

## **DESCRIPTION FOR THE GENERAL PUBLIC (IN ENGLISH)**

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In Poland, we are discussing nowadays more often the current and future life situation of older people. It was triggered by demographic changes which are observed in Polish population: diminishing number of newborn children, falling labor supply as well as rising share of people in older age groups. There are many discussions on what are the consequences of these changes, especially for the social security system. When these debates are dedicated to older people, they should include the analyses of what is the financial situation of people in older age groups. It is of great importance, especially in case of older widows who are at higher risk of poverty. They experience more often serious financial problems than older widowers or older married women.

Based on Polish National Census (Narodowy Spis Powszechny Ludności i Mieszkań), in 2011 there were 2 mln widows in age 65 and more living in Poland. In relative number, they constituted approximately 6% of the Polish population. However, though there are so many widowed older women in Poland, we know very little about their life situation, including data on what kind of financial hardships they face. The aim of the project is to provide us with this information. The aim is to expand our knowledge on the financial situation of older widows living in Poland and the way they manage their expenses.

In the project, statistical analyses will be combined with in-depth qualitative investigations. First, quantitative data on the older widows' financial situation will be analyzed. How they evaluate their financial wellbeing? Is their financial situation significantly different when they are compared with other older people? Do older widows experience more financial problems than older married women or older widowers? Second, the set of in-depth interviews with widows in older age will be conducted. These open conversations will focus on the subject of what is the financial situation of interviewed women and how did it change after the husband's death. The special attention will be paid to financial problems that the older widows experience and how they try to overcome these difficulties.