notes towards the end of the extract that "a lot of things happened with my job". This may point to how Ruth is not ignorant of structural constraints and their consequences for how her life turned out, however she does not elaborate this story any further; perhaps because the interviewer does not follow up, or because she did not want to disclaim responsibility. Yet, it is our general impression from the interviewees that individual accounts prevail.

Few people would object to Ruth presenting herself as the victim in her story; however, that is *not* how she presented herself. Instead, she reframed her story, presenting herself as a hero who, *despite* all of her bad luck, overcame these challenges because of actions she took. For example, when Ruth's husband left her, she and her children had to move to what she described as a barracks village. However, instead of remaining passive and accepting this decline in housing quality, Ruth took agency and wrote a letter to the mayor, among other people, to let him know about her and her children's bad living conditions. She also decided to receive an education as a way out of the poverty. Ruth therefore took pride in how she actively dealt with these bad conditions of her life and highlighted how she actively *chose* to be a responsible mother, underlining her position as an actor

in her own life. Despite objective obstacles, she did not become a passive recipient of bad luck or structural circumstances.

### Individualization of poverty – blaming one self

Ruth's and Mary's stories differ considerably. Their stories are presented and constructed in different ways; they include different accounts (happenings, events, and choices); they are structured according to different plotlines; and they even represent different genres. Although Ruth and Mary also ascribed themselves different roles in their stories, both women created a sense of meaning through their stories despite their restricted financial situations. However, they did so in very different ways. In Ruth's story, meaning is reached through her self-presentation as a responsible mother who takes action and deals with the outer circumstances that life brings. Mary emphasizes elements such as, luck, love, and a general pursuit of pleasure and joyful experiences in her story. And these elements create a sense of coherence and meaning. While Mary appears to be the "chosen one" in her narration, Ruth comes across as the hero of her story.

Despite these differences the two stories are quite similar. Both women highlight events that have an individual origin, thus placing the responsibility of their restricted economy on themselves, and not, for example, on society. When Mary says that she decided not to save up any money, she presents herself as a responsible individual in control. When Ruth justifies her situation with the accidents, she does not take responsibility but she refers to a general acceptable (and reasonable) excuse for why she does not have any savings. In the next section we illustrate that these aspects of Ruth and Mary's little stories reflect societal macro stories (broad societal changes).

During the early years of capitalism, poverty was primarily experienced and viewed as a collective destiny, i.e., a destiny for specific classes in society. Poverty was a shared destiny for many individuals in the working class; therefore, the individuals living in poverty could, to some degree, share their destiny and the view that poverty was caused by injustices in the welfare system, and they could collectively fight against it. However, in the postindustrial society of today, the affiliation to the traditional classes is weakened and neoliberal values dominate society, which makes a collective fight against poverty much harder. Further, poverty today is often not a permanent condition because many individuals experience poverty at some point in their life course (Andersen & Larsen 2011; Beck 1992). The individualism accompanying this societal development frees the individual from traditional affiliations, thus leaving the individual with many choices. Along with this growing individual freedom comes a larger insecurity and risk because this freedom requires that the

individual is capable of controlling his or her own life. Therefore, today, the responsibility for one's social position is individualized, and poverty is primarily seen as the result of the individual's failure and lack of ability to control and handle the conditions of life (Bak 2004; Beck 1992; Gubrium 2013).

Applying the perspective of neoliberalism and individualization of poverty to the individual stories told by Ruth and Mary, we reach an understanding of why their contrasting ways of telling their life stories and different outlooks on life in general nevertheless end up with the same conclusion: That their current financial conditions cannot be blamed on society or other collective aspects, and that mainly they and individual events linked to them are to blame. Further, the discourse of individualization of poverty may actually be reinforced in later life phases since a potential decline in income due to retirement is often something individuals know will come at some point (if he or she relies only on the first pillar pension). Thus, a decline in income due to retirement is, for many individuals, an *expected event*, which means that one can prepare for a financial decline mentally and practically. While this seems as a good thing, the down side is that it places the responsibility on the individual, since if he or she cannot afford to live on only first pillar pension, she should have made better preparations.

In sum, Mary and Ruth have been living two different lives in terms of their financial conditions, employment, and family life; and their ways of ascribing meaning to their current financial situation also differ. Despite the overall differences, *how* they choose to tell their stories nevertheless reveal that the two stories are quite similar because both women act according to life phase specific expectations, expectations shaped by and reflecting neoliberal discourses, and individualization of poverty.

## Coping with poverty in old age

In this section, the focus shifts from how Mary and Ruth experience their situation to how they more specifically cope with their current financial situation, and how their individual coping strategies have varied across their life spans. Wrosch, Heckhausen and Lachman distinguished between primary and secondary control behavior (Wrosch, Heckhausen & Lachman, 2000). Whereas primary control striving refers to an individual's attempts to actively change the *external* world to make it fit their personal needs and desires, secondary control striving has to do with the *inner* world, and it refers to

the individual's efforts to influence his or her own motivation, emotion, and mental representation (Rothbaum, Weisz & Snyder 1982; Wrosch, Heckhausen & Lachman 2000)<sup>17</sup>.

Ruth has been living under rather restricted financial conditions her entire adult life, and it is remarkable how her coping strategies have changed over the years. Ruth explained how hard she has worked to make ends meet; when she first moved in with her husband in her youth she took a job at a bakery; however, because her husband was unable to work much (because of mental illness), she also worked at a factory. As mentioned, when her husband left her, she could not afford to live anywhere but a barracks village, but rather than accepting or adjusting to the situation she took action by writing to people that she thought might help her and give her some advice and by working long hours and receiving an education to improve her financial situation.

Ruth's strategies of dealing with the financial situation today in old age differ from the strategies she used when she was younger. Her current strategies are more focused on acceptance and adjustment and less focused on actively changing the overall conditions.

*Ruth: ...But money, I simply don't want to discuss that [pauses] because it has caused me so many sleepless nights.*

*Interviewer: When your children were small?*

*Ruth: Well... until now actually.*

*Interviewer: You don't do that anymore, you stopped doing that?*

*Ruth: Well, it's a waste of time. I might as well stop, as I am not going to work anymore. But you see how little money is left [she points at a document on the table showing her monthly amount of pension benefits]. But I don't miss anything. Clothes and things like that I don't miss, as I often buy clothes secondhand and when they are cheap—on sale and the like; I never buy clothes for several hundred DKK (30–40 US Dollars).*

In this extract, Ruth explained how she tries to convince herself to stop worrying about the money because she cannot improve her financial situation by taking on a job. Instead of actively trying to change the situation, she actively attempts to manage her emotions, accept the situation, and adapt to it by saving money on items such as clothes.

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<sup>17</sup> See also Kaul and Kvande (1991). They differentiated between coping and adaption: coping refers to a problem-solving behavior, whereas, adaption refers to those actions that are not directly aimed at finding a solution to the problem.

Mary explained how, in her younger adult life, she did not experience a shortage of money. Nevertheless, she gave one example of how she handled a situation where she and her husband wanted to earn extra money for a car: She was a stay-at-home mom taking care of the two youngest of their four children, but in order to earn the extra money, she got an early morning job as a cleaning lady. Mary's strategies today differ from this because she does not try to change the financial conditions; instead, her strategies are, in line with Ruth's, more focused on accepting and adjusting to the situation. For example, she explained that she cannot afford to buy Christmas presents for her family, and that she does not feel comfortable receiving presents without being able to give anything in return, even though her family insists on giving her presents. To accept that she cannot afford to buy presents, she reminds herself how she always used to provide for them when they needed anything, and she has started knitting dishcloths for one of the grandchildren so that she has something to give in return. Another example of Mary trying to adapt to the situation is when she explained that, even though she still has the desire to travel and buy new fancy clothes, it does not really bother her that she cannot afford to because her aging body makes travelling more difficult and the clothes do not fit her aging body well: *"It isn't the same, getting new clothes today, when they don't fit perfectly, is it!?"*.

These personalized accounts are located within a wider societal context. Mary and Ruth accept and adapt to their financial situation since they have no other choice. That old age leaves no other opportunities than to adapt to financial restrictions is an understanding linked to the social discourses on old age. Phillipson (2013) argues that the societal perspective of old age changed with the introduction of mandatory retirement and the movement of old people out of the workplace. In this way chronological age became essential in relation to the individual's entitlement to receive pension, thus age became a factor of social stratification (Phillipson 2013). Therefore the social construction of old age as a life phase outside the labor market represents a central discourse of aging, and the stories told by Ruth and Mary are in some ways shaped by (and shaping) this societal context.

In their earlier life stages, Mary and Ruth used primary control strategies to improve their financial conditions. However, their current possibilities of actively improving their financial situation are practically non-existing, which we argue is linked with two explanations: 1) they have entered a phase of life that in the welfare state is constructed as a period outside the labor market. This societal story about the unchangeable character of the financial situation in old age is reflected in Ruth's and Mary's individual stories, e.g. when Ruth explains that she might as well stop worrying about her finances, because she is not going to work anymore, because she has retired, underlining how she believes that

changing her financial situation is not an option. And 2) their possibilities of improving the situation is further limited due to their age related health decline: Health stress is more frequent in older ages, when the individual typically faces more illnesses than in younger ages, and serious health problems can directly affect other ongoing goal pursuits (Schulz & Heckhausen 1996). Both Ruth and Mary struggle with a troubled health. Ruth goes to the hospital on a regular basis, and she still deals with the injuries from the car accident. Mary was diagnosed with no less than three types of cancer. When health is significantly poor, the individual's focus on and strategies for coping with poor health might dominate the everyday life, thus leaving no room for coping with the financial situation (Ejrnæs, Larsen, & Müller 2015b). Thus primary control strategies are out of their reach for Ruth and Mary, and they have to use secondary compensatory strategies, which involve settling with accepting and adapting to the conditions that they cannot change. Wrosch, Heckhausen and Lachman (2000) showed similar results to ours in their quantitative study of control strategies across the life span. Managing financial stress might become more difficult when individuals retire and they have fewer opportunities to deal with financial problems. In situations where the individual finds that there is little they can do to change the external world, he or she invests in secondary compensatory control strategies to adapt to the external world (Wrosch, Heckhausen & Lachman 2000). Further, the financial scarcity that some individuals face in old age is rarely a temporary life situation; it is rather permanent as nature limits the scope of strategies available for older individuals (Gabriel et al. 2015).

To sum up, *what* Ruth and Mary tell is that they cannot change their external financial conditions. *How* they tell it shows that in earlier life phases they applied external coping strategies in order to actively improve their financial conditions, however today in old age their coping strategies have changed into internal strategies with focus on accepting and adapting to their financial situation. Thus we see how their individual stories of the unchangeable character of financial conditions in old age reflects broader societal discourses of the social construction of old age as a period of dependency due to forced retirement. Further is the aspect of the age related health decline, which however hardly is a social construction.

## Discussion

Mary and Ruth's life stories differ substantially at first sight, but their stories also share some similarities. Both stories are constructed according to a shared pattern where the women position themselves as main responsible for their current (restricted) financial situation. When it comes to coping with the financial situation, we see how they both adapt to and accept their restricted financial



situation. However, comparing their current coping strategies to how they coped with poverty in earlier life phases showed how they in their younger years more actively used strategies to improve their financial conditions. We argue that the social construction of old age as a period outside the labor market is reflected in the big stories about how old people are able to cope with financial scarcity, and that this big story, plus the actual age related health decline, limits the scope of possibilities for actively changing the situation, thus the only real opportunity is to adjust and accept: Mary and Ruth have to use secondary control strategies.

### Growing up during the Second World War

Also relevant in understanding how the state pensioners experience their current financial situation is the historical context and socioeconomic class in which they grew up. The term *generations* is a common way of understanding differences between age groups and as a means of locating individuals and groups within historical time. Individuals are socialized in relation to the historical and cultural time period in which they grew up, and these similar conditions and possibilities and shared experiences of individuals born in the same time period give rise to social generations. Studies focusing on generations show that each generation receives an imprint from the social and political events of its youth; events in childhood and early adolescence have shown to be of especially great importance in relation to the construction of specific generational characters (Corning & Schuman, 2015; Schuman & Corning, 2017; Schuman & Scott, 1989). The interviewees in this study were born between 1932 and 1947, which means that their childhood and early adolescence took place in the historical context of the Second World War and the postwar period in Denmark, and these circumstances might have had an impact on their socialization. The generation born between 1925 and 1945 is called The Silent Generation; they were born or were children during the Second World War, but (most of them) were too young to fight. They spent their formative years in a historical period with financial scarcity and a more modest degree of wealth, and without a welfare state. Growing up during the Second World War and the following years of recovery is likely to influence how they experience their financial situation today. While it is difficult for the narrator to change historical facts or event, he or she may choose to pay less attention to them, frame them or integrate in different ways into their stories. Thus, people from the same generation may respond, present or integrate those generational impacts in different ways in their stories.

Growing up in scarcity during the Second World War likely taught them how to make ends meet, keep quiet, and go by unnoticed. For example, when Mary explained that buying secondhand clothes

is not a problem for her today, this should be understood in the context of when and how she grew up as she also explains how her parents had rather restricted finances and had to buy secondhand stuff to make ends meet. These lessons from childhood might have instilled this generation with a modesty and satisfaction different from later generations. Thus, when both Mary and Ruth keep reminding us that they “have nothing to complain about,” we have to remember that they grew up in financial scarcity in a historical period where modesty was not only a virtue but also an important coping strategy. These lessons from childhood are crucial to consider when persons from that generation express gratitude or say that they have nothing to complain about.

## Limitations

Some limitations do apply to this study. First, due to the small number of cases included in the study the results cannot be generalized (Small, 2009), however, the aim of this paper is not to produce generalizable results. Rather the aim is to reach a more saturated understanding of some of those mechanisms that the 16 cases experience in regard to their everyday life on state pension.

Second, the results must also be understood in relation to the immediate interview context since life stories are constructed within a specific intersubjective context (Zilber, Tuval-Mashiach & Lieblich 2008, see also de Medeiros & Rubinstein 2015 & Blix et al. 2015). In our study this may be especially pertinent since the narrator and audience (interviewer) in many ways represent an inverse life situation. Ruth and Mary’s stories are situated in an interview context in which they (old women with poor health and restricted finances) are interviewed by a young(er) woman in good health, with a job and thus a higher financial capacity. This interview context is likely to have shaped the stories in various ways e.g. it may create a distance between the interviewer and the interviewee. For example, Ruth started the interview out by showing the interviewer some documents on how much she received in state pension and pointing at the document, she stated that “*I’ve got nothing to hide*” as if she felt that she needed to consolidate her words to convince the interviewer. This example indicates how she emphasizes that she stands up for herself and that she is proud about being who she is, and that she manages to make ends meet. The example may also underline how Ruth perceives the interview as a formal situation and the interviewer as some sort of authority (although the interview took place in the informal setting of Ruth’s own home). Further, in the beginning of the interview Ruth rejected that she lacked money, however, at the very end of the interview, when the confidence between her and the interviewer had become stronger, she revealed that, when she turned 80 years, she could not afford a birthday party. The fact that the interviewees (at first) rejected being poor might reflect the

stigma attached to poverty (Lister, 2004). And again, the examples underline how Ruth seemed a bit skeptical about the very purpose of the interview and the role of the interviewer. To sum up, the obvious differences between the interviewer and the interviewees did in some cases create a distance in the interview, at least in the very beginning of the interview and it may have elicited specific narrations e.g. the interviewees might have downplayed the severity of their situation or they may have felt that they needed to defend themselves and their position.

## Concluding remarks

What Ruth and Mary tell about their everyday life, how they ascribe meaning to their financial situation, and the fact that they *do* ascribe meaning to it despite deprivations and shame illustrates important aspects about the subjective experience of living in poverty in general and more specifically of how persons from this generation who grew up in financial scarcity experience a life of poverty in old age.

Our findings suggest that the stories of Ruth and Mary must be understood in the context of various societal and discursive transformations as well as historical events. First we show how the interviewees highlight events in their life that have an individual origin, placing the responsibility of their financial situation on themselves. These individual stories reflect wider societal discourses on individualization of poverty. Such discourses entail the perspective that the individual holds the responsibility for ending up in poverty to begin with and for moving out of poverty again. We argue that these neoliberal discourses may actually be reinforced in old age because an income decline due to retirement is an expected event for individuals with only first pillar pension, and poverty is, thus, regarded as a result of poor life choices. However, this claim is of course a hypothesis in need of future exploration.

Second, we show how Ruth and Mary ascribe meaning to their stories because, essentially, they have little choice, because of their advanced age and their belonging to a specific phase of life. They both exemplified how, when they were younger, they more actively used strategies to improve their financial conditions and move beyond poverty. But now, being outside the labor market and in poor health, their only option of dealing with poverty is to accept and adjust to the situation. Poverty in old age is rarely a momentary life situation, rather it is permanent; thus, the potential of changing the situation is somewhat non-existent, and their only option is to use secondary inner control, e.g., adapting and accepting. In other words, advanced age makes active coping more challenging.

Third, we argue that the interviewees share the conditions of growing up in financial scarcity during the Second World War. This might have taught them to be modest, to not draw attention, and to adjust to their life conditions, thus they might fail to speak up or ask for help when necessary. This point is important to keep in mind when individuals belonging to this generation tell that us they have no problems making ends meet.

Finally, the stories told by Ruth and Mary are told to an audience that in many ways represent an inverse life situation (the interviewer was young, in good health, she had a job and was not poor) this could imply that the interviewees downplayed their daily struggles, or the consequences of living in poverty. This immediate context is important to take into consideration when interpreting our empirical results.

The state pensioners living on the margins of relative poverty in a Danish context ascribe meaning to the situation, accept it, and adjust to it because it is their only real option; they cannot change the situation. Their advanced age and poor health make it difficult for them to cope with and overcome their poverty; however, owing to the specific generational imprints and their scarce upbringing, they do not complain or ask for help. This empirical knowledge on the subjective experience of living on the margins of poverty in old age is an important contribution to the existing, primarily quantitative, research on poverty in old age because it informs us of not only the subjective experience that hides behind the many statistics on relative poverty and financial strain in old age but also the differentiated coping strategies available in old age.

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## Artikel 3: Making Ends Meet in Financial Scarcity in Old Age

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**Abstract:** This purpose of this paper is to explore qualitatively how older people (aged 69 to 85 years) living in relative poverty experiences their daily life and how they make ends meet (N=16). The empirical analysis shows that despite deprivations the interviewees are mostly satisfied, and in order to analytically understand this satisfaction I draw on three individual and structural aspects: (1) The Danish welfare state ensures the interviewees' basic ontological safety. (2) As the interviewees lived in financial scarcity during other phases of their lives, they are familiar with being thrifty, and they have a practical sense of making ends meet. (3) Although none of the interviewees had saved up for their retirement, some had saved up social capital, which enables them to modify or take a break from financial scarcity. Thus, although the interviewees' financial capabilities are similar, the interviewees' actual daily lives are very different from each other.

### Introduction

Approximately one in six Danish state pensioner live entirely or primarily on a social state pension,<sup>18</sup> which provides a disposable income close to 60 % of the median income in Denmark, making them objectively at risk of experiencing relative poverty, according to the official European Union (EU) definition.<sup>19</sup> The 1990s pension reforms in most European countries decreased the systems' ability to prevent and reduce poverty in old age (Grech 2012; Schwartz 2006). Thus, relative poverty in old age remains an issue. In quantitative studies, low income in old age has been linked to a series of poor outcomes, such as lower life expectancy (Baadsgaard & Brønnum-Hansen 2012), lower general well-being (Golden et al. 2009), social exclusion (Mood & Jonsson 2016), and psychological distress and worry (Keith 1993; Litwin & Meir 2013; Litwin & Sapir 2009). Such studies on income poverty are

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<sup>18</sup> Defined as disposable income, in addition to the social state pension, at a maximum of 100 Euro per person/month.

<sup>19</sup> Sixty percent of the median income in Denmark is DKK 128.400 (2014).

important, as they provide information about the individual's consumption power and how many individuals are above or below the poverty threshold (Andersen et al. 2013). However, studies on income poverty do not inform us about what standard of living, or daily life is possible within these financial frames, or how living within these financial frames is experienced. Several studies showed that there is not necessarily a direct link between objective living conditions and the economy on one hand and an individual's subjective life satisfaction on the other hand (Allardt 1975; Leeson 1999; Longva 1993). To understand how old age poverty is experienced and managed, we need knowledge of older people's daily lives. Therefore, focusing on subjective experiences, I investigate how state pensioners living in financial scarcity experience and manage their daily lives.

## Background

Stjernø (1985) characterized modern poverty as a tyranny of financial scarcity because poor people struggle to make ends meet and participate in activities in which other people participate. However, if poor people refrain from spending money in other domains, the poor are able to create opportunities to participate to some extent in a life that is considered normal in the social context. Thus, to obtain a small bite of the wealth evident among those in the surrounding society, modern poverty requires careful prioritizing, saving, and renunciation. However, modern poverty leads to feelings of humiliation and shame, creates a dependence on limited welfare benefits, and often forces individuals to accept presents or handouts from family members (Stjernø 1985).

Because old age is socially constructed as a phase of retirement (i.e., outside the labor market), older people have only a few actual possibilities of changing their financial situation (Phillipson 2013). Thus, poverty in old age differs from poverty in other phases of life because it is often persistent (Gabriel et al. 2015). In contrast, younger people for whom the primary cause of poverty is unemployment have the possibility of taking on a job and actively moving out of poverty. However, individuals who are unable to work due to poor health, a lack of qualifications, and/or a lack of connection to the labor market do not have the same actual possibilities of improving their financial situation (Ejrnæs, Larsen & Müller 2015). Similar to younger people who for different reasons are unable to work, older people in poverty have very limited possibilities for improving their financial situation. Taking on a (part time) job in order to earn more money is not necessarily a solution. First of all, because of poor health. Second of all, because income from work will be set off in the pension payments, i.e. any income exceeding DKK 20,500 (USD 3,272) for singles, and DKK 40,600 (USD

6,479) for married couples/cohabitants causes offsetting in the state pension.<sup>20</sup> Thus, older people's only actual possibility is to accept and adjust to a life in financial scarcity (Brünner & Andersen 2018).

Nevertheless, only a few studies have examined how older people living in financial scarcity actually experience and manage their daily lives. These studies have shown that older people living in financial scarcity apply various savings strategies to make ends meet (Dominy & Kempson 2006; Finch & Elam 1995), and that old people tend to experience a life in financial scarcity differently from younger people. For example, older people would rather do without than incur debt, and they experience less subjective deprivation compared to younger people in the same financial conditions (McKay 2004; Price 2010; Scharf et al. 2006). Older people living in financial scarcity often underestimate the severity of their financial scarcity because they lower their expectations, and thus, accept that they cannot afford certain things (McKay 2004). Therefore, the oldest of the old (80+) worry less than the youngest of the old, and this is an important empirical point to keep in mind when studying financial scarcity in old age (Litwin & Sapir 2009). Dominy and Kempson's (2006) study suggested that to understand older people's experience of deprivations, it is essential to consider age and poor health, family support, and lifetime income and standard of living (Dominy & Kempson 2006). A qualitative study on female state pensioners living in financial scarcity in Denmark also showed that different aspects of the individual life course are important when trying to understand how older people in financial scarcity cope with the situation and why they do this in different ways. The women in the study perceived their current life phase in old age as representing freedom due to an absence of duties, such as taking care of the household and childcare, which they dealt with during previous phases of life. Thus, despite financial scarcity, many experienced a good old age (Due 1994).

Studies in the field of old age and financial scarcity have documented some of the challenges and risks that are prevalent among this population, and they have indicated the importance of considering the individual's life course, social relations, and the societal context when examining poverty in old age. However, we know only little about how everyday life near the EU's official poverty threshold is actually experienced and managed by the old people themselves, thus we need more information on subjective everyday life and how this is affected by individual and structural factors. Therefore, to close the knowledge gap between the objective financial living conditions and the subjective

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<sup>20</sup> Exchange rate = 626.60.

experience, the following research question guided this study: How do Danish state pensioners living in financial scarcity experience and manage their everyday life?

Based on empirical findings, this study combines individual and structural explanations. Thus in order to understand the everyday life it takes into account the significance of both the welfare state context and experiences in the individual life course. The study is theoretically founded in Bourdieu's concept of practical sense, which has some implications regarding the levels of explanation included. Thus focus is not only on the interviewees' current life but also on experiences (of financial scarcity) in previous life phases, and how these factors shaped the way the current life is experienced and managed.

## Everyday life in light of habitus and practical sense

The analysis combines an everyday life perspective with the Bourdieu (1990) perspective of habitus and practical sense to understand the everyday lives of older people living in financial scarcity in the societal context. To understand how the interviewees experience old age in financial scarcity, an everyday life perspective is applied. However, a crucial assumption in this paper is that older people's ways of understanding their everyday lives are not just individual or arbitrary and might be a pre-reflexive product of their habitus and practical sense. Therefore, this paper also aims to understand why the interviewees perceive their everyday lives in the way they do.

An everyday life perspective is applied as an overall theoretical framework: This perspective comprises a field of meanings centered on how people experience, interpret, and discern what it is like to grow older and be old. The everyday life perspective centers on subjective meanings that might appear to the individual as objective facts but inform us about older people's feelings, thoughts, and methods of understanding their world, that is, a focus on the simple and regular rhythms that constitute everyday life. Through the everyday life perspective, the focus is to understand how the poorest state pensioners interpret and manage the financial scarcity of their daily lives. If we fail to listen to the voices of older people, we risk that the societal negative stereotypes regarding older people dominate. For example, an 80-year-old person might not necessarily first identify herself as an old person, although her social surroundings and society would not hesitate to define her as old. The everyday lives of older people are actually founded on universal human aspects, such as friendships, caring for loved ones, getting by in daily life, moving considerations, and so on (Gubrium & Holstein 2000). Thus, the aim of applying an everyday life perspective to the empirical data in this study is to gain

knowledge of how they experience and handle the part of their everyday life consisting of their financial situation.

In contrast, Bourdieu offers a framework to explain *why* the natural and taken-for-granted world is created in terms of habitus and practical sense. Bourdieu (Bourdieu 2000, 1993, 1990) emphasizes the importance of acknowledging the wider social context and structural factors, and his concept of habitus bridges the individual and collective experiences because the habitus is simultaneously individual, collective, and societal. Additionally, Bourdieu (1990) defines habitus as the pre-reflexive dispositions inscribed in the individual, while ensuring that the individual's inner aspirations and actual possibilities correlate. Therefore, the most improbable things are excluded as unthinkable by a submission to make a virtue of necessity. Past experiences are actively present in the habitus, and they are manifested through schemes of perception, thought, and action, thus ensuring a "correctness" (Bourdieu 1990:54) of practices over time with much more accuracy than can explicit norms. I.e. the inner system of dispositions functions like an internal law making sure that the external norms are constantly exerted and reproduced. This system of dispositions is a kind of present past, which perpetuates into the future. Thus, habitus is the generator transforming the characteristics of one's social position into one's overall lifestyle (Bourdieu 1990).

An individual's habitual choices in everyday life are guided by practical sense. Bourdieu (1990) describes practical sense as a *feel for the game*, which is founded in the social field in which the individual is socialized; the individual, thus, has impressive internalized knowledge of how to act in the specific field. Practical sense offers a way of relating to the world in a natural way, without having to reflect on how to act. Because native membership in a field implies a feel for the game, everything that takes place in the game seems sensible—full of sense and objectivity (Bourdieu 1990).

## Social capital

Social capital involves social obligations or connections accumulated through membership and provides members with the backing of collectively owned capital, a credential that entitles them to receive different kinds of credit. Through a social network, the individual has access to and can draw on different kinds of actual or potential resources available. Thus, the volume of an individual's social capital depends on the size of the social network of connections that he or she can mobilize and on the volume of capital (economic, cultural, or symbolic) possessed by those to whom the individual is socially connected. Therefore, to some extent, social capital depends on economic and cultural capital because it exerts a multiplier effect on the capital an individual possesses. Social network

relationships result from investment strategies (individual or collective) aimed (consciously or unconsciously) at creating or reproducing usable social relationships, for example, through family relations, and these relationships are reproduced endlessly. The exchange of things between members is a symbol of recognition that reproduces the group's membership (Bourdieu 1986).

## Methods and data

This paper draws on life story interviews with 16 Danish state pensioners living in financial scarcity on the margins of relative poverty. The interviewees' financial scarcity is illustrated by the large inequalities in their disposable income compared with an average Danish state pensioner. The average disposable equated income for a Danish state pensioner in 2016 was DKK 17,512 (USD 2,795) a month (private calculations from Statistics Denmark 2018), while the state pensioners included in this study receive approximately between DKK 9,500 and 10.600 (USD 1,532 – 1,692) a month from state pension (basic amount and supplement) and ATP<sup>21</sup>.

This study is empirically founded in qualitative interviews with a vulnerable social group, thus ethical considerations are crucial. The study was registered and approved by the Danish Data Protection Agency, as legally required in Denmark. Further, I have followed ethical guidelines as provided by Brinkmann (2015). Prior to the interviews I have obtained an informed consent from the participants. All interviews are anonymized e.g. original names of persons, places and recognizable details in their life stories are blurred.

The participants were three men and 13 women living in rural and urban areas in Denmark, age between 69 and 85. Three participants have been disability pensioners for all or most of their adult lives, seven interviewees had held skilled positions (i.e., office assistant, dental technician, glazier, art school teacher, yoga teacher, bus driver, and hair dresser), and the rest primarily held unskilled employment (i.e., cashier at a grocery shop, factory worker, cleaning lady, and working at a pub). All live in private homes, except for one who lives in a nursing home. Only four cohabit with a partner. They all live entirely or primarily on social state pensions.

All of the interviews were conducted and digitally recorded in the interviewees' homes. The interviews were semi-structured and centered on issues such as the subjective experience of the financial situation, their actual budget, deprivations, health, life stories, daily lives, and social relations. During the interviews, I purposefully avoided using the term poverty to allow the

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<sup>21</sup> ATP is a lifelong pension paid out every month.

interviewees to define their situations. All of the interviews were transcribed verbatim and coded in NVivo.

The recruitment strategy was based on two criteria: (1) The interviewees' income consists of primarily or entirely a state pension, appendixes and ATP, and (2) the interviewees are state pensioners. The participants were recruited for this study through different channels. Most of the participants—14 out of 16—were recruited through my personal or professional network. Five people were recruited through my personal network and thus, are friends and family members of my friends and family. Nine were recruited through my professional network with an organization either because they receive formal visits from a professional care worker from community care (six) or because they are volunteer visit friends for other older adults (three), and two participants were recruited through a senior club, where I attended a social afternoon meeting. I did not know any of the interviewees before they were recruited.

Financial capacity is often considered a private matter. However, to recruit interviewees for this study I had to verbalize this private subject. When recruiting, I carefully avoided using normative terms such as poor, financial scarcity, and the like; instead, I verbalized the study using more neutral and open terms. Thus, I explained that I was conducting a study of the everyday on a social state pension, and that the object was to get insight into and knowledge of the everyday life for state pensioners living primarily or entirely on a state pension.

### The interview context

It is important to take into account the specific context of the interview as this affects the outcome. Thus, the meaning created in an interview situation also reflects the social positioning of the interviewee and the interviewer (Schultz 2005). Therefore, age, gender, social class, race, and other social categorizations affect the interview situation and thus, the knowledge production. If the interviewer and the interviewee belong to different social categories, this difference might enhance the impact of the social categories because of the social distance in the interview situation (Miller & Glassner 2011). The primary social positionings at stake in the interview situation are the distinction between young(er) and old(er) and between rich(er) and poor(er). It is impossible to account for the impact these categorizations may have had in the specific interview settings. However, the categorizations might have caused the interviewees (consciously or unconsciously) to attempt to downplay the severity of their financial scarcity, which might have been enhanced by the stigma associated with poverty (Lister 2004).



Nevertheless, I find that the knowledge produced in an interview should not be seen as only a product of the interaction and positionings in the specific interview context. Valid knowledge of the social world is also produced when the researcher lets the research object appear, that is, being loyal to the actual character, letting her define her own lifeworld, and letting her ask questions using her own words, not the researcher's words (Kvale & Brinkmann 2015). Thus, when I recruited and interviewed the participants and analyzed the empirical data, I made sure not to define financial situation and daily life, to invite the interviewees to define the terms using their own words. Further, I focused on letting the empirical material speak for itself, thus, for example, not “drowning” the voices of everyday life in overshadowing theory, to ensure loyalty toward the empirical material.

## The analytical approach

The object of the everyday life perspective is to let the interviewees define the financial aspect and what this means for their everyday lives. The themes in the analysis are based on the empirical findings. However, assuming that social structures play a crucial role in determining which lifestyle an individual takes for granted and is adapted to, Bourdieu's (1990) perspective of habitus and the logic of practice are applied. The aim of the analysis is to understand the interviewees' individual everyday lives and to establish how their (seemingly) individual life stories are connected through a shared practical sense with a social origin. Thus, the use of life story interviews serves two purposes: (1) obtaining a nuanced and detailed insight into how state pensioners in financial scarcity experience their everyday lives, and (2) determining how social relations play a part in their everyday lives. Bourdieu's (1986) concept of social capital is applied to analyze how the interviewees experience social capital and establish the kinds of help they receive in their everyday lives.

A life story represents an individual's self-presentation of life that is wrapped in external cultural factors and internalized social rules, codes, and values that the individual has accumulated through life (Hoff 2006). Therefore, it is possible to improve our understanding of how older people experience their everyday lives if we also know something about their past. Despite being unique, each life story also reflects dispositions of habitus shared by people with similar social backgrounds as a collective habitus, and thus, inform us about a shared social world. This shared world means that an individual's experiences of his or her everyday life are not purely of individual origin or a matter of coincidence but also reflect the pre-reflexive habitus and the wider social context in which the individual is situated.

## Results

### Satisfaction with everyday life

I did not explicitly ask the interviewees if they were satisfied with their financial situation, or with their life in general. Nevertheless, a general feeling of contentment runs through the interviews. To exemplify I present an extract from the interview with 75-year-old Johanne:

*Now that I'm in my—well, it must be called “old age”, when you're 75, right, I don't know—I reflect. I think about, and I make sure that I take care of the days, and that I enjoy them. That is how it must be. When you go to the library and see the great supply, it's unbelievable. I like reading. I ride my bike up there, have a cup of coffee, it's 20 DKK [USD 3.00] with cake. And I read those magazines and newspapers I feel like reading, and afterwards, I go upstairs and find a DVD and some music and whatever I feel like reading. Isn't that a luxury?*

She captures the general feeling of satisfaction with everyday life in financial scarcity, which I find in the interviews. This general feeling of satisfaction is motivating the empirical analysis as it raises the question of *Why?* – *Why are they satisfied with a life in financial scarcity?* In the next section I present the analysis of how the interviewees manage their scarce everyday lives, which is crucial in order to understand this overall satisfaction. Thus, in the analysis I link this feeling of satisfaction to their ways of managing their financial scarcity.

### The importance of being anchored in social networks

The participants' experiences of everyday life in financial scarcity heavily depend on what kind of help is available to them through their social networks. However, the interviewees have remarkably different resources available through their social capital. For example, 70-year-old Margret, who has an impressive social network, noted, “It [life in financial scarcity] depends very much on what kind of helpers you have in your life.”

In contrast, 79-year-old Wilfred exemplifies poor social capital: Wilfred suffers from heart trouble, kidney failure, inflammation of the nerves, and posttraumatic stress disorder, and he lives alone in a run-down one-room apartment. He has no children or other family members, and no friends with whom he socializes at home; thus, his social network is very limited. He goes to dialysis three days a week, and he spends his afternoons on the other days at the local pensioner's club playing cards. A professional care worker from community care also visits him for one hour every second week. These

visits are precious to him because they are his only source of practical help and emotional support. At the end of the interview, when asked if he wants to add anything to what has been discussed, he explains (once again) that he really misses having someone around to help him with practical things:

*Well, as I've told you several times, I miss having a person to help me with small things. You know what, I'll give you an example. When I first moved in here, the moving boxes were all over the place for months. But then I did manage to get help to move them; otherwise, I wasn't able to sleep. But they have been here until now. It [the apartment] was without illumination, it was all dark in here. I tried to install lights with a small ladder. But the ladder fell, it was very unfortunate... One reads so many splendid things about handymen from the municipality coming to help with that sort of thing... The janitor says that he doesn't have the time for it...*

Wilfred is alone in the world, and the social capital available to him for emotional, practical, or financial help is limited or nonexistent.

By comparison, the majority of the interviewees have more resources in their social network because of their children, which they draw upon when necessary. For example, some reported receiving help with practical matters, such as writing applications or other kinds of communication with the municipality, moving, cleaning the windows, or being picked up and brought back home after social family gatherings. Others receive help related to financial/material matters, such as inheriting their children's electronic devices; receiving a new TV, coffee machine, or glasses when the old ones break; or receiving spending money when needed. Seventy-four-year-old Inga explained that her son is always there for her, and he recently helped her by paying for her new glasses because he wanted to repay her for all the times she helped him earlier in his life:

*Interviewer: What if your television breaks?*

*Inga: Then I'll die! ... Then my son is going to bring me a television right away.*

*Interviewer: He sometimes helps you financially?*

*Inga: Yes. Also, there was one year, which was last year, that I needed new glasses. But I had to wait for the elderly check<sup>22</sup>. Then the day after he called me and said, "Let's go for a ride!" We went to*

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<sup>22</sup> The elderly check is a lump sum paid out once a year to economically disadvantaged elderly.

*the optician, and he said, “Go inside and buy yourself some new glasses. Now!” And then he went inside and paid for them. When I received the elderly check, I said to him, “Here you are!” “No! How many times have I received from you during my entire life?! Now you are getting something from me,” he said.*

Seventy-year-old Margret is a widower and lives alone in an apartment in a Danish city. She lived most of her adult life in the countryside with her husband and three children, and although she was educated as a librarian, she never worked as one. Instead, she taught yoga classes and created art, which she sold from time to time. She never had a high income, but she is used to drawing upon a barter economy and her large social network that consists of people rich in different forms of capital. For example, sometimes they would buy an entire deer from the local hunter for only DKK 400 (USD 60), and they could often get pheasants almost for free. Thus, she and her husband were able to throw large parties in the summer and invite their yoga students and many other friends. Margret continues this way of life in her old age, although she now receives more than she contributes. She sums up this theme in her life as follows:

*When Michael [one of her younger friends who imports wine and owns several prominent restaurants] said, “Well, do you want to join some French winegrowers on a tour this Saturday?” I texted him back, “But I don’t speak French!?” Then I bumped into him at the station, and he said, “But, you know, other people are paying for this!”*

*[...]*

*And then we sailed, from one gourmet restaurant to the next, Saturday mid-morning, and with a wineglass on the boat, all the time filled with wine, and then a winegrower presented this wine, and then we drank, and then we made land and entered some fancy restaurant, and they made a course, and we had some other wine there, which one of them presented, and then we went back to the boat again [...]: This is pretty much my life because I know an unbelievable number of people, and because Conrad [her deceased husband] did so many things for many of those people and they think that we have been friendly and welcoming to them; thus, they do something for me now.*

Margret socializes regularly with her children and many friends. Throughout their lives, Margret and her husband managed to create a large social network consisting of many different people, and the capital they accumulated in their social network is now paying off in various ways.

A consistent theme throughout the interviews is that many of the participants receive help from their social network today because in earlier phases of their lives, they were always there when their friends and family needed help. Therefore, although none of the participants had saved up for their old age financially, those who saved up social capital are now being repaid through access to the capital available in their social networks. Social networks have a value that goes beyond the immediate value of being together. Thus, by participating in social relations, individuals can access resources possessed by other individuals in their social network. Social capital (alongside other forms of capital) is also defined as accumulated labor that is immanent in relationships between individuals and can be transmitted through time (Bourdieu 1986). Therefore, social capital functions as a kind of investment made during earlier phases of life, which pays off later when needed. The social anchorage has a crucial impact on everyday lives of the interviewees who have social capital available, because it enables them to modify or take a break from the otherwise overpowering financial scarcity by allowing them to access capital that would otherwise be out of reach due to their financial conditions. However, as described, social capital is not available to all of the interviewees, and thus, represents a crucial difference regarding their experience with and possibilities of making ends meet in financial scarcity in old age.

The next section analyzes how the interviewees—regardless of their social capital—manage to get by in their everyday lives of financial scarcity. Although the analysis of social capital reveals large *differences* between the interviewees, the focal point of the subsequent analysis is the significant *similarities* in how they experience and manage the scarcity of their everyday lives.

### Ensuring ontological safety

The interviewees explain that they have little knowledge or interest in managing their budgets (except for spending their disposable amount after paying fixed expenses). Thus, the responsibility for managing their budgets is outsourced to the bank, which pays all fixed expenses automatically. The interviewees are spared the worry of financial uncertainty, leaving them with a small fixed amount for groceries and pocket money, which they can spend as they please every month.

As the majority of the interviewees live in elderly senior apartments rented through the municipality, the rent and housing subsidy are automatically deducted from their state pension; thus, paying rent is not a concern. Additionally, those living in privately owned apartments or houses, where housing costs are not automatically deducted from the state pension, are not either concerned about the rent

because not paying it is unthinkable. When I ask Violet if she has ever failed to pay her rent on time, she replies:

*Violet: No, no, no, never! That might be the last thing happening on Earth. I'll tell you that! No, that doesn't happen for me. In fact, it never happened for anyone in my family that I know of [...]. But I do support the homeless people as well....*

*Interviewer: Okay?*

*Violet: I must admit that. And I buy their paper every time I pass by, and every month. I don't buy two issues of the same paper, but I pay them more than the 20 DKK [USD 3.2] it costs; I might give them 30 DKK [USD 4.8]*

*Interviewer: How generous of you to do that!*

*Violet: Well, I get to eat every day; they don't, right?*

This extract captures the interviewees' general viewpoint that always paying rent is natural and taken for granted. It is unthinkable to postpone paying it because they are aware that it is crucial to avoid homelessness, and by prioritizing their rent payments, their basic ontological safety of having a home is secured. Violet also illustrates the relativity of financial scarcity; that is, she helps homeless people because she realizes that she is in a better situation than they are. Therefore, despite not having much, approximately half of the participants share their awareness that other people are in worse situations, which illustrates the interviewees' appreciation of their own basic security.

Expenses for medicine, dental care, and other health-related issues also are not a concern or unrealistic expense for the interviewees because the Danish welfare state provides an important safety net in this regard: Financially disadvantaged state pensioners can apply for a *health allowance* (all the interviewees in this study are included in this group). The health allowance is a continual benefit that is automatically renewed every year if the person is still entitled financially, and the health allowance ensures that 85% of the expenses for medicine and dental care are automatically covered by the municipality. Further, the *extended health allowance* covers other health-related lump sum benefits, such as dental prostheses, glasses, and regular foot care. To receive benefits from the extended health allowance, citizens are required to apply for coverage before buying or ordering a product (borger.dk

2018). The interviewees consider this welfare state benefit essential because otherwise they might not be able to afford necessary medicine.

This section shows that the basic ontological safety is ensured at two levels. First, the welfare state provides a financial safety net by providing a housing subsidy, deducting the rent from the state pension, and minimizing health expenses through the health allowances for financially disadvantaged pensioners. Second, the interviewees have a habitual capacity to ensure their ontological safety; thus, they have arrangements with the bank to ensure that fixed expenses are paid, leaving them with a disposable amount to spend on groceries and other daily necessities. However, ensuring that the monthly budget for non-fixed expenses actually suffices requires hardline frugality and thriftiness, as is discussed in the following section.

### Careful and thrifty spenders

Most of the interviewees admit that they need to be thrifty and practice restraint to make sure that the money lasts for the entire month. Several interviewees explain how they split their monthly food budget into four weekly portions. Inga (74 years old) stated:

*Then I saw this thing on a TV show about putting the money in envelopes and hiding them and taking one every week. I thought, "I'm going to do that!" Because it cannot be true that when we get to the 27th I have nothing left for the rest of the month. I don't want that anymore; that's why I did it like that. So, every Friday I put 500 DKK [USD 80] in my pocket for cigarettes and groceries.*

Their everyday lives are largely structured by their financial scarcity, which requires them to apply thriftiness to get by, and financial thoughts and worries play a crucial role in their everyday lives. The interviewees save money on groceries by frequenting the cheapest discount stores, searching for food at reduced prices, and traveling to supermarkets at the other end of town<sup>23</sup> to save a few coins on a loaf of bread or a bag of coffee (and making sure they buy extra to store for later). Eighty-year-old Magda explains that she happily travels through town to obtain good deals, and she always takes her shopping cart to ensure she does not miss out on a great deal because something is too heavy to carry home:

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<sup>23</sup> Another way in which the welfare state provides help for state pensioners is by providing them with a pensioners' pass for public transportation. With this pass, state pensioners and disability pensioners can travel on public transportation at significantly reduced prices, e.g., three months in greater Copenhagen for DKK 460 (USD 73). The regular price is DKK 1575 (USD 252). Thus, the cost of public transportation is not a concern.

*Interviewer: And perhaps you have become an expert at finding cheap groceries in the supermarket?*

*Magda: Yes, yes, indeed. I go all the way to Rema 1000 if they have cheap coffee or something else—I can do that—and I like doing that. To Aldi and Lidl, or other supermarkets, I do that....*

*Interviewer: Wherever there is a good deal?*

*Magda: Yes, indeed; that's really important. Rema 1000 has amazing deals, but it is far away. But then I have this little wagon I bring there [...]. The worst thing is large bottles of soda or glasses with pickled gherkins or beetroot, they are so heavy....*

The interviewees also try to make their groceries last as long as possible. For example, Tulle admits that sometimes she skips a meal to make the groceries in her fridge last a bit longer. Although none of the other interviewees admit to skipping meals for economic reasons, they put considerable thought into making their food last. For example, 75-year-old Johanne buys minced meat at a reduced price—due to a nearing expiration date—which she splits into four portions and adds a lot of beans and lentils to create many cheap meals.

When it comes to buying clothes and shoes, the interviewees apply the same carefulness and frugality. They consistently point out that they do not need many new clothes or shoes because they have accumulated a sufficient number during their lifetime and do not wear them out often anymore. Thus, there is no need to buy anything new. Nevertheless, when they do require new clothes or shoes, they save up for them or buy them on sale or secondhand. Eighty-one-year-old Ruth explains that although the amount of money is small, she does not miss out on anything because she buys only cheap clothes:

*But see how little [money] is left. But I don't miss out on anything. Clothes and the like I don't miss because I use a lot of secondhand clothes, and buy them when they are cheap or on sale. I never buy clothes for [more than] several hundred DKK [USD 30–40].*

Getting a good deal on clothes and regular shoes is not difficult for the interviewees. However, some have problems with their feet, requiring new, sensible shoes, or even specially made footwear. Several explain that they often cannot afford to buy new shoes when needed, so they wear old shoes that are worn out. This situation is exemplified by 79-year-old Wilfred:



*Interviewer: How about footwear?*

*[Wilfred shows me his feet with sensible-looking, foot-shaped Ecco shoes.]*

*Interviewer: Those are some sensible shoes you've got there.*

*Wilfred: But look here... [He points at the very thin and skewed worn sole of his shoes.]*

*Interviewer: Indeed, you're right! It is not easy finding footwear secondhand.*

*Wilfred: Oh, you know what? One may not use that. You know, I have nerve inflammation in my feet; it would be a disaster to me. But clothes, I can use those. For example, when it gets cold, I buy warmer things.*

The interviewees are good at making ends meet because they are frugal and thrifty. Nevertheless, they reveal that they experience material and subjective deprivations in their daily lives. Some cannot afford to buy specific groceries and household items, such as fresh fruit, roast beef, psyllium (to counteract the negative effects medicine may have on the stomach), new clothes, footwear, or stronger prescription glasses when needed. Others manage to afford such items by saving money on electricity and heat; therefore, they live in apartments that are (too) sparsely lit and heated. The majority of the interviewees also claimed that they cannot always afford to invite guests for meals in their home, go on vacations, or buy presents for grandchildren and other family members. Some have been forced to cut down on birthday and Christmas presents, and others have stopped giving presents at all, but they expressed feelings of shame about doing so. Their experience of deprivation underlines the severity of their financial condition. However, they retain a feeling of satisfaction, and they continue to make ends meet but *not* because they have plenty of money.

Despite (or because of) their overall hardline thrift and austerity and the experience of deprivation, the interviewees are able to afford a little extra something in their everyday lives that is not essential to their physical survival. The majority of the interviewees explain that they manage to save up a little money to spend on small pleasures, such as buying coffee and cake while reading the free magazines at the library; enjoying a glass of wine at an art exhibition; going to the public swimming pool, a fitness class, or the gym; buying presents for their family; eating lunch at a café; or going on a small excursion. In the following extract, 74-year-old Inga captures this pleasure:

*If I am going to spend money on pleasure, then I don't know... See that ashtray next to you, it has a lot of small coins, I put those in a bottle, and on the first of December and June, I empty it, and then I can allow myself other things. I like going to flea markets, where you can find cheap blouses and that sort of thing, right. That's my pleasure. Or out of the blue, I say to my son, "Let's go out to eat a Wiener Schnitzel!" He does that on his birthday, and so do I. But it is expensive if you are to pay 500 DKK [USD 80] for two persons to eat out on your own. One can barely afford that...*

Buying presents for grandchildren and other family members is an important topic for most of the interviewees. Many of Tulle's family live in another part of the country, and although the train ticket is expensive, she managed to save up, not just for the train ticket but also for Christmas presents. However, she has reluctantly cut down recently, as she can no longer afford the expense.

The analysis has shown that the interviewees manage to make ends meet in their financially scarce everyday lives due to the thriftiness they apply. Their everyday lives in modern poverty are dominated by their continuous carefulness and frugality, and they carefully control how much money they spend. When it comes to money, nothing happens by coincidence. However, despite their constant thriftiness, they continue to experience deprivations. Therefore, the interviewees implement strict saving strategies, so they can afford to do some of the small things they enjoy.

This section has provided an understanding of how the interviewees manage their everyday lives. The following section aims to understand how they experience their everyday lives in financial scarcity by linking it to their habitual practical sense.

### The sense of financial scarcity

*Tulle: Well, there are lots of things that you would like, that you nonetheless have to do without, right?*

*Interviewer: Do you have any specific examples?*

*Tulle: No, actually not [...] yes; I would like a really nice roast (laughs). But no—I don't know—because I'm used to writing a shopping list, and I know what I need and what I'm used to. So, one might say that my way of shopping is monotonous. Well, I do live very monotonously, I believe.*

When asked if there was anything in the supermarket she refrains from buying, Tulle finds it difficult to think of something, and when she *does* come up with one thing (a nice roast), she immediately dismisses it, referring to her habit of writing—and sticking to—her shopping list. Additionally, when I asked Ruth how she hypothetically thinks her life would have turned out if she had had more money, she finds it a somewhat ridiculous question.

Although the interviewees always have to be thrifty and mindful of how they spend their money, they do not consider it a struggle. Everyday life in financial scarcity appears to the interviewees as the only real way of living, and being thrifty is a natural part of their daily existence. Thus, they do not reflect upon how to be frugal—they just are frugal. Additionally, when they cannot afford to buy something, such as clothes, they make a virtue of necessity by underlining that they do not really need it.

Everyday life in financial scarcity is not unfamiliar. Most of the interviewees have lived in restricted financial conditions for their entire lives.<sup>24</sup> For example, 85-year-old Karen grew up in financial scarcity during the Second World War, and after her father died, her mother provided for the family by selling cow's milk to the dairy and eggs to the local shop, and by digging peat. Later, when Karen got married and had six children, she never had much money, either. In other words, thriftiness is the only way of life with which she has ever been familiar:

*Interviewer: How was your financial situation earlier in your life, in your childhood and...?*

*Karen: Well, it wasn't that good. I never made a lot of money, as I only had that cleaning job at the school, and it was only a couple of hours every day, so it hasn't been much, really. And for several years, I wasn't in the labor market at all. But back then I didn't really ... I mean, it was my own money. But no, we never had more money than we could spend, or more money than we needed.*

*Interviewer: Perhaps you have become good at knowing how to....*

*Karen: Yes, and I think that you have to prioritize, I mean, think about how you spend your money, and whether you can do without this or that—you might as well do it like that. I think we have been quite good at that, if I may say so. Certainly, it all turned out fine.*

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24 Unlike the rest of the interviewees, Wilfred, Mary, and Inga did not live in financial scarcity when they were employed. However, they experienced financial scarcity in their childhood, which may explain why the adjustment to the financial scarcity in their retirement does not appear to them as a big deal.

[...]

*Karen: But I've never been used to spending a lot of money. No. Well, but I guess that we got used to this from the beginning. Yes, I believe so.*

Karen characterizes her adult life as a life in financial scarcity and explains how this taught her to prioritize, to do without, and to think through how she spends her money. Similar to Karen, the majority of the interviewees' childhoods and adult lives were dominated by financial scarcity. Additionally, as mentioned, owing to their current phase of life being outside the labor market, their financial situation is unchangeable. Thus, they have no way to actively change the situation, for example, by getting a job, and their only real option is to accept and adapt to their situation. However, because of their shared practical sense of the game of financial scarcity, they know how to make ends meet, and they do not feel that they miss out on anything. Several interviewees explain that their current life might be *less* scarce, more financially predictable, and filled with fewer financial worries compared to their younger days when they had to care for small children.

#### When the financially scarce lifestyle is challenged by the societal context

Having a practical sense of the game of financial scarcity ensures that the interviewees do not have to logically control or reflect on how to make ends meet; thus, in general, they are quite satisfied. Nevertheless, frustrations occur, as some of the interviewees admit to experiencing feelings of embarrassment, shame, and jealousy because they are aware that most others (family, friends, and society in general) have more money, and therefore, are able to afford larger or better presents for grandchildren, costlier homes, and fancy things, and to travel. In some of the interviews, these frustrations appear from time to time as small notions, which are not elaborated further. In other interviews, however, specifically with Tulle, the frustrations are described directly: Tulle worked as a cleaning lady at a school, and she reveals that she is jealous of her former colleagues because they have more money than her, and they can afford nice houses and cars.

*Tulle: Sometimes people ask me if I get a pension from my [deceased] husband; no, I don't. And we hadn't saved up anything. You know, my husband was not paid much in his job, so we didn't think that there was anything to save up with; we didn't think so, so no, I don't have any pension after him. Some of my friends have pensions from their husbands; that's why they can afford to go out for dinner [laughs] [...] I'm still in contact with some of the teachers from the school, we have created a*

*pensioner's club, and we meet three or four times a year. Last week, we visited one of them, and I got a ride with my old school inspector, so it was free. But I can see that they have their large pensions; they can afford it all, they have a house and a car and all that, right, so they can afford it all [her voice became very shrill].*

*Interviewer: What do you think about that?*

*Tulle: I'm jealous of course! [Fake laugh], but one shouldn't be! Well, that's just how it is. My old school inspector, she owns a large house, and that's just how it is, right. And the secretary, she is also doing damn well.*

Though the other interviewees are not all as direct as Tulle in admitting any jealousy, the feelings of jealousy or shame are evident in most interviews to varying degrees. Bourdieu's (2008) concept of a cleft habitus might be useful for understanding the opposites of the practical sense of the game of financial scarcity on the one hand, and feelings of jealousy and shame on the other. A person might experience a cleft habitus when torn between two contrasting worlds, when the individual's habitus does not correspond to the structures of the social world in which he or she lives (Bourdieu 2008). The individual is caught in contradictions, which may result in a sense of insecurity and self-doubt (Bourdieu 2000:163). The interviewees' habitus, enabling them to manage their daily lives of financial scarcity does not correspond to the current relatively rich Danish society, in which they have less money than most; thus, their possibilities of taking part in what's considered normal in society are diminished compared to others'. Although the interviewees manage to make ends meet, their reflexivity and awareness of their financial situation compared to others' give rise to the cleft in their habitus.

## Concluding remarks

The everyday life of state pensioners living in relative and modern poverty in Denmark is characterized by financial scarcity, and by a frugal and thrifty approach. Despite their ongoing thriftiness, they experience social and material deprivations. However, a general feeling of satisfaction is characteristic of the interviewees' experience of life in financial scarcity, and the empirical analysis suggests several interpretations of this satisfaction on the individual and structural levels. In the analysis I link the general feeling of satisfaction to the fact that they actually manage to get by.

First, the interviewees' general satisfaction can be linked to the basic safety net provided by the welfare state. For example, state pensioners are ensured a certain minimum income, a housing subsidy, a health allowance for medical expenses, and for those living in senior apartments rented through the municipality, automatic deduction of the rent and housing subsidy. This setup allows them a sense of freedom and financial flexibility, albeit on a somewhat smaller scale than the rest of society. Second, the interviewees' general satisfaction can be linked to their shared habitual disposition, providing them with a pre-reflexive practical sense of the game of financial scarcity, which is well-known and natural to them. Their habitual disposition has given them a sense of the paramount importance of paying the rent on time to ensure their basic safety, and with a natural sense of being frugal and thrifty. Additionally, their thriftiness and frugality allow them to afford small things in life that are not necessary for their physical existence but are crucial to their experience of satisfaction with everyday life, such as buying a glass of wine or a cup of coffee and purchasing presents for grandchildren. The interviewees' shared habitus and practical sense reveal the societal aspects. The individual ways of experiencing and managing everyday life are not purely individual; they also connect the individual to the wider societal context of their current and previous lives. Although frugality and thriftiness are natural and taken for granted, the majority of the interviewees revealed feelings of shame and jealousy, not because their daily life is rough, but because they are aware that other people in society have more money and more possibilities than they do.

However, although all the interviewees benefit from the resources enabling them to lead a satisfying life, *some* also benefit from resources in their social networks. Some have no or small social networks, and others have large social networks from which to obtain pocket money, inherit electronic devices, and obtain practical help, which they otherwise might have to do without. This aspect of social capital explains some of the crucial differences between the everyday lives of the interviewees because although they all have similar financial conditions, some have *saved up* social capital, which provides them with the opportunity to modify or enjoy breaks from the otherwise overpowering financial scarcity.

This paper makes an empirical contribution to the literature on financial scarcity in old age because the study illustrates the subjective experiences of and actual ways of making ends meet in financial scarcity in old age at individual and structural levels. The results show how similar financial conditions can hide different daily lives ranging from poor to more "normal" lives in the context of the rich modern society. Further, this paper offers a rich insight into what kind of life people who are

currently old might be satisfied with; however, future generations of old people may not have the same practical sense of financial scarcity and may not be adapted to such an austere lifestyle, thus making a reasonable living from the current state pension harder than it is today. Additionally, Danish welfare services currently provide an important contribution to ensure the basic safety and life satisfaction of old people. However, ongoing demographic changes might prevent the welfare state from providing the same quality of welfare services as today.

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## Artikel 4: Hverdagslivet blandt de fattigste danske folkepensionister

I review hos Tidsskriftet Gerontologi

Resume: Denne artikel giver et kvalitativt indblik i hverdagslivet blandt de fattigste danske folkepensionister. Formålet med artiklen er for det første at illustrere, hvor forskellige hverdagsliv der leves inden for de økonomiske rammer af folkepensionen, og for det andet at vise, hvordan de fattigste folkepensionister oplever deres nuværende hverdag i lyset af deres øvrige levede liv. Det empiriske grundlag består af kvalitative interview med 16 folkepensionister, som lever (stort set) udelukkende af folkepension, tillæg samt ATP, og ud af disse interviewpersoner er to kvinder udvalgt som cases. Mens den ene kvinde oplever pensionering som en stor økonomisk nedgang og et brud med den velkendte hverdag, så oplever den anden kvinde ikke et brud med hverken økonomisk formåen eller hverdagsliv, og de to kvinders betingelser for og oplevelse af alderdom og pensionering er således vidt forskellige.

### Indledning

Der er ca. 1,1 mio. folkepensionister i Danmark i 2018, og tallet er stigende (egne beregninger på baggrund af tal fra dst.dk). Etableringen af arbejdsmarkedspensionerne, som fandt sted i Danmark (og i de fleste andre europæiske lande) i 1980'erne, har betydet, at folkepensionens dækningsgrad i forhold til tidligere arbejdsindtægt forventes at falde fra ca. 55 procent i 1998 til 30 procent i 2045, mens pensioner fra arbejdsmarkedet og private opsparinger omvendt forventes at stige (Regeringen 2000). Med andre ord er det fremover i højere grad individets eget ansvar at sikre en passende økonomisk levestandard ind i alderdommen. Selvom størstedelen af danskerne i dag har en arbejdsmarkedspension, og selvom den enkeltes pensionsopsparing i gennemsnit forventes at stige væsentligt frem til at arbejdsmarkedspensionerne er fuldt modnet i 2080, så viser tal fra

Finansministeriet, at der i 2080 fortsat vil være omkring en sjettedel af folkepensionisterne (tallet er i 2017 omkring 57 pct.), der slet ikke, eller kun i begrænset omfang, har indbetalt til arbejdsmarkedspensioner gennem livet og dermed sparer op til egen alderdom (Finansministeriet 2017). Disse personer, som udgør en relativt stor andel af folkepensionisterne i det danske samfund, risikerer at måtte leve på et meget lille indkomstgrundlag i alderdommen (Amilon, Rotger, & Jeppesen 2014).

Danske og internationale studier har tidligere påvist sammenhænge mellem lav indkomst i alderdommen og generelt dårligere levekår (Arendt 2003; Arendt et al. 2003), lavere forventet levetid (Baadsgaard and Brønnum-Hansen 2012), et generelt dårligere velbefindende (Golden et al., 2009), social eksklusion (Mood & Jonsson 2016), psykiske lidelser og bekymringer (Keith 1993; Litwin & Meir 2013; Litwin & Sapir 2009). Selvom folkepensionister uden supplerende indkomst også i de kommende år vil udgøre en betydelig del af de danske folkepensionister (Finansministeriet 2017), så ved vi ikke meget om, hvordan disse folkepensionister selv oplever hverdagen på den begrænsede indkomst, som folkepensionen tilbyder. Formålet med denne artikel er at bidrage til eksisterende forskning på området gennem et kvalitativt hverdagslivsperspektiv på økonomisk knaphed i alderdommen.

## Kapital

Ifølge Bourdieu er det sociale rum organiseret med udgangspunkt i den samlede kapitalmængde og fordelingen mellem den økonomiske og kulturelle kapital, som personer besidder. Kapital er akkumuleret historie og refererer til de ressourcer, som kan give den enkelte adgang til indflydelse og magt på forskellige felter, og de primære kapitalformer er økonomisk, kulturel og social kapital (Bourdieu 2004; Bourdieu 1986). Økonomisk kapital kan umiddelbart og direkte transformeres til penge. Kulturel kapital kan enten være kropsliggjort, institutionaliseret eller objektiveret og omfatter fx både kropslige og mentale evner, uddannelse og kunstværker. For at tilegne sig kulturel kapital er det i høj grad op til den enkelte person at arbejde med at forbedre sig selv, og det er således en investering (primært af tid) i sig selv. I forlængelse heraf følger, at kropsliggjort og institutionaliseret kulturel kapital er tæt forbundet til den enkelte. Objektiveret kulturel kapital, fx kunstværker, er imidlertid ikke forbundet direkte til personen og kan derfor også transmitteres til andre personer eller til penge. Social kapital udgøres dels af størrelsen af en persons sociale netværk, dels af mængden af kapital, som personen kan mobilisere gennem dette netværk. Sociale netværk repræsenterer således muligheden for at trække på den samlede mængde kapital i det sociale netværk (Bourdieu 1986).

Ved at applicere Bourdieus kapitalbegreber er det muligt at analysere, og dermed tydeliggøre, nogle væsentlige aspekter i forhold til at forstå forholdet mellem det nuværende og tidligere hverdagsliv samt betingelserne for det nuværende hverdagsliv.

## Empirisk og metodisk grundlag

Det empiriske grundlag består af kvalitative interview med 16 folkepensionister i alderen 69-85, som er rekrutteret ud fra to kriterier: Deltagerne skal være folkepensionister, og deres økonomiske grundlag skal udelukkende eller stort set udelukkende bestå af folkepension (inkl. tillæg og ATP). 14 af interviewpersonerne er rekrutteret gennem mit personlige eller professionelle netværk, og to gennem et seniorarrangement, som jeg deltog i. Jeg kendte ikke interviewpersonerne på forhånd. Blandt interviewpersonerne er 13 kvinder og tre mænd, de er bosiddende i Jylland og på Sjælland i både by- og landområder, har forskellige socioøkonomiske baggrunde, og var på interviewtidspunktet mellem 69 og 85 år. Alle bor i eget hjem undtagen en, som bor i plejebolig, mens fire bor sammen med en partner. I forbindelse med rekruttering af interviewpersoner til undersøgelsen var jeg i sagens natur nødsaget til at spørge ind til deres økonomiske forhold, selvom det ofte bliver betragtet som en privat sag. Jeg var i den forbindelse meget opmærksom på ikke at italesætte deres økonomiske situation ud fra begreber som fattig, økonomisk trang o.l., men på derimod at anvende mere neutrale begreber. Jeg forklarede således, at formålet med undersøgelsen var, at skabe indblik i og viden om, hvordan hverdagslivet blandt folkepensionister, som lever af den danske folkepension, ser ud.

De kvalitative, semistrukturerede interview centrerede interviewpersonernes subjektive oplevelse af deres økonomiske situation, deres konkrete budget, afsavn, helbred, hverdagsliv, sociale relationer og livshistorie. Som i forbindelse med rekrutteringen, var jeg ligeledes i selve interviewsituationen opmærksom på at forholde mig til interviewpersonernes hverdagsliv med åbenhed og nysgerrighed. Formålet var at lade interviewpersonerne selv definere deres situation, og således med egne ord beskrive deres hverdagsliv og livsverden, og herunder også økonomiske forhold.

Livsverdenen er den verden, som man umiddelbart møder i hverdagslivet, og som den umiddelbart fremtræder, og gennem det kvalitative interview er det muligt at få indblik i interviewpersonernes livsverden og i, hvordan de selv oplever forskellige fænomener i deres verden (Tanggaard & Brinkmann 2015). Individuelle livshistorier giver et nuanceret og detaljeret indblik i alle de oplevelser, værdier og normer, der er akkumuleret gennem livet (Hoff 2006), og derfor har jeg i de kvalitative interview ikke blot spurgt ind til det nuværende hverdagsliv, men ligeledes til interviewpersonernes øvrige levede liv. Gennem de kvalitative interview har jeg fået et indblik i

interviewpersonernes subjektive oplevelser af deres nuværende livsverden samt i hændelser, pejlemærker mv. i deres øvrige levede liv, som de anser som centrale i forhold til deres nuværende hverdag. Alle interviewene er transskriberet og tematisk kodet i NVivo.

## Resultater

Mens pensionering for størstedelen af interviewpersonerne betød en markant økonomisk nedgang, så var det imidlertid ikke tilfældet for alle, fordi nogen gennem livet har været vant til en relativt lav indkomst. Jeg har valgt at præsentere analysen med udgangspunkt i to af interviewpersonerne, som repræsenterer hver af disse poler i det empiriske materiale. Dermed er det muligt at foretage en mere dybdegående analyse. Udover at de to kvinder er udvalgt som cases, fordi de repræsenterer to poler i empirien, så er netop disse to kvinder endvidere udvalgt, fordi de er jævnaldrende, og fordi deres nuværende og tidligere hverdagsliv på mange måder er forskellige og dermed illustrative i forhold til den store mangfoldighed internt blandt de fattigste folkepensionister. I det følgende vil jeg kort præsentere de to cases.

### Inga

Inga er en 74-årig kvinde, som bor i en lejlighed i byen. Hun har ingen uddannelse og har arbejdet, siden hun var 14. Da hun var i starten af 20'erne, vandt hun nogle penge, som hun brugte til at købe det værtshus, hvor hun på daværende tidspunkt var ansat. Værtshuset var hendes levevej, indtil hun gik på efterløn som 64-årig. Hun afviser at tale om sin barndom med henvisning til, at den ikke var god. Hun er enke, og hendes sociale netværk består nu af få, tætte sociale relationer. Hun har et tæt forhold til sin søn, der boede hjemme indtil han var 35 år, og som hun opfostrede alene, fordi sønnens far drak og sjældent var til stede. Derudover har hun én god ven, Henning, samt to perifere venner. Inga oplever store helbredsmæssige begrænsninger.

### Johanne

Johanne er en 75-årig kvinde, der bor i et hus på landet. Hun har flere uddannelser inden for den kunstneriske verden og har livet igennem været selvstændig kunster. Selvom hun har været folkepensionist, siden hun blev 65 år, så er hendes nuværende hverdag præget af hendes kunstneriske udfoldelser. Hun er fraskilt to gange, og hendes sociale netværk består nu blandt andet af tætte relationer til hendes to børn, seks børnebørn samt hendes gode venner, og desuden ses hun med naboerne. Hun havde en god barndom, og hun fortæller, at hun stadig savner sine forældre, fordi de var nogle dejlige mennesker. Johanne oplever ingen helbredsmæssige begrænsninger.

## Pensionering økonomisk set

Begge kvinder lever i dag stort set udelukkende af folkepension samt tillæg, dvs. ca. 9.500 kr. om måneden efter skat. Dertil kommer ældrechecken, som udbetales én gang årligt, ca. 10.000 kr. efter skat<sup>25</sup>. Endvidere har de begge lidt ATP fra deres arbejdsliv; Inga har 700 kr., og Johanne har 300 kr. om måneden. Derudover sælger Johanne en gang imellem noget af sin kunst. Ingas nettoudgifter til bolig er ca. halvt så store som Johannes: Inga bor til leje i en ældrebolig og får boligsikring, hvorimod Johanne bor i eget hus, i hvilket hun desuden har et lån, som hun betaler af på.

Selvom Inga og Johanne (og de øvrige interviewpersoner) generelt er taknemmelige for folkepensionen, så betød pensioneringen ikke desto mindre en markant økonomisk nedgang for Inga (og for de fleste andre interviewpersoner). Inga valgte som 64-årig at sælge sit værtshus og gå på efterløn, indtil hun året efter blev folkepensionist. Den første tid kunne hun trække på sin formue på godt 100.000 kr., men da den slap op, måtte hun vænne sig til en ny situation.

*Interviewer: Så skulle du til at tilpasse dig en helt ny økonomisk situation?*

*Inga: Jeg havde jo sådan lidt ude i skuffen, den var sådan... Men til sidst, så var det slut...*

*Interviewer: Hvor meget havde du?*

*Inga: Jeg tror, der lå 120-130.000 kr.*

*Interviewer: Bare i drikkepenge?*

*Inga: Ja. Og det er det, jeg siger, der spiller man jo kong smart med pengene; "Ihh moar, jeg har set sådan nogle Gucci-sko..." – eller hvad de nu hedder – "... må jeg ikke godt få dem?". "Hvad koster de?". "Jahh, de koster 14 eller 15 eller 16 eller 1700...". "Så gå da ned og køb dem!". Så kom de første mobiltelefoner, sådan en klods: "Ihh, mor, skal vi ikke have sådan en sammen? Så kan vi altid ringe hjem sammen i stedet for den anden dumme telefon?". Så køber vi det ...*

*Interviewer: Så I har levet godt?*

*Inga: Ja, det gjorde vi bestemt. Vi har ikke manglet noget. Men nu mangler man...*

*Interviewer: Hvad tænker du om det – tænker du, at du skulle have gjort det anderledes, eller...?*

*Inga: Nogen gange, så tænker jeg sådan: "Nææ, hvorfor skulle jeg det? Livet er så kort (pause), så det er da bare med at nyde. Og yde hvad man kan. Og hvad så nu?"*

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<sup>25</sup> Denne økonomiske ramme er meget ens for samtlige interviewpersoner.



For Johanne (og enkelte af de andre interviewpersoner) betyder pensionering ikke en økonomisk nedgang, dels fordi hun stadig har mulighed for at tjene lidt ekstra ved at sælge et kunstværk, dels fordi hun ikke har været vant til en høj indkomst gennem livet.

*Interviewer: Skete der noget økonomisk, da du gik på folkepension? Hvordan i forhold til...*

*Johanne: Jamen, der var jeg jo ikke skilt. Så det...*

*Interviewer: Det var måske mere, da du blev skilt, at der skete noget?*

*Johanne: Så skete der noget! Uha, uha. Uhm.*

*Interviewer: Havde din mand en mere stabil indkomst?*

*Johanne: Nej, tværtimod.*

[...]

*Interviewer: Men du har måske heller ikke gennem livet været vant til... Det har måske hele tiden været lidt ustabil økonomisk... når du har undervist og sådan noget?*

*Johanne: Nej, jeg har aldrig... Jeg har bare lavet noget... Jeg har godt kunnet lide at undervise og lave billeder. Og så er det det. Jeg har faktisk ikke tænkt på at få en stabil alderdom.*

Mens Inga oplever overgangen til pensionistlivet som en stor økonomisk nedgang, så er dette ikke tilfældet for Johanne, fordi hun ikke har været vant til en hverken stabil eller høj indkomst tidligere i livet. De to kvinders oplevelse af pensionering som henholdsvis en markant økonomisk nedgang og henholdsvis af mindre økonomisk relevans har betydning for, hvordan de to kvinder oplever hverdagen i pensionistlivet.

### Hverdagen – før og nu

Selvom Johanne ikke arbejder så meget, som hun har gjort tidligere, er hendes engagement inden for kunst og kulturelle aktiviteter stadig en central del af hverdagen. For eksempel arbejder hun på de mange kunstværker, som hænger halvfærdige rundt om i hendes hjem. Desuden holder hun af at udnytte bibliotekets tilbud, tage på kunststillinger, drikke et glas vin med naboerne eller besøge sine børn og børnebørn. Endvidere vedligeholder hun sit hus, går hun ture i skoven, ror en tur på havet i sin jolle eller tager i svømmehallen. Johannes høje kulturelle kapital, blandt andet i kraft af sine uddannelser, sit kunstneriske talent og de kunstværker, hun producerer, følger – selvfølgelig – med hende ind i pensionistlivet, hvilket har betydet, at pensionistlivet for hende er en naturlig fortsættelse af den velkendte hverdag funderet i kulturel kapital.

*Johanne: Jeg vil lave en separat udstilling. Men det er ren luksus. Uhm.*

*Interviewer: Men det er vigtigt for dig?*

*Johanne: Jeg har lyst. Jeg lægger noget i mine billeder, og det kan godt nogle gange være ærgerligt – hvad er det nu, jeg har lavet? Ikke? [laver en suselyd: "Swisst"]*

*Interviewer: Så det er rart at holde det samlet og ligesom have et overblik over, "hvad har jeg lavet"?*

*Johanne: Ja, det har jeg brug for.*

*[...]*

*Johanne: Nu reflekterer jeg i min, ja det må vel hedde alderdom, det må det vel hedde, når man er 75 ikke, det ved jeg ikke, nu tænker jeg over, at jeg passer på dagene, og at jeg nyder dem. Sådan må det være. Og det er egentlig utroligt, når man går på biblioteket og ser, hvad er der af udbud. Jeg kan godt lide at læse. Cykler op og drikker kaffe, det er 20 kr. med kage. Og så læser jeg jo de tidsskrifter og aviser, jeg lige har lyst til, og så går jeg ovenpå og finder en dvd og noget musik, og hvad jeg så har lyst til at læse. Er det ikke luksus?*

I modsætning til Johanne, så adskiller Ingas nuværende hverdag i pensionistlivet sig markant fra hverdagen i arbejdslivet. Da Inga havde sin egen bar, fik hun mange drikkepenge, og hendes høje økonomiske kapital var fundamentet for hendes hverdagsliv i kraft af de materielle goder, oplevelser osv., som pengene muliggjorde.

*Du må regne med, at jeg mødte klokken fem om morgenen. De kom stanger-visne! "Inga, vi skal lige have noget morgenmad! Og her er der penge – pengene passer!". Og så sad knægten og mig, knægten han var helt vild med de penge der, så sagde han, "moar...!" så sagde jeg, "de drikkepenge, dem lægger vi til side, dem skal vi hygge os for, ud og rejse for". "Nøj, sagde han. Og vi gik bare hen og købte nye møbler, ikke – vi var ligeglade med, hvad det kostede (...) Vi var som grever og baroner. Og så nu...*

I forbindelse med pensioneringen har Inga oplevet, at hendes høje økonomiske kapital, der tidligere var helt central i hendes hverdag, er væk. Og hun afslutter da også ovenstående interviewpassage med et lidt opgivende, "Vi var som grever og baroner. Og så nu..." med reference til sin ændrede økonomiske situation. Imidlertid udtrykker hun samtidig også tilfredshed med sin nuværende hverdag, der meget af tiden foregår i sofaen.

*Interviewer: Hvor meget ryger du?*

*Inga: Ti stille! [vi griner begge]. Det der... (hun peger på pakken).*

*Interviewer: Det er din glæde?*

*Inga: Altså, det kan godt være, der ryger to-tre mere end den pakke, men jeg vil sige, omregnet, det er fire, det er 8, det er 12, det er 1.600 kr. om måneden.*

*Interviewer: Det er mange penge...*

*Inga: Ja, men det er jo min egen skyld...*

*Interviewer: Ja, men hvis det er det, der er din glæde, vi har jo alle laster...*

*Inga: Jeg har jo ikke andet at lave! Og jeg elsker min smøg...*

*Interviewer: Ja, så er der da ikke noget i vejen for det...*

*Inga: Jeg går ikke ud med andre. Kassen [fjernsynet] og den smøg!*

*Interviewer: Ja, så hygger du dig?*

*Inga: Og blade og læse i.*

*Interviewer: Ja. Hvad hvis dit fjernsyn går i stykker?*

*Inga: Så dør jeg!*

Alderdom og pensionering er historisk og kulturelt konstrueret (Savishinsky 2000), og selvom pensionering er et relativt nyt fænomen, så anser vi det i dag som selvfølgelig (Vincent 2003). Pensioneringen fra arbejdsmarkedet betyder, at der er blevet skabt en transition mellem arbejdsliv og pensionistliv, og et vigtigt aspekt af denne transition består i konstruktionen af en ny identitet, der ikke er bundet op på arbejdslivet (Phillipson 2002; Grenier 2012). Imidlertid har pensionering for Johanne ikke betydet noget brud med hverken økonomisk fundament eller hverdagsliv, idet hendes kulturelle kapital og den identitet som knytter sig dertil følger med hende ind i alderdommen. Den høje kulturelle kapital, som hun har på grund af hendes kunstneriske evner og uddannelse, er intakt, hvilket hænger sammen med, at denne kapitalform knytter sig til det enkelte menneske i modsætning til fx økonomisk kapital. Endvidere har hun mulighed for at sælge et kunstværk, dvs. en form for objektiviseret kulturel kapital, og derigennem få råd til smør på brødet eller til et glas vin på en kunstudstilling. Derimod har pensionering for Inga betydet, at hendes høje økonomiske kapital er væk, hvilket betyder at det ikke er muligt for hende at opretholde den velkendte økonomisk funderede hverdag og den dertilhørende identitet ind i alderdommen. Og som næste afsnit viser, så spiller helbredsmæssige begrænsninger også en rolle.

## Helbred

Helbredet er en grundlæggende forudsætning for menneskets væren i verden (Abrahamson 2015), og jeg vil i dette afsnit se nærmere på de to kvinders helbred. Ingas helbred er en stor begrænsning for hende; hun har blandt andet slidgigt i ryggen, hvilket betyder, at hun lever med store smerter, og at hun praktisk taget ikke kan gå selv og er afhængig af sin handicapscooter.

*Jeg kan ikke komme ud og gå! Jeg kan ikke gå her hen til hjørnet! Jeg har sådan en knallert, der står derinde ved sengen, bagefter kan du se den, den skal jeg på, ellers kommer jeg ikke på gaden. Så derfor er jeg glad for, at jeg har nydt det, alle de år jeg har haft. Og så sidder jeg på den pind her nu...*

Inga havde af en læge fået lovning på, at hun kunne blive opereret i ryggen i håbet om, at det kunne reducere hendes smerter. Operationen var imidlertid ikke en mulighed alligevel, og for at håndtere sin frustration, da hun får dette at vide, ser hun sig nødsaget til at begynde at ryge igen.

*Og livet er så ... vi skal nyde det, så godt vi overhovedet kan, også nu. Man har sine dumme dage og sine ikke-dumme dage. Jeg var holdt op med at ryge, det var Henning der... Så skulle jeg ud til lægen ude i Glostrup og opereres i den anden side – regnede jeg med: Han [lægen] havde lovet mig det! Så kommer jeg derud, han siger "nej, det kan vi ikke." [...] Her i ryggen, det er selve rygsøjlen, det er galt med. Det eneste... lægen siger, at "så kommer du til at sidde i en kørestol". "Nej, det vil jeg gudhjælpemig ikke, så kan jeg ligeså godt stavre rundt, som jeg gør...". Men så blev jeg så sur over det, at jeg gik ned, og de sad jo og røg sådan, rundt omkring, så havde jeg en femmer i hånden, "hvem kan jeg købe en cigaret af?!" for nu skulle jeg i hvert fald ryge, så jeg var sur. For jeg tænkte, "nu vil jeg af med alle mine smerter". Godmorgen min bare numse! Nu får jeg bare flere og flere piller; morfin... [...] men så (pause)... bare jeg kan sidde her og have det godt, så er jeg tilfreds...*

Selvom Inga giver den ellers negative historie en positiv afrunding med ordene *bare jeg kan sidde her og have det godt, så er jeg tilfreds*, så er det vanskeligt at komme udenom, at hun oplever sit helbred som en begrænsning i hverdagen *ud over* den økonomiske begrænsning, som hun oplever. Det dårlige helbred begrænser endvidere hendes muligheder for at skabe en ny, positiv identitet, som ikke er bundet op på hendes tidligere arbejdsliv, eller de økonomiske muligheder, som dette muliggjorde.

Vender vi blikket mod Johanne, ser vi, hvordan helbredet spiller en anden rolle. Johanne oplever ikke helbredsmæssige begrænsninger, tværtimod er hun meget bevidst om at vedligeholde sit gode helbred, da dette er en afgørende forudsætning for at kunne fortsætte med at leve det liv, hun lever.

*Interviewer: Hvordan er dit helbred?*

*Johanne: Godt! Så længe. Altså, det er jo ikke sagt med overmod. Men det er rigtig godt. Fysik, hele molevitten. Får svømmet, går i skoven...*

*Interviewer: Du holder dig i gang?*

*Johanne: Ja. Det må man sige.*

*[...]*

*Johanne: Hvad jeg mener om at være folkepensionist? Ja... men det er jo luksus. Holder man sig rask, så er det jo et plus, at man har fået lov at leve længe.*

*Interviewer: Ja. Hvor gammel er du?*

*Johanne: Jeg er 75. Såeh, jeg vil da håbe, at jeg kan holde 10 år mere, hvor jeg kan lave alt det, jeg gerne vil, alle de tanker, alle de ting, jeg godt vil nedfælde.*

Når Johanne refererer til, at *holder man holder sig rask*, så indebærer dette fysisk aktivitet og en prioritering af økologiske fødevarer.

Selvom de to kvinders helbredskapital og relation til krop og sundhed er forskellige, så fylder helbredet en del i begge kvinders hverdag, om end på forskellig vis. Inga bruger meget tid og energi på helbredsrelaterede aktiviteter som fx hospitalsbesøg og lægebesøg, og ikke mindst på at udholde en tilværelse med stærke kroniske smerter. Det betyder også, at hendes overskud til andre ting såsom at skabe nyt positivt indhold i hverdagen er begrænset. Johanne derimod kan kanalisere sin tid og energi på at vedligeholde sit helbred med fysisk aktivitet, mentalt stimulerende sysler og økologisk mad. Deres forskellige helbredsmæssige udgangspunkter betyder således nødvendigvis, at deres helbredsmæssige fokus ligger vidt forskellige steder, samt at de mere generelt set har meget forskellige betingelser og muligheder for at udfolde sig i hverdagen.

## Konkluderende bemærkninger

Denne artikel giver et kvalitativt indblik i hverdagslivet for to danske folkepensionister, som begge lever af folkepension – en hverdag, som begge *overordnet* set er tilfredse med. Jeg viser i artiklen, hvordan de to kvinders nuværende hverdagsliv og deres oplevelse heraf relaterer sig til deres øvrige levede liv, og dermed skaber forskellige betingelser for deres alderdom i økonomisk knaphed.

Selvom Inga overordnet set er tilfreds med sin hverdag, så udtrykker hun samtidig en frustration over sin økonomiske og helbredsmæssige situation, fordi det begrænser hendes mulighed for at leve det liv, som hun kender, fra før hun blev pensioneret (og før hendes helbred blev en markant begrænsning). Denne frustration skal således ses i lyset af, at hun har oplevet pensionering som et brud med sit økonomiske fundament og sit hverdagsliv, hvilket ikke er tilfældet for Johanne. Johanne har derimod på mange måder fortsat med at leve det liv, som hun altid har levet, selvom hun nu er folkepensionist. De to kvinder har forskellig kapitalsammensætning og kapitalvolumen og befinder sig dermed forskellige steder i det sociale rum. Deres forskellige besiddelse af henholdsvis kulturel og økonomisk kapital i arbejdslivet betyder, at overgangen til et relativt fattigt pensionistliv, samt det nye hverdagsliv, opleves meget forskelligt – en forskel, der forstærkes af deres forskellige helbredskapital. Mens pensionering for Inga har medført en reduktion i den samlede kapitalvolumen, så er dette ikke tilfældet for Johanne, hvormed deres muligheder for at skabe positiv mening med pensionisttilværelsen er forskellige. Selvom begge kvinder har stærke sociale relationer, så er det værd at bemærke, at Ingas sociale netværk er skrøbeligt, idet det udgøres af blot to personer, hvoraf den ene er en jævnaldrende mand.

Selvom de to kvinder har samme alder, nogenlunde samme indkomst og begge lever Danmark anno 2018, så ser deres hverdagsliv således meget forskellige ud – og deres oplevelse af og tilfredshed med hverdagen er tilsvarende meget forskellig. Dette hænger sammen med deres øvrige levede liv, og det faktum, at de to kvinder i dag adskiller sig markant hvad angår tilgængelige ressourcer. Artiklen bidrager således, for det første, til at illustrere den store mangfoldighed internt i gruppen af de fattigste folkepensionister. Artiklen bidrager, for det andet, til at tydeliggøre, hvordan erfaringer fra det levede liv akkumuleres ind i alderdommen. Det levede liv er således med til at skabe forskellige betingelser for mennesker i alderdommen, hvilket betyder, at de fattigste danske folkepensionister oplever en tilværelse på folkepension på vidt forskellige måder.

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## Bilag 1: Interviewguide

Jeg arbejder på SFI og er i gang med at lave en undersøgelse om folkepensionister der lever udelukkende eller primært af deres folkepension. Jeg vil gerne finde ud af, hvordan folkepensionister selv oplever at leve af folkepensionen, og høre om, hvordan hverdagen er nu, og hvad det er for et liv, du levede tidligere. Jeg stiller en masse spørgsmål, jeg er interesseret i at høre, hvad lige præcis du mener, og der er ikke nogen svar, der er rigtige eller forkerte

### Baggrundsoplysninger

Hvor gammel er du

Er du gift – enke – single – fraskilt – har kæreste

Boligform – lejlighed – hus – plejebolig

Ejerforhold – leje – ejer – andel

Har du en uddannelse – har du arbejdet som dette

Hvor længe har du været pensioneret – efterløn – førtidspension

Var pensionering planlagt økonomisk

Hvad skete der med indkomst ved pensionering. Kan du fortælle om overgangen fra arbejder til pensionist. Tilpasning

Er du troende – hvilken rolle spiller troen

Helbred – hvordan vil du selv beskrive dit helbred – er det en begrænsning

Får du hjemmehjælp

Transport – hvordan kommer du rundt ift indkøb, til familie/venner, til hospitalet mv.

### Socialt liv og hverdagsliv

Har du børn – børnebørn – oldebørn – hvor ofte ses i – bor de i nærheden

Søskende – anden familie – hvor ofte ses I – bor de i nærheden

Venner, du ses med – hvor ofte ses I – bor de i nærheden

Naboer, du ses med – hvordan er nabolaget

Fritidsinteresser – frivilligt arbejde – foreninger – hvor ofte

Ensomhed – er du nogen gange alene, selvom du har lyst til at være sammen med andre

## Livshistorie

Når du ser tilbage på dit liv, har der så været perioder, hvor du har levet i fattigdom efter den tids definition?

Barndom – hvor er du født – hvad lavede dine forældre – hvordan var dine forældre – vil du beskrive det hjem, du voksede op i – hvordan var din barndom – hvordan var den økonomiske situation

Ungdom – tog du en uddannelse – havde dine forældre en holdning til, at du skulle tage (bestemt) uddannelse eller direkte i job – hvilke drømme havde du for fremtiden

Voksenliv – har du været i arbejde – som hvad – flyttede du sammen med partner – spillede den økonomiske situation en rolle fx ift. at skifte familie – hvordan var økonomien, da børnene var små

Alderdommen – overgangen til pensionisttilværelsen rent økonomisk – har du skiftet bolig af praktiske eller økonomiske hensyn, eller overvejer du dette – har du mistet venner ægtefælle eller andre nære

Økonomi – personligt og i relation til andre danskere

Hvad er din indtægt efter skat

Hvilke indtægter

Folkepension – tillæg – ældrecheck

Boligydelse

ATP – arbejdsmarkedspension

Andet, herunder arbejdsmarkedspension

Udgifter

Husleje

Forsikringer

Afbetaling på gæld

Licens – TV-pakke – telefon – internet

Medicin

Hvor meget har du tilbage, når de faste udgifter er betalt

Hvad tænker du om at modtage folkepension – er beløbet OK – større – mindre

Hvordan vil du beskrive din økonomi i dag – god – dårlig – ok

Økonomi ift. andre – samme – færre – flere penge end andre

Kender du nogen folkepensionister, der har færre eller flere penge end dig

Oplever du, at du har råd til at gøre det samme, som de fleste andre i dagens Danmark

Oplever du, at du har råd til at gøre det samme som de fleste andre i det boligområde de bor i

Er der noget, som andre i Danmark har råd til, som du ikke har råd til

Er der noget, som det er alm. at have råd til i Danmark, og som alle danskere burde have råd til, som du ikke har råd til

Er fattigdom/det at have få penge værre i nogen aldersgrupper end i andre aldersgrupper (er det fx værre at være fattig tidligere i livet, hvor man kan mange ting, end senere i livet, hvor kroppen måske har nogle begrænsninger, fx i forhold til at rejse)

Gaver – giver du gaver til børn, børnebørn og oldebørn. En prioritering – hvorfor er det vigtigt. Fravalgt: Hvad tænker du om det, bliver du flov, eller er det lige meget

## Afsavn

Kan du huske en situation, hvor du har undladt at købe noget eller gøre noget, simpelthen fordi det var dyrt, eller du ikke havde råd (nedenfor har jeg listet en række velkendte afsavn ti inspiration i interviewet)

At købe dagligvarer, herunder frugt og grønt

At købe fodtøj

At købe lægeordineret medicin

At gå til nødvendig lægeordineret træning, genoptræning eller fysioterapeut

At betale husleje og regninger til tiden

At varme boligen op

At erstatte udstyr i hjemmet

At gå til frisør

At gå til tandlæge

At gå til optiker og købe briller

At tage på udflugt eller ferie

At invitere gæster

At gå ud og spise eller i biografen eller lignende

At besøge venner og familie, der bor langt væk

At give gaver til børnebørns fødselsdage mv.

At tage offentlig transport

At have TV

At have computer

At have mobil/telefon

## Afrunding

Saml op på de væsentligste pointer i interviewet – er IP enig i min fortolkning?

Hvor meget tænker du over økonomi – tænker du over, hvordan du skal få hverdagen til at hænge sammen

Hvordan tror du, at du er blevet påvirket af at leve med de økonomiske vilkår – styrke – stædighed fx

Tror du, at dit liv havde formet sig anderledes, hvis du havde haft flere eller færre penge

Hvad er en god alderdom for dig – hvilken rolle spiller økonomien i den sammenhæng

Er der noget du ser frem til – hvad er det for ting i hverdagen, der giver dig glæde

Har du nogen spørgsmål

Tilføjelser

## Resume

Denne afhandling undersøger levekår og hverdagsliv blandt de fattigste danske folkepensionister. Undersøgelsen kombinerer kvantitative og kvalitative metoder, der samlet set analyserer objektive levekår og mere subjektivt analyserer det nuværende og det tidligere hverdagsliv blandt de fattigste folkepensionister. Det kvantitative empiriske grundlag består af data om danske folkepensionister fra Ældredatabasen og danske registre. Det kvalitative empiriske grundlag består af interview med 16 folkepensionister, som lever stort set udelukkende af folkepension, tillæg og evt. ATP og dermed ikke har opsparet privat pension eller arbejdsmarkedspension. Afhandlingen er funderet i teori omkring levekår, hverdagsliv, livsløb, habitus, praktisk sans, kapital og relativ fattigdom, og den bidrager dels med overblik over fænomenets omfang, og viden om sammenhængen mellem relativ økonomisk fattigdom og objektive levekår, dels med viden om og indblik i, hvordan de fattigste folkepensionister selv subjektivt set oplever deres nuværende hverdag i økonomisk knaphed i lyset af deres øvrige levede liv.

Artikel 1 analyserer, hvorvidt og hvordan de 10 pct. rigeste og de 10 pct. fattigste folkepensionister statistisk set adskiller sig på centrale indikatorer for levekår. De fattigste og de rigeste er i denne forbindelse defineret som dem, der har 10 pct. højest og lavest bruttoindkomst ud over folkepensionen, tillæg og ATP. Analysen viser, kort beskrevet, at de fattigste folkepensionisters levekår på størstedelen af de inkluderede levekårsvariable er signifikant dårligere end de rigeste folkepensionisters.

Artikel 2 viser gennem en narrativ analyse, hvordan og hvorfor de fattigste folkepensionister oplever deres hverdag i økonomisk knaphed som meningsfuld og tilfredsstillende. Analysen viser, at de fattigste folkepensionister accepterer og tilpasser sig deres hverdag i økonomisk knaphed, og vi associerer dette til den bredere samfundsmæssige kontekst, der praktisk taget ikke efterlader dem andre valg. Alderdom er på samfundsplan konstrueret og institutionaliseret som lig med pensionering, dvs. som en livsfase uden for arbejdsmarkedet, hvilket betyder, at gamle menneskers muligheder for aktivt at forbedre deres økonomiske situation er meget begrænsede. Endvidere påtager de fattigste folkepensionister sig selv ansvaret for deres økonomiske situation, hvilket associeres til neoliberale diskurser omkring individualisering af fattigdom, og at denne ligefrem kan være forstærket i alderdommen, fordi indkomstnedgang grundet pensionering er en hændelse, som individet i teorien har haft hele livet til at forberede sig på.

Artikel 3 analyserer, hvordan de fattigste folkepensionister får deres hverdag til hænge sammen ved hjælp af individuelle og strukturelle faktorer. Analysen er motiveret af den tilfredshed med hverdagen, som er gennemgående for de kvalitative interview – en tilfredshed, der eksisterer, til trods for at interviewpersonerne samtidig oplever subjektive afsavn, samt at de er flove og skammer sig over deres (lave) økonomiske formåen og desuden misunder andre, rigere mennesker. Gennem analysen forklarer jeg den gennemgående tilfredshed med, at de faktisk får enderne til at mødes, hvilket skyldes velfærdsstaten, deres praktiske sans og yderligere, for nogle, deres sociale kapital. Den danske folkepension, tillæg hertil samt boligydelse bidrager med et internationalt set relativt højt beløb, hvilket sikrer deres ontologiske væren. Derudover spiller deres praktiske sans for at få enderne til at mødes i økonomisk knaphed en væsentlig rolle. Selvom ingen har sparet op til deres pension økonomisk set, så er der imidlertid nogle, der har sparet op i sociale relationer. Det betyder, at de i dag kan trække på ressourcer i deres sociale netværk, hvilket giver dem mulighed for at modificere eller opnå små pauser fra den ellers altoverskyggende økonomiske knaphed.

Artikel 4 analyserer, hvordan erfaringer og oplevelser fra det øvrige livsløb har betydning for, hvordan de fattigste folkepensionister oplever den nuværende hverdag i økonomisk knaphed. Analysen tager udgangspunkt i to kvinder, som har meget forskellige oplevelser med deres pensionering. Mens den ene ikke har oplevet økonomisk nedgang i forbindelse med pensionering, så har den anden derimod oplevet en stor økonomisk nedgang. Analysen viser, at mens den førstnævnte kvinde er i stand til at fortsætte sit tidligere hverdagsliv ind i pensionistlivet, så har den sidstnævnte kvinde oplevet pensionering som et brud med både sin tidligere økonomiske formåen og med sit velkendte hverdagsliv. Selvom de to kvinder er jævnaldrende og lever inden for de samme økonomiske rammer i kraft af folkepensionen, så adskiller de sig markant hvad angår deres tidligere og nuværende hverdagsliv.

## Summary

This Ph.D. thesis analyzes living conditions and everyday life among the poorest Danish state pensioners. The study combines quantitative and qualitative methods in order to analyze objective living conditions and subjective experiences in the current and previous everyday life of the poorest state pensioners. The empirical foundation of the quantitative part of the study consists of data on Danish state pensioners from The Danish Longitudinal Study of Aging and Danish registry data. The empirical foundation of the qualitative part of the study consists of interviews with 16 state pensioners living entirely or almost entirely from the state pension, appendixes, ATP (Danish Labor Market Supplementary Pension) and housing subsidy, thus having no supplementary pension savings. The thesis is theoretically founded in theories on living conditions, everyday life, life course, habitus, practical sense, capital and relative poverty. The academic and societal contribution of the thesis is an overview of the extent of the phenomena and knowledge on the relation between relative poverty and objective living conditions, but also on knowledge of and insight into how the poorest Danish state pensioners subjectively experience their current everyday life in financial scarcity, in the light of their previous lives.

Article 1 analyzes if and how the two polar groups, respectively consisting of the richest and the poorest 10 percent of Danish state pensioners, differ statistically in regard to central indicators on living conditions. The two groups are defined as the 10 percent with the highest vs. lowest gross income in addition to the state pension. The analysis reveals that, compared to their richer peers, the quality of life of the poorest state pensioners ranks lower for practically all of the included living conditions.

Though a narrative analysis, Article 2 shows how and why the poorest state pensioners experience their everyday life of financial scarcity as meaningful and satisfactory. In the analysis we show that they accept and adapt to their everyday life in financial scarcity, and we show how this is related to the societal context: as old age is socially constructed and institutionalized as equal to retirement, i.e. a life phase outside the labor market, acceptance and adjustment is their only actual possibility and their options of improving their financial capacity are rather limited. Furthermore, the article shows that the poorest state pensioners actually blame themselves for their current situation of financial scarcity; for example, nobody blames society, politicians or other external factors. We argue that this is related to the current neoliberal discourses on individualization of poverty and that the discourse

may actually be reinforced in old age, as income decline due to retirement is an expected event which the individual could have prepared for.

Article 3 analyzes how the poorest state pensioners make ends meet. The analysis is motivated by the satisfaction which pervades the qualitative interviews; a satisfaction existing despite the fact that the interviewees also experience subjective deprivations and admit to feelings of shame and embarrassment and envy other people with greater financial capacity. In the analysis, I relate the overall satisfaction with the fact that the interviewees actually manage to make ends meet with help from the welfare state, their practical sense of financial scarcity and, for some, their savings in social capital. The Danish state pension, appendixes and housing subsidy together ensure that the ontological safety is not at risk. Furthermore, the practical sense of the poorest state pensioners to make ends meet in financial scarcity is of great significance, and this practical sense reflects the fact that they all experienced living in financial scarcity in other phases of life. An austere way of living thus seems natural to most of them. Despite the fact that none of them have saved for their retirement financially, some managed to save up social capital, which means that today they can draw from resources from their social network and are thus able to modify or get small breaks from the otherwise overshadowing financial scarcity.

Article 4 analyzes how experiences from earlier points in their life are of great significance in relation to how the poorest state pensioners experience their current everyday life in financial scarcity. The analysis is based on two women: one of which experienced a significant income decline with retirement and one for whom retirement did not cause any financial decline whatsoever. The analysis shows that, whereas the first woman experiences retirement as a disruption of her substantial financial capacity and the everyday life this enabled, the second woman simply carries on with the everyday life she knew from before she retired. The previous everyday life influences the experience of the current everyday life. Even though the two women are the same age and both live within similar financial limits, the analysis illustrates the diversity of the different lives unfolding within these financial limits.