

Caught in a Matrix of Factors: A Pilot Study of Female Retirees Receiving Below-Minimum Pension Payments

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Abstract: Pension systems based on an insurance model were originally designed for male breadwinners who worked under permanent contracts without career breaks. Since their inception, women's participation in the workforce has increased significantly, but on average, their employment career paths are still shorter and less linear compared to those that men enjoy. Demographic changes have prompted many countries to reform their pension systems to ensure long-term financial sustainability. And to varying degrees, such reforms also have looked to address the issue of short careers. In Poland, reforms introduced in 1999 brought about significant changes to the rules governing pension entitlement. That led to the emergence of a new category of retirees—those who had contributed to the pension system for a short period and consequently received very low pensions. This article provides an overview of an exploratory qualitative pilot study conducted in 2018 with nine women who were in receipt of benefits from the Polish universal pension system, which amounted to less than the so-called 'lowest retirement pension' being granted at that time. The analysis makes recourse to the concept of employment career and its connection to retirement to identify various life-course determinants that contributed to their situation. These factors include childhood and adolescent adversities that affected educational attainment; domestic and caregiving responsibilities coupled with cultural expectations and insufficient institutional support; the labor market situation, and the inability to document certain employment periods. The research material indicates that a significant portion of the work performed by the interviewees throughout their lives did not translate into a pension benefit, as it either involved unpaid domestic and caregiving duties; or work performed without formal contracts.

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In this article, we present the findings of an exploratory qualitative pilot study conducted with women who, in 2018, were receiving benefits from the Polish universal pension system, which were lower than the so-called ‘lowest retirement pension’ being granted at that time. Our objective is to analyze the life course determinants that have contributed to their pension status, using the concept of employment career and its connection to retirement.

Although the actuality of pensions turning out to be lower than the ‘lowest retirement pension’ has been directly caused by policy regulations specific to Poland, it is part of a broader set of changes that have been observed in Europe. These changes have encompassed demographic trends such as increasing longevity and decreasing fertility, resulting in a growing percentage of older people in European societies (Eurostat 2020a). The 60+ group includes many cohorts that differ, among other things, with regard to their needs, ranging from support in the labor market to the provision of long-term care. These demographic shifts present a challenge to social policies, particularly concerning the financial sustainability of pension systems. Consequently, there has been a rise in ‘active aging’ programs and an emphasis on extending the period of ‘productivity’ into older age. Moreover, attempts to reform

pension systems have been made in many countries through, among others, partial privatization, the introduction of defined contribution models, and a raising of the statutory retirement age (Hinrichs 2021). These changes have aligned with the neoliberal tendency to approach social policies through an economic lens, addressing them through austerity and market mechanisms (Orenstein 2013) and reducing the responsibility of states in solving these issues, resulting in the individualization of risk and creation of social relationships, anticipated by Beck (1992) as ‘the risk society.’ Poland abandoned its socialist welfare system and joined this trend in the wake of the systemic changes that took place in 1989 in Central and Eastern Europe. The precarization and flexibilization of the labor market in Europe (OECD 2023) would impact occupational careers and also negatively affect the situation of retirees. That situation also obtains in Poland today, where the pension system is insurance-based. All of these factors, coupled with growing economic and social inequalities in many parts of the world, have prompted some social gerontologists (Grenier, Phillipson, and Settersten 2021) to associate the term ‘precarity’ and ‘precariousness,’ previously used mostly to analyze employment, with aging. They treat these concepts as a lens through which the insecurities and risks that later life brings may be highlighted and which are not always due to financial adversity.

The largest number of Polish pensioners (approx. 85%) receive their retirement pension from the so-called *universal system* (based on the Social Insurance Fund administered by the Social Insurance Institution [ZUS]). The system is based on the Bismarckian social insurance model (Anderson 2015), whereby the amount of the retirement pension is strongly linked to the total amount of contributions paid by the individual to ZUS (which is why it is known as a ‘defined contribution system’). This system was implemented based on reforms introduced in 1999 (Wiktorow 2007) and the first Polish women retired under this system in 2009, while men, due to their higher retirement age (65 years for men vs. 60 for women), only started to retire under the new regulations in 2014. One of the changes that was introduced as part of the reform, and one which is relevant in the context of this study, was the abolition of the requirement to prove that a certain number of working years (insurance seniority) had been worked to receive a retirement pension. As things stand currently, even people who have paid their ZUS contributions for a very short period, for example, for only one month or one year, can receive a pension, albeit an extremely low one. Indeed, the state guarantees a minimum retirement pension (at present: PLN 1,588, i.e., approx. EUR 337 gross), but to receive it, women must prove 20 years of social insurance seniority (the so-called ‘contribution periods’ and ‘non-contribution’ periods¹), while men must prove 25 years of such seniority.² Over time, re-

¹ Contribution period—“counted period; the period of insurance for which compulsory are national insurance contribution payments—retirement and social security insurance—or for which no such contribution payment obligation existed, yet legislation saw them as contribution periods.” Non-contribution period—“the period for which there was no obligation to pay social security contributions (retirement pension and social security insurance), which, however, as a result of the specific character is taken into consideration in establishing the right to retirement-social security benefits and their rates” (ZUS 2016:58).

² From 2019 onwards, also mothers (and sometimes fathers) who have raised four or more children (the Mama 4+ program)

irement policy experts began to point out that the number of people receiving pensions below the minimum threshold was growing rapidly. In December 2022, such pensions were paid out to 365,300 people, of which 80.2% were women. The predominance of women is partly related to the fact that they started collecting pensions under the new system five years earlier than men did. However, among those who received a ‘below-minimum’ pension for the first time in 2022, women also constituted a majority, as they accounted for 68.2% of the total number (Zalewska and Tomczyk 2023).

In preparation for a larger research project, we conducted nine qualitative interviews in 2022 with women living in different parts of Poland, who previously in the Polish Panel Survey (POLPAN) in 2018, declared that they had been receiving a pension below the minimum threshold. The form of the interview was inspired by the biographical approach: we aimed to explore the subjectively narrated stories of the whole of the participants’ lives. The article is structured as follows. First, we introduce the theoretical framework linking the life course approach with the concept of employment career and retirement. We then review previous research on this subject and introduce relevant details on the Polish pension system. Subsequently, we present the data underpinning our study and the methodology used. In the next section, we present an analysis of the interviews, specifically focusing on the factors that contributed to pensions below the minimum for the study participants. We conclude the article with a reflection on the need to seek ways to protect retirees from poverty and to coordinate different branches of public policies. Finally,

are entitled to the so-called parental supplementary benefit, equal to the minimum pension, regardless of whether or not they were in paid employment and for how long.

we point to possible directions for further research on the issue of below-minimum pensions.

Theoretical Framework: The Life Course Approach

Our research on the factors connected to low pensions is nestled in the theoretical assumptions of the life course approach (Shanahan, Mortimer, and Johnson 2016) combined with the concept of career (Hughes 1997). We assume that the situations of pensioners are influenced by the course of their lives, and so we apply a long-term perspective for our analysis of the situation in which individuals in older age find themselves. Accordingly, the different life stages of individuals need to be linked together (Elder, Johnson, and Crosnoe 2003), and attention must be paid to the mechanisms of formation, weakening, and strengthening of advantages and disadvantages over the course of a person's life.

Hughes (1997) defines the concept of career as the general course of the life of an individual, but in a more narrow sense as that portion of life in which a person works. Specifically, in the context of work, a career is understood as a particular pattern of jobs (e.g., Fauser 2020). Building on this approach, and for the purposes of this research, we introduce the concept of an employment career as a sequence of paid and registered employment that is directly related to the amount of pension, as well as to breaks in registered employment, such as non-registered work, unpaid reproductive work, or unemployment. The first part of our definition follows from the construction of the Polish insurance-based pension system and from the research that points to the relation between the linearity of employment history and pension (e.g., Möhring 2015). The second part is driven by empirical data on the life courses

of our study's participants, which reveal numerous activities that can be considered as work, but are not officially registered or remunerated. Those two dimensions allow us to analyze the determinants of low pensions both from inside and outside of the sphere of registered employment, as well as to follow participants' perspectives on their life course.

To describe the reasons behind the employment careers of the participants, we chose to build on the following aspects of the life course approach: the interconnectedness of life stages, the entanglement of individuals in the structure, the intergenerational aspect, and the linked lives principle. We agree with those authors who have pointed to the significant impact of events occurring in the early, formative stages of life on the course of adult life (especially: the impact of childhood and education on employment careers, as highlighted by Elder, Johnson, and Crosnoe [2003]), as well as the impact on social roles and transitions between them. Those issues concern the socialization of the individual, especially as this strand of research has drawn heavily on developmental psychology and lifespan psychology (Elder 1998; Diewald and Mayer 2009). In this approach, lives are conceptualized "within the contexts of families, society, and historical time" (Kok 2007:par. 4). Therefore, although we do not diminish the value of the agency of individuals when it comes to shaping their lives, we pinpoint that all actions are taken within the context of available opportunities. The life course approach draws attention to the intergenerational transfer of values, attitudes, and socio-economic and intellectual resources (Carr 2018). In the context of retirement situation analysis, research on social mobility and the inheritance of poverty are relevant because they point to the link between life outcomes and social backgrounds (Moore 2001; 2005; Potoczna and Warzywoda-Kruszyńska 2009). Lastly,

one's career never happens in a vacuum, the lives of individuals are always embedded in a complex web of social relations that condition employment trajectory: with family members, friends, colleagues, and many others who influence the individual's life course (e.g., Drobnič and Blossfeld 2004; Möhring and Weiland 2022 [coupled careers]). The belief that 'lives are lived interdependently,' is referred to as 'the linked lives principle' that summarizes the issue of socially and structurally embedded lives (Elder, Johnson, and Crosnoe 2003; Carr 2018).

The life course approach has many interfaces with social stratification research and studies on social inequalities. O'Rand (2006) states that stratification is at the heart of life course studies—it plays a crucial role in understanding various aspects of individuals' lives, including the processes of economic attainment and health disparities. By investigating how social and economic inequalities intersect with individual life trajectories, researchers can shed light on the underlying causes and consequences of these disparities. O'Rand (2006:146) proposes the concepts of 'life course capital' (defined as "interdependent stocks of resources across life domains that are accumulated and/or dissipated over the life course") and 'life course risks' ("differential likelihoods of exposure to adverse conditions [disadvantages] or structural opportunities [advantages] for the accumulation, protection, or depletion of forms of life course capital"). Although in our analysis we do not operationalize these concepts, but rather treat them like Blumer's 'sensitizing concepts' (1954), O'Rand's approach is close to our thinking. Kendig and Nazroo (2016) describe three mechanisms through which outcomes in later life may be influenced by social (dis)advantages over the life course. The first of them, the 'critical period model,' we have already mentioned above. The second mechanism, the 'accumulation model,' does

not pay much attention to the timing of significant events, but highlights that (dis)advantages during the life course cumulate, leading to widening inequalities in later life (the Matthew effect [Dannefer 1987; 2003]). The last, the 'pathways model,' focuses on the factors that mediate between circumstances earlier in life and later life outcomes. In our opinion, these models are not contradictory; each of them emphasizes a different but important aspect of biographical and social processes.

Previous Research

Employment Career and Pension Outcomes

With Bismarckian pension systems, the pension amount is directly related to the amount of contributions paid to the pension system, which, in turn, depends on the mode and timing of one's labor market participation. In the social sciences literature, authors (De Freitas et al. 2011; Corna and Sacker 2013; Chłoń-Domińczak, Magda, and Strzelecki 2019; Möhring 2021; Bravo and Herce 2022) have looked to investigate the relationship between individual employment careers and individuals' income in later life.³ As for the work-related determinants of income level in older age, some researchers have focused on 'breaks' or 'interruptions' in employment careers, which include various situations (unemployment, part-time employment, inactivity periods, early retirement) (De Freitas et al. 2011; Bravo and Herce 2022). Scholars have also investigated how the type, length, number, and timing of employment interruptions impact the income levels of older people. Möhring (2021) also takes into account periods of low-status jobs (occupa-

³ There is also a group of articles devoted to the impact of employment histories on the timing and pattern of retirement transitions and continued work in retirement, but this issue is less relevant to our topic.

tional status is related to the level of earnings, which, in turn, influences a pension amount). Researchers have also looked to highlight the impact of family histories (e.g., the number of children, the number of years a respondent was married) on the income level of older people (Corna and Sacker 2013; Möhring 2021). In our analysis, we treat this last factor as a determinant of labor market participation. Summing up: the literature indicates that (a) employment career types that deviate from the concept of full-time long-life career pattern pose the risk of economic hardship in older age, (b) these types of 'atypical' careers are more likely to be held by females than males, (c) the negative effects of 'atypical' careers can be mitigated by state policies.

We must note that 'atypical' careers are defined in opposition to a 'normal' career, which is a normative ideal type that is hardly present in actual biographies (Potter 2020), but it remains the reference point for the organization of welfare and pension policies. Hence, it is widely present in the research. 'Atypical' careers are analyzed using numerous concepts, such as 'non-linear,' 'patchwork' careers, or 'non-standard' trajectories, all of which focus on slightly different characteristics. Analyses of 'non-linear' careers point both to opportunities, such as independence for workers and to the risk of biographical uncertainty (Schilling 2012). The positive image of nonlinearity has been brought up in the studies that focused on flexibility, and the possibility of combining care and employment, however assessments of flexibility are usually ambiguous (e.g., Giesecke and Groß 2003; Wheatley 2017). Risks or disadvantages connected to nonlinearity are developed in concepts of 'patchwork' careers characterized by changes of employment, forced termination, and a lack of control over the biography (Domecka and Mrozowicki 2008); or as the 'pattern

of trajectory' that is "characterized by the reduction of career goals, orientation towards the current working situation, the family and/or relationships" (Schilling 2012:728). From the institutional perspective, 'atypical' careers are linked to non-standard employment (e.g., Booth, Francesconi, and Frank 2002; Standing 2011) and analyzed with the concept of precarity, which is defined as a type of employment deprived of social security benefits (Rodgers 1989), and which can result in an insecure situation during retirement.

In the research on pensions, 'atypical' careers should be understood from the perspective of possible risks and disadvantages in the later stages of life. That type of working trajectory is commonly attributed to the careers that women pursue (Möhring 2015). In our research, all participants were women, and in the next part, we shall focus on the determinants of 'atypical' careers among them.

The Drivers of 'Atypical' Employment Careers

The first group of determinants underlined in the research are traditional gender roles and gender stereotypes, especially in the context of work and the division of household chores (Ciccia and Bleijenbergh 2014; Karwacki and Suwada 2020). In Polish culture, the care for children and other dependent family members, as well as household chores, have traditionally been attributed to women rather than men, while paid work tends to be seen as the role of men (Hryciuk and Korolczuk 2012; Sarnowska, Pustułka, and Wermińska-Wiśnicka 2020). This division into the domestic (women's) sphere and external (men's) sphere is deeply rooted in the distant past and is related, among other things, to the division of labor in traditional peasant culture (Zadrożyńska 1983). Despite cultural transformations, which

took Polish society toward greater equality in this regard, contemporary research indicates that Polish women are still burdened with domestic and caring responsibilities to a greater degree than men are (Titkow, Duch-Krzyszczak, and Budrowska 2004; GUS 2016; CBOS 2018; Suwada 2021).

Women experience labor market obstacles. Companies in Poland, especially smaller ones and those from the private sector, are relatively less likely to introduce solutions to help employees to combine work and childcare (Kotowska et al. 2007). Flexible working hours or part-time work, although 'atypical,' might facilitate a return to the labor market, but are not availed of very often (Eurostat 2022b); and those caring for dependent family members are 'punished,' mainly by lower pay (Witkowska and Kompa 2020). Another problem is the gender pay gap, which is currently much smaller in Poland than the European average (Eurostat 2022c), but is, nevertheless, present. Lower earnings translate into lower contributions to ZUS, which, in turn, translate into lower pensions. The gender pay gap also prompts some couples to opt for the male breadwinner model. In addition, women are more likely than men to experience problems with career advancement, especially in top positions (referred to as the promotion gap, glass ceiling, glass wall, or sticky floor). The phenomenon of qualified women leaving the labor market at higher career levels is sometimes referred to as the 'leaking pipeline.' As a result of the aforementioned processes, the labor market is segmented vertically: men prevail in higher positions, and this division coexists with a horizontal segmentation where some occupations, often with lower pay, are performed mainly by women, while men dominate in others (Janicka 1995; 2020; Titkow 2003; Kalinowska-Sufinowicz and Domagała 2016).

The abovementioned factors and obstacles impact women from different social strata in unequal ways. The class of origin, the socio-economic status of parents, and the formal education of women (which is often related to social background) inform the patterns of their workforce participation and contribute to the variation of their employment careers (Jacobs 2002; Huang and Sverke 2007). Bravo and Herce (2022), drawing on human capital theory, state that greater investment in human capital during early ages leads to higher lifetime earnings and reduces both the risk and duration of unemployment periods. The socio-economic status of the family of origin also impacts health outcomes during adult life (Pavalko and Caputo 2013), which may translate into a non-linear employment career.

The Design of the Pension System in Poland

We have discussed above the determinants of women's non-linear employment careers related to gender roles and gender stereotypes, labor market obstacles, and class inequalities. What is known, however, is that the impact of such careers on retirement (and, more broadly, on the risk of old-age poverty) can be mitigated by several factors (Kwan and Walsh 2018). One of these is the design of the pension system itself.

From a historical perspective, pension systems based on the insurance model were designed for male breadwinners working under a permanent contract, without career breaks (Lewis 2002; Petelczyc and Róicka 2016), which, in turn, creates problems when it comes to the inclusion of childcare periods in such systems. A comparative analysis of 13 European countries (including Poland) found that the relationship between employment history and pension income varies among countries for women and is notably influenced by factors associated with the pension

system (Möhrling 2015). In Poland, the laws regulating entitlement to various types of parental leave have changed multiple times over the past few decades. The rules regarding the payment of pension contributions for childcare periods have also been subject to change. In addition, different calculation bases for pension contributions have applied for parental leave at different times. In the past, Polish legal solutions attributed childcare mainly to the mother (and to date, full equality between parents has not been reached in this respect). On the other hand, pension contributions for childcare periods were not always paid; or if they were, they were often lower than if the caregiver had been working during that time.

The Polish universal pension system is the only one in Europe, and perhaps in the world, that entitles people to receive a pension (proportional to their contributions, and therefore often dramatically low) based on the completion of one day's work. As a result, it has 'brought to light' women who, under the previous system, would not have received pensions at all and would have had to rely on social assistance in the absence of income from other sources. The non-linear careers of women are only partially recognized by the Polish pension system. Moreover, this system 'rewards' periods of farm work in a very minor way. Although a separate system for farmers exists, to receive a pension from farming, one must document 25 years of contributory periods. If a person has worked in agriculture for a shorter period, their pension from ZUS can be increased, but only by a small amount.

Data and Methods

Sample Description

This research study is based on nine qualitative interviews that we conducted between March and May

2022 as a complementary part of the Polish Panel Survey (POLPAN) research project (Tomescu-Dubrow et al., 2021). With the approval of the study leader, we selected people who declared in the 2018 wave of POLPAN that they were receiving a pension below the minimum pension threshold. At the time it was PLN 1029.80 gross (which usually meant PLN 878.12 net, that is, around 206 Euro, and we took this figure as a threshold for sampling). In addition, when selecting interviewees, we applied the year of birth criterion, and later, when selecting interviews for analysis, we also used the criterion of retirement year and age. We wanted to make sure that we were analyzing the narratives of people covered by the new pension system in Poland.⁴

The group of people who met all the aforementioned criteria comprised 18 people (17 women and 1 man). However, we were not able to contact six of those people at all, we found out that one person had died, and two people refused to participate in the study, so we interviewed nine participants (women only). The women we interviewed were between 65 and 73 years old. They lived in five provinces of Poland: four lived in rural areas, three in small or medium-sized towns (under 70,000 inhabitants), and two in large cities (over 250,000 inhabitants). Additional socio-demographic data about the participants in our study are provided in Table 1.

⁴ We excluded some participants from the sample on which this analysis is based, namely, people born up to and including 1948, as well as women who retired before 2009 and men who retired before 2014. We also did not include people who retired before the universal retirement age. While some people in Poland do have the right to retire early, to do so, one needs to have insurance seniority of 20/25 years (women/men), in which case the pension is raised to the lowest pension threshold. In addition, we excluded two people based on their employment history as recorded in the POLPAN study—one person most probably received a pension from the agricultural system, and we found no record of past work in the data concerning the other person.

Table 1. Selected socio-demographic characteristics of interviewees (all females)

Interview number	Interviewee's education	Family of the interviewee	Still below the minimum in 2022?
1	secondary vocational	married, 3 children	yes
2	secondary vocational	widowed, 2 children	no
3	primary or lower	married, 4 children	unclear
4	basic vocational	widowed, 2 children	no
5	secondary vocational	married, 3 children	yes
6	primary or lower	married, 8 children	no
7	basic vocational	married, 3 children	yes
8	basic vocational	widowed, 2 children	no
9	primary or lower	married, 3 children	yes

Source: *Self-elaboration.*

As it is shown in Table 1, the situation of some women was different at the time of our study versus 2018. Three of them were widowed and were receiving 85% of their husband's pensions instead of their pension, and one was benefiting from the Mama 4+ program. The situation of one interviewee was unclear.⁵

Method of Data Collection

We conducted the interviews at the interviewees' place of residence. The interviewing method was loosely inspired by Fritz Schütze's (1983) method of autobiographical narrative interviews. We began by asking the participants to tell the story of their lives. Most of the interviewees found it difficult to develop an extended free-flowing narrative about their lives,

⁵ During the interview, she reported a pension amount lower than the minimum, while stating that her pension had been increased due to the birth and raising of four children.

which is why the interview turned into an unstructured in-depth interview. We came to the meeting with a prepared list of questions concerning both the biography and the issues of particular interest in the context of our study—the assessment of the participants' lives, their current life situation and its perceived sources, their strategies for coping with their current economic situation, and their attitudes toward helping people in financial dire straits. We asked these questions when the free narrative ended.⁶ We recorded the interviews on a voice recorder (except for interview 7 where the interviewee did not agree to be recorded; we made a detailed note of that interview). The interviews lasted between 45 and 140 minutes (approx. 70 minutes on average). The recordings were transcribed and we relied on the transcriptions for our analysis.

⁶ In addition, after the interview we asked the interviewees to complete two short questionnaires, but this article will not draw on the data obtained from them.

Method of Analysis

We used the biographical interview method to gather information about the interviewees' life course and to understand their perspectives and later conducted a thematic analysis arranging interviewees' statements in themes (Braun and Clarke 2012). The biography in itself was not a subject of in-depth analysis, but rather a tool for understanding the circumstances that had influenced the interviewees' current pension status; and, more broadly, the material situation. When analyzing the interviews, we looked at the course of the different stages of the interviewees' lives (childhood, adolescence, early and middle adulthood, current stage of life), looking in particular for factors that, either according to the interviewees or in our view, might have influenced their working life, material situation, and pension. To aid our analysis, we used MAXQDA software, consulting the shape of the coding tree with each other on an ongoing basis. We also occasionally supported the analysis of the qualitative material by using questionnaire data on the interviewees (in this paper, we do so in the section *Adversities During Childhood and Adolescence*).

Results: Determinants of Low Pensions Through the Lens of Employment Career

In this section, we focus on factors that contributed to the participants' non-linear employment careers and eventually resulted in their low pensions. We follow their stories chronologically, according to their life trajectories, and aim to describe all the important life events that might have influenced their current situation following the definition of employment career as a sequence of paid and registered work and other activities.

Adversities During Childhood and Adolescence

Many interviewees recalled the difficulties they had experienced during childhood and adolescence, such as an illness or absence of one parent, poverty, and sometimes domestic violence. Concerning connections with work in the first stages of life, some interviewees took up 'odd' jobs at an early age to support the household budget or to cover their needs, whereas some had to help their parents with the farm work. They were also brought up in an environment that inured them to the performance of unpaid housework.

The first significant issue that sheds light on this situation is the family background of the participants of our study. The POLPAN survey provides data on the education of the interviewees' fathers. In six cases, it was a primary education or lower; in two cases, lower vocational education, and one father had secondary vocational education. As for mothers, we have data only in five cases (in all of them, the mothers had primary education). According to the narrative interviews, the fathers of most of the interviewees worked in farming or performed low-skilled, physical jobs in the industrial sector. One interviewee mentioned that she and her siblings had been raised only by their mother. Another participant stated that her father had died when she was 10 years old. Most families followed a traditional family model, close to the male breadwinner model. Fathers were working for pay, while mothers were raising children, doing housework, and working on a farm, and they took up paid work only periodically. Although we did not ask directly about the economic status of the respondents' family homes, a considerable proportion of interviewees spontaneously stated that it had been difficult and that they also had to take up work to secure their needs or support the family budget.

My childhood was... well, not... not too great. No, no. We were poor. My mom raised us alone, three kids. So it wasn't too great. Well, it feels painful when I think about it. [Interview 4]

[M]y mom was more of a housewife, and later on, she also got into the cottage industry. And I would go to school, come back, and help her out, right? [Interview 3]

I was in sixth grade, and I already went to work with the saplings, in the forest. There was a nice game-keeper, and he took me and my sister, I earned some money to buy... well, I won't tell you maybe... panties. And I would always earn some money to buy [things] for school. [Interview 6]

In some cases, the participants rated their situation as not so bad, but expanded on this by referring to the resourcefulness and flexibility of their parents rather than to easy and secure life circumstances.

I mean, let me tell you, my mom was a very resourceful woman, and she coped well with everything. [Interview 8]

Following the assumption of the interconnectedness of life stages, we considered the moment of educational decision-making in the early period of biography as being critical for the further employment histories of the interviewees. The decisions about choosing a school and continuing or discontinuing education were rarely made independently. The 'linked lives principle' points to the social entanglement of the unfolding of biography and this is perfectly illustrated by the fact that the parents of the interviewees had a significant say in their educational choices. Namely, the situation of the entire household was taken into account. It was important

whether the family could afford the cost of schooling (the distance between the school and home was considered, as commuting potentially generated additional costs). Moreover, in some cases, the interviewees were under pressure to become economically independent quickly, which meant that they had to take low-paid jobs that did not require high qualifications. Only two interviewees said they had tried to pursue their educational ambitions—with little or no support from their family members, and with no positive outcome.

Three interviewees have either primary or lower education; three have basic vocational education, whereas three others completed secondary vocational schools. The interviewees, as well as their parents had ambiguous attitudes toward education. In some cases, participants had their education goals, as well as some of their parents valued education. However, in other cases, families forced the interviewees to either choose 'practical' education or leave school and get a job.

Researcher: And what kind of school was it? And how come you went there?

Interviewee: Well, to get an occupation. Yes, yeah. My mom took care of that. [Interview 4]

My parents wanted me to become independent as soon as possible because my dad was ill, he had a heart condition and health problems, he also started to go to sanatoriums a lot, and he was afraid that his heart would simply stop beating one day, and I wouldn't be independent yet, right? [He was afraid that] Mom wouldn't be able to support us all, and so on. [Interview 1]

Many participants reported they had been forced out of education by external factors. The first one

was the economic situation. In some cases, the participants and their families did not have the resources necessary to continue their education. One lacked funds to buy the necessities, another one could not move to another town that had an adequate school. They also did not have sufficient time to spend on education. Instead, they were expected to work and contribute to the family.

We had a hard life, too, because it was one father at home, and four kids, right? And we had to cut down on everything, so when I went on holidays, my friend and I used to hitch-hike...in May, June, July, August, I went to holiday resorts [to work] as a waitress. And there we earned money for books, copybooks, to relieve our parents, right? [Interview 2]

No, I was forced to, it wasn't my choice. Well, I wanted to be a nurse. That was my dream. But, unfortunately... I would have had to live in a rented room because there was no boarding school, and my mom couldn't afford it. So that is why. It was forced upon me. [Interview 4]

Therefore, some participants could not obtain the kind of education that would facilitate their entry into the labor market, and, in the end, this affected their work and pension size.

Adult Life: Between Paid Employment and Other Activities

As for employment careers in adulthood, they were relatively discontinuous, and in most cases, they included different 'odd' jobs and short-term work episodes, as well as periods of unpaid work, which resembles the concepts proposed above of 'non-linear' or 'patchwork' careers. The interviewees predominantly explained this situation

by referring to factors beyond their control, such as caregiving responsibilities, the onset of health problems, and the labor market situation, that is, the unavailability of suitable jobs in their area of residence. Following their accounts, concerning the relationship between employment and retirement pensions, we observed a paradox. Despite the absence of continuous paid employment, it is very clear that the lives of the interviewees were filled with hard work that simply did not translate into retirement benefits later. This work comprises three categories: caregiving and household duties, farm work, as well as 'odd' jobs performed without any formal contract. All the interviewees maintained a pragmatic balance between these three types of work and 'official' occupational careers. That balance was often complicated and unstable, with the interviewees having had to adapt to the needs of the moment. The interviewees often decided to take up paid jobs when there was a shortage of money in the household. The decisions regarding the 'structure of work' ('official' paid job, paid work without a formal contract, domestic work, and farm work) at a given moment were determined primarily by the well-being of the family and not the individual.

Then my mom fell ill again, and I had to give up my job again. Well, who else was supposed to look after her? So there I was with my mom, and then my granddaughter was born. So my daughter says she'd like to go to work. And I say, "You'll earn more, because by that time she had a university degree, so you'll always have a better job than me." [Interview 9]

While an 'official' paid job was not central to most biographies, it may have been a means to achieve those goals that were important for the interviewees, who thought about themselves in collective

rather than individual terms. Throughout their biographies, the participants organized their lives around being part of a family, especially given the shortage of caregiving institutions that could take over family care responsibilities. Such responsibilities, in effect, excluded participants from the labor market. Faced with important life turning points such as the birth of their children, or the illness of their parents or other family members, the interviewees quit their jobs to provide the necessary care.

[I was working] on site, nice and pleasant, it was great, but then I got pregnant, and had a kid, right? One year later, I gave birth to another one and I had to say goodbye to my job. Who would've [taken care of my child]? There was no childcare place. If there had been a childcare place, I would've signed them up for childcare, right? [Interview 2]

I didn't have any leave, either maternity leave or parental leave, because I didn't, I just... well, I didn't work for a long time... it was something like five, or five and a half years, or something, and then, as I said, my father was ill, so I quit my job, right? [Interview 3]

It is interesting, however, that although six out of nine interviewees reported quitting their jobs because of caregiving responsibilities, only two explicitly stated that they were forced to do so by the absence of caregiving institutions, while others just reported that they 'had to' do it, which might be deeply nested in the traditional gendered view of household responsibilities. According to the interviewees, they took up the caregiver role voluntarily. They perceived caring responsibilities as a woman's domain and presented it as the natural order of things. When they gave birth to children,

they postponed paid work or quit their current job to undertake childcare. They also had to quit their jobs to look after their parents or other relatives. This issue was reported by six of the nine participants. In some narratives, they provide some arguments, but in others, they say that they just 'had to.'

My husband worked a lot, did different shifts... and, well, there were situations where I just felt I was needed here, and not elsewhere. [Interview 1]

Well, and then, later on, once my father was bedridden, there was no other choice, I had to quit my job, right? [Interview 3]

The kids were little, three children, I couldn't just leave them with my mother, so I had to. As I said, only when my younger daughter went to school did I go to work. [Interview 9]

Their activities were also the outcomes of decisions taken by their husbands, who directed them to take up housework.

My husband preferred for me to stay at home. He always did. He didn't want me to work anywhere. But, not later on. Later on, when the boys... He preferred me to be at home, to make sure everything was ready on time, and so on, so that I could take care of the children. But, later, as I told you, when one [son] got married and the other one was about to finish secondary school... Well, then my husband didn't mind anymore. [Interview 4]

It is, however, not easy to distinguish the fulfillment of gender roles voluntarily from coerced because a husband's directions are a part of the patriarchy that assigned those roles to women in the first place.

Concerning the labor market situation, the participants reported direct obstacles that prevented them from getting a job. Two of them complained about the lack of suitable jobs, whereas some mentioned changes in enterprises after the 1989 transition that resulted in employment cuts. The interviewees mostly lived in small towns and villages where the supply of jobs was limited, especially for workers with low education and qualifications.

And so, of course, I didn't go to work anymore because later on... the kids were older, but it was already hard to find a job. In fact, because, you know, if you have no occupation, it's hard, isn't it? [Interview 3]

I couldn't find a job. I still remember when my son, the older one, went to school, and I was looking for a job, but I couldn't find any. Nobody wanted to hire me, right? It was... I think it was a time of high unemployment then, I think. [Interview 4]

There was a State Machinery Center nearby. That's what used to exist: communal cooperatives, farmers' guilds [*kółka rolnicze*]. They were all liquidated later. Our Center was very well developed because we had a tire retreading point, but it was all sold, they sold it for peanuts. They bought it for a lot of money and sold it for peanuts. They destroyed it all. [Interview 5]

One interviewee mentioned that in the 1990s, she had worked for about six months with an employer who asked her to sign a short-term contract for each month, but only did so for fear of being inspected. At the end of each month, he tore up the contract. The interviewee thus worked *de facto* without a contract, and no pension contributions were paid. Later on, this turned out to be fraught with consequences because if the employer had paid contributions for that period, the interviewee's total insurance senior-

ity would have exceeded 20 years, and her pension would have been increased to the minimum pension.

It must be noted that the lack of suitable jobs mentioned by some interviewees could have been related to the general situation in Poland at the time (e.g., high unemployment during the period concerned) or the local specificities of the labor market in peripheral areas. Moreover, the mismatch between the interviewees' education and qualifications and the labor market requirements contributed to their difficult situation. This observation adds an important dimension that was not visible directly, namely, that the place of residence, that is, small towns and villages, with their structural deficiencies (in transport, infrastructure, labor market), played a significant role in the participants' situation later in life.

The last issue in the interviewees' employment histories is the terminations of work, which came about not because of care or reproductive work, but health issues. Four interviewees experienced serious health problems—either physical or mental, or both. Consequently, three of them transitioned to a disability pension as a result, and once they achieved the retirement age, they moved from a disability pension to a retirement pension. A fourth interviewee applied for a disability pension, but without success.

The first of the aforementioned interviewees developed an illness at work and, in the interview, she explicitly linked her resignation from further gainful work to her health problems.

But, I didn't work for too long, fifteen years, because I was struck down by a very serious illness. I didn't walk at all for six months. I was ill, I had [name of illness]. After an untreated flu. This is what they said...

The bakery was not heated [after being closed for a few days], it was very cold, like in winter...I came down with the flu, and during the communist times, people were not allowed to get sick leave. I was on sick leave for three days only, I went to see a doctor on the fourth day, and I got one more day and went back to work. And I neglected the flu terribly, and I got that bad disease after that flu. [Interview 5]

The second woman said that her retirement was related to her inability to continue to perform the heavy physical work at her job (cleaning stairwells in blocks of flats).

Then I took a disability pension because I couldn't work anymore because of my health, because I had to carry water up to the fourth floor to wash the staircases, and my heart was already very weak. [Interview 6]

This statement signals a broader problem, namely, a limited choice of earning opportunities for individuals living in a small town or village, and with a relatively low level of education. Presumably, the lack of available job options, probably caused by macroeconomic changes, may also have influenced the third interviewee's decision to retire due to disability. She worked as a procurement clerk at the school attended by her children, and then she began to experience mental health problems.

So we walked together and it was fun, nice. I would buy these [things], for major purchases we'd travel to [name of town], and they gave us a car, we'd drive there. Or we might have cycled to the local shop as well, right? And things weren't bad...Later, they liquidated these canteens, right? So those canteens existed, but they were liquidated later. [a longer pause] And that's how it was, later on, I got ill, I remained

ill, and later on, I qualified for a disability pension. [Interview 2]

The fourth interviewee experienced a turning point in her biography, resulting in serious health problems. This woman lost her husband and a young child within a short period. In addition to the psychological distress that resulted from these events, she suffered from several physical conditions. In the interview, she said that she had never returned to her previous job as a shop assistant due to health problems (however, it is worth noting that she eventually gave up on the idea of returning to work when she had three children, so the need to provide for them was probably an additional factor). This particular interviewee unsuccessfully applied for a disability pension.

In the Polish pension system, not only the course of employment is important but also its reflection in the Social Security Institution records. When applying for an old age pension, two participants could not prove their full employment history, which resulted in gaps in their records. The first one sought an increase in her pension unsuccessfully, due to the unavailability of some of her employment records (lost by her employer), the other one also could not provide the required records as they had been destroyed by her employer.

I went to ZUS, and they told me that if I had all the records, then maybe I'd get a bit more, maybe not too much, but something. But, I went to that Chamber [of Crafts], and the woman said, "We simply don't have those records anymore," so to speak. Well, when I finished working, I was twenty-four, so it's a long time to be sixty years of age. So that stuff might just not have been there anymore. Well, maybe in some archive, not sure. But, she said there

weren't any records, well, they just didn't have them anymore. [Interview 8]

But, I didn't have my earnings recorded. Well, and when I was about to retire, I went there to say that I wanted these [earnings confirmations]. "But, we don't have this documentation. It was destroyed because we were moving our headquarters, and all the documents older than 1979 or 1980, the older ones, were destroyed." So that's it. So my retirement pension is calculated at the lowest rates from that period. [Interview 1]

The situation of these two interviewees is due to the fact that before 1999, pension contributions were not recorded in the individual accounts of insured persons. Therefore, after the reform, people who worked before 1999 had to document their insurance history and the amount of earnings during that period on their own so that their contributions could be included in the calculation of their pensions. Many years after finishing work, completion of the documentation often turned out to be very difficult. Moreover, at the beginning of the economic transition (after 1989), many companies were restructured, privatized, or went out of business. The regulations for preserving employee records were not tight enough, and much documentation was lost (Louchin 2018).

Discussion and Conclusions

Our team's analysis of the participants' biographies allowed us to identify and describe those factors that underpin the low retirement pensions analyzed in the framework that links employment career and retirement. In all of the biographies, the unfavorable current situation is a product of a combination of numerous disadvantages and obstacles that occurred at different stages of life. Those disadvantag-

es did not only accumulate in specific spheres of life but they also reinforced one another over the course of the same. When following the biographies of the participants, we noted that the concept of a linear career was incompatible with their perspectives and experiences. Their careers, peppered with short episodes of paid work, are in fact full of unpaid reproductive work and other unpaid activities. That image is convergent with analyses of reproductive unpaid work as being highly gendered (e.g., Del Re 2010) and the notion of precarity as being a general condition for women in the labor market (Federici 2006). While this type of labor is not perceived as 'work' in the institutional meaning and is not sufficiently acknowledged by the country's pension system, in the interviewees' account they spent life occupied, doing hard but necessary and fulfilling work.

Before 1999, the participants in our study would not have been entitled to any pensions. After the reform, they received retirement benefits, which, however, were lower than the minimum pension, and lower than the social minimum.⁷ The number of 'below-the-minimum' pensions would continue to increase in the coming years. Moreover, the replacement rate (the ratio of post-retirement income to pre-retirement income) in Poland is declining, even among those who have earned pensions higher than the minimum. This situation raises questions about how to protect people in receipt of pensions from poverty. Some countries have introduced systems of basic pensions granted based on residence or citizenship. In Poland, a person whose pension is not enough to live on can only look to the social assistance system. However, very few people meet

⁷ Social minimum "defines a model category allowing the minimum level of decent life, necessary for social integration" (Kurowski 2020:33).

the exorbitant income threshold criteria for obtaining assistance. Secondly, the so-called 'permanent allowance' granted to people unable to work due to age (The Social Assistance Act [Ustawa z dnia 12 marca 2004 r. o pomocy społecznej]) is currently close to what is regarded as a subsistence level.⁸ It is also reduced by the amount of income the person receives from other sources (such as, for example, a pension). Thirdly, the use of social assistance in Poland is fraught with negative stereotypes and the risk of stigmatization.

The topic of an old-age pension being below the minimum retirement pension is a new phenomenon, which has not yet been analyzed in depth in Poland. This issue is becoming more and more relevant because of the huge number of people working with non-standard contracts who are not entitled to full social security (Kiersztyn 2016; Mrozowicki and Czarzasty 2020), which, in the near future, will result in an increase in the number of people receiving low pensions. We believe that preventing pensioner poverty requires coordination among various branches of public policy. Possible changes to the pension system alone are not enough when there are significant inequalities in society regarding access to education, the labor market, or institutions providing care for dependent family members.

While in this article we have focused on the external determinants of the interviewees' situations, a closer analysis, which exceeds the scope of this article, could cast light on the agency of the interviewees: how resourceful they were in their daily lives, what kinds of coping strategies they

employed, and how they pursued not only family objectives but also their individual goals, if only on a micro-scale. Further analysis could be conducted using the intersectional framework, or with the concept of employment precarity applied to the employment careers of participants. In future research, granting researchers access to Social Security Institution's data would be highly valuable (currently, it is nearly impossible). Comparing the circumstances of older women with limited and irregular work histories across countries and various pension/welfare systems would also be insightful. The experiences from this pilot project are being used in a separate study on older people receiving pensions below the minimum, titled *Paltry Pensions' in the Context of the Sense of Social Justice and the Goals of Pension Policy. A Multidimensional Sociological Analysis* and funded by the National Science Center, Poland. In the qualitative component of this project, researchers seek to reach a more diversified sample composition that would include retired women and men belonging to various social strata.

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⁸ Subsistence minimum "defines the lowest possible level of consumption allowing the households to survive" (Kurowski 2020:33).

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