

# **Ukraine's Structural Pension Reforms and Women's Ageing Experiences**

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***Oleksandra Pravednyk***

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Members of the Examining Committee:

Amrita Chhachhi

Mahmoud Messkoub

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***Inquiries:***

**Postal address:**

Institute of Social Studies  
P.O. Box 29776  
2502 LT The Hague  
The Netherlands

**Location:**

Kortenaerkade 12  
2518 AX The Hague  
The Netherlands

Telephone: +31 70 426 0460  
Fax: +31 70 426 0799

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## ABSTRACT

This academic paper will present a qualitative study of ageing experience of Ukrainian women, in the context of structural pension reform. Before analyzing both schemes, this work will establish a theoretical and contextual base. Readers are familiarized with theoretical concepts of gender, ageing and vulnerability, and provided with a literature review. Two sections, concerning Ukraine's pension system and gender circumstances, will contextualize the empirical analysis. The latter will employ data from life history interviews to demonstrate and analyze heterogeneity of post-pension ageing experiences. Literature already indicates that gender plays a significant role in determining ageing experiences, through interaction between personal factors and cumulative disadvantages. Such preliminary evidence prompted firsthand research with Ukrainian women. Full analysis of life history interviews led to the conclusion that ageing experiences of Ukrainian women are strongly connected to their capabilities – the latter were used to adopt and adapt the new circumstances to continue living the same way.

## INTRODUCTION

Ageing experiences are a commonly overlooked topic by youth. And yet our current life will determine our future experiences. Examining these connections becomes even more important for women, “because of the unique interplay of the public and private spheres of women’s lives” (Sherry et al. 2016: 1). On one side, women uphold social reproduction of society. On the other hand, they are regular workers. As a result, their retirement becomes a complex process – one that they must adopt to and adapt. Exactly these divergences led me to focus on gendered ageing experiences in Ukraine.

Ukraine is a transition country in Eastern Europe. After gaining independence in 1991, Ukraine embraced austerity measures: promoting free markets and balancing the national budget. One measure was aimed at reducing welfare expenditures, with pensions as the particularly relevant area. That’s because 1/3 of Ukraine’s population are pensioners and 7.1 million are economically inactive (National Office of Statistics of Ukraine. 2016) . As part of its efforts, in 2004 Ukraine passed a law initiating structural pension reform. It introduced a three-pillar system: a solidary first pillar and two pillars, compulsory and voluntary, based on a system of individual accumulation. All three-emphasized individualization and marketization, and aimed to balance demographic and fiscal risks (Zhmurko 2014). Unfortunately, only the first level has been reformed.

Out of all groups included in this reform, elderly women are particularly vulnerable. Their lifespans are approximately 10 years longer, they have lower wages, and frequently they’re informally employed (National Office of Statistics of Ukraine. 2016). Consequently, women suffer a structural disadvantage in pension receipt. Alongside personal circumstances, they alter individual ageing experience; manners and magnitudes of these changes are diverse. Precisely this variation requires further examination. With a majority share of females in the elderly population, the Ukrainian pension system must ensure all cases against poverty.

This research aims to contribute to existing literature concerning pension reform implications on individual ageing experiences of female pensioners, and adjustment they make in their daily lives to survive. Analysis of these experiences can reveal diverse sources of vulnerability for this population. Results will provide Ukraine’s pension system with an overview of remaining and arising challenges in ensuring its female beneficiaries.

Research is guided by a core research question, directed at explicating connections between individual experiences and macro-level reforms. Its exact formulation is as follows: ‘How does the shift from state to market in the Ukrainian structural pension reform lead to changes in the individual ageing experience of elderly women?’ Several sub-questions, provided below, complement the central question, so as to reveal details of each analyzed case and procure a thorough answer.

Sub Questions:

1. What are the main implemented changes of the pension reform?
2. What implications do these changes have for access to pensions for different categories of elderly women?
3. Does the pension provide women with enough resources to keep them out of poverty?
4. How do elderly women adjust their daily lives to adopt and adapt this reform and sustain social reproduction and quality of life?
5. To what extent do these reforms lead to further dependency upon the state, market or family?

## **Methodology**

### CONCISE EXPLANATION

Initial methodology differed between questions in order to collect diverse and in-depth data. Interview sample would include 10 local pensioner women occupying different societal strata. Due to this, purposive or snowball sampling would be used to locate subjects. Subjects must also be young pensioners, between 55-70, that will probably have felt reform effects.

The household survey sample would include 50 participants from the district – this number would provide enough information for basic statistics but will not be representative. The household survey would be administered in an identical and basic written format – 10 questions relevant to personal and household characteristics – and survey templates would be dropped off in mailboxes.

Samples for the Time Use Study and Ranking and Scoring Exercise would be identical to interview subjects. For the Time Use Study these women would be asked to keep daily journals about how they spend their time. These journals will not have a single format, to provide additional diversity and freedom of information. The Ranking and Scoring Exercise would be performed with all participants present, using large posters and pens. The women would be paired up, and asked to describe the 10 main activities of their day. After writing that down, they would be asked to use different colored pens to assign and organize 24 checkmarks next to the activities. Afterwards participants would present their posters to the others, which will be followed by a common discussion of findings.

## FIELD WORK

Collection of secondary data mainly took place in The Hague, between May and July 2016. During this timeframe, secondary data was primarily collected concerning structure of reforms, pension statistics like sizes and opinions, calculation and indexation formulas, demographic and socio-economic statistics, and gendered pension system features.

Primary data was gathered between July and September 2016, in the Pecherskii district in Kyiv. First contact was made on July 15, with an elderly female pensioner in a park, however a follow up meeting did not take place. About a week later, July 21, the first life history interview took place at a university library. Meeting was arranged by a mutual friend, my gatekeeper, and lasted approximately one hour. After this first experience six more interviews were performed.

After two months of field work, involving several methodological changes, nine life story interviews were performed. Some were longer than others, and two were obtained from a man and women who are not lone parents.

Table 1 provides the key results of open coding analysis of eight life story interviews, with female working pensioners, about their lives after this transition. Seven superordinate concepts, with more than sixty categories, emerged from this analysis. Superordinate concepts include Family Relations, Perception of Retirement, Lifestyle, Pension System, Transition, Economic Instability, and Choice to Work. Out of the 520 sentences referring to one of these concepts, 100 mentioned Retirement Is, 110 mentioned Lifestyle, 90 mentioned Pension System, 80 mentioned

Choice to Work, 60 mentioned Family Relations, 50 mentioned Instability, and 30 mentioned Transition. About 6 and 29 categories are associated with each concept.

## CHALLENGES

The principal part of methodology was concerned with primary data collection, using different methods to gather extensive data. However, several challenges narrowed down primary data collection to life history interviews.

After a month in Kyiv, the household survey and time use study were cancelled. Two excerpts from the personal field work journal provide motives:

“Specifically, I have been advised to not walk from house to house and use mailbox flyers. Parents and Grandparents have explained that this will probably bear little fruit due to frequent absence of pensioners from their homes and simple fear of strangers asking about an important source of income”

“By now it’s pretty obvious that I will not be doing a time use study due to the working status of all my interviewees and their limited time. Additionally, I have asked one of the interviewees and she said that she simply doesn’t understand the reason for this and doesn’t want to keep that in her mind with all the other things she’s doing”

Being unable to use these two methods limits data variety. It was also a personal disappointment. Nonetheless, it was clear that life history interviews could be performed at an appropriate time and setting.

Two other issues that came up early in the field work were sampling and positionality. Concerning the former, by third week of July I was beginning to worry about the number of interviews I would be able to perform. This worry was multiplied by another problem – that all my current interviewees were not willing to give income values, and were still employed after pension age.

“Towards evening I took some time to consider how much participants I could have, and I should have. According to my gatekeeper, the library has at least three more pensioners that I will be able to interview. However, during my previous seminar I planned to have at least 10 life



story interviews, a time use study, and a focus group. Currently, I am sure that I will have 4 interviews. With acquaintances of my own, I will have 6 participants. Thus, I need to find four more, which will be a future challenge. Finally, for now all my participants are female; my supervisor has advised me to consider asking some male pensioners about their views in order to check whether differences in experiences exist”

Positionality issues arose right at the first interview. On one side, I noticed that my attitude during interviews, and age difference, created an un-academic image. To them an interview might seem more like a discussion, a favor to a curious youth, and therefore not academic. Notwithstanding, it made participants more comfortable and open with their answers. Some even asked me to remove information due to its intimacy.

“I had some time until this interview to think about my positionality, and I decided to continue my efforts to find a middle ground between researcher and friend. Notwithstanding, as I discussed in a previous journal, I still lean towards the positionality of young friend; accordingly, I am still troubled by what methodological problems can arise from this. Another problem that I realized today is that positionality of researcher may not be available to me – to these elderly women I am a daughter of their colleague, and thus they have to treat me kindly. Though this is not necessarily bad, I am not sure whether this attitude will create any sort of bias”

Participant anxieties continued throughout my research, and may have impacted my results by limiting my field of possibilities – I chose participants according to availability as time passed by.

“Another week passes, and I am starting to get a little jumpy about finding participants. I know specifically that I have two participants that will provide interviews later, however that make comes up to 6. While I need 10. My gatekeeper has arranged for a possible interview tomorrow, on August 25, and she is asking around whether there are any more female pensioners willing to sacrifice some time to talk to me”

An anxiety that started to emerge towards the end of fieldwork, from August onwards, is translation and transcription. Both processes were hard to perform, especially at the same time. The following journal excerpt demonstrates these worries:

“...it took me six hours to transcribe an interview of 30 minutes. This is partly my fault, considering that the computer voice recorder isn't that strong. However, it is harder for me due to the need to listen and translate simultaneously. The difficulty of this process pushed my consideration of partly transcribing even further. Notwithstanding, there is the issue of necessary materials for appendixes and bias prevention”

## LITERATURE REVIEW

Gerontology, or the study of ageing, has produced a rich and wide range of research. Authors have studied retirement, old-age poverty, quality of life post retirement, family relations, and so on. Gendered experiences are the niche of particular interest to this research paper. This literature branch, as it includes both the gerontological niche and other studies, has focused on researching the presence, solutions to, and effects of gender on ageing experiences.

Earliest research started in the 1980's, when writers such as Walker and Estes embraced a more political economy approach to ageing. The latter emphasized an individual's labor market position as a determining factor of their ageing experience. This topic was elaborated through studies by Calasanti and Estes which demonstrated how gendered labor division led to various positions of women after retirement. Later on, Estes and a number of other authors, would elaborate on the diversity of ageing experiences by taking into account an individual's multiple inequalities (Settersten and Angel 2011).

By the 1990s, research clearly demonstrated that women's post-retirement position was disadvantageous due to multiple structured inequalities, including unpaid care work and labor market positions, that limit their access to resources. This conclusion led to a new research vein, one concerned with discovering factors contributing to the disadvantaged pension position of women. Arber and Ginn (1995) Gibson (1996) and Sherry et al. (2016) identified factors like marital status, care responsibilities, work, health, social networks, and presence of children. At the same time, increasing research in this area incited other authors, like Goldsmith and Arber, to write about the advantages of ageing women that are frequently overlooked (Settersten and Angel 2011).

More recently, research on gendered experience of ageing has discussed the role of agency in ageing experiences, such as the article by Price and Nesteruk (2015) that explores creation of retirement paths. In addition, interest is starting to grow concerning male experiences and challenges that they face. Authors like Dykstra and de Jong Gierveld, wrote about elderly men

and the difficulties that they face in their ageing process, such as divorce and changes in masculine identity (Settersten and Angel 2011).

Today research is mainly focused on pension experiences of women, old-age poverty, and old-age identity. Concerning the former, two recent research works are by Sherry et al. (2016) and UN Women (2015). UN Women published a study concerning overlaps between gender and pensions. They identified broad aspects of women's life-courses that impact their pension entitlements: labour market participation, gender gap in earnings, life expectancy, and likelihood of widowhood. First two aspects relate to employment. Arza (2015: 2) states that “[d]espite an upward trend, women still have lower labour market participation rates than men” – 51% of women, compared to 77% of men, are in the labour force. Additionally, women more often engage in part-time or informal work due to their caring responsibilities assigned by gender regimes and cultural norms. Essentially, having a caring responsibility has a negative impact “on women's labour market participation and earnings and, consequently, on pension benefits” (Arza 2015: 12).

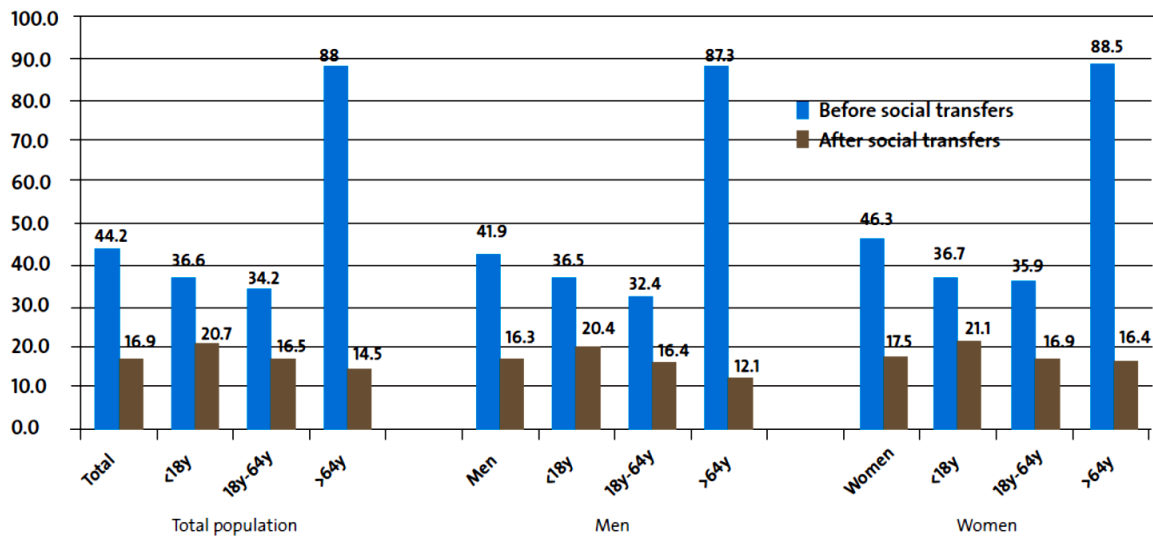
As a result, women tend to earn less, be less covered by pensions, and receive lower future benefits. For example, European men older than 65 have an average employment record of 35 to 43 years, while those of women range from 12.8 to 35.3 years. This situation is exacerbated by lower average earnings, with a 14.8% gap in OECD countries (Arza 2015: 2-4). These inequalities result in lower benefits that reflect cumulative disadvantages.

Life expectancy and likelihood of widowhood are strongly impacted by context, but there is a general trend of higher life expectancy in women – an average of 4.2 years – and thus higher risk of widowhood (Arza 2015: 3). This indicates a rising necessity for changes in policies, such as different eligibility criteria, to finance the longer period without gender inequality in monthly benefits. This need becomes even more central, due to considerable reliance of elderly populations on pension incomes. Figure 3-1 from Arza (2015: 8) below indicates at-risk-of-poverty rates before and after transfers, for all age groups in the European Union. As can be seen, differences between these rates are highest for the 64+ age group; this general gap of 73.5% clearly demonstrates the importance of social transfers and their maintenance. Notwithstanding this possibly exceptional role, according to Figure 3-1 the post-transfer at-risk-

of-poverty rates are still higher for women than men. Furthermore, these figures do not account for intrahousehold inequalities.

Authors like Barrientos et al. (2003) discuss old-age poverty in more detail, like it's multi-dimensional nature and incidence. Barrientos et al. (2003: 559) state that “older people, especially older and widowed women, are among the poorest as defined by poor people themselves”. All these authors point out different dimensions of poverty including lack of access to paid work, low service availability, weak social networks, poor health and so on. Gorman and Heslop (2002: 1144) put it concisely as “poverty is associated with the inability to fulfil social and economic roles and responsibilities.” All authors conclude that the focus of literature on pension policy is narrow and useless, due to limited formal employment in developing countries, and emphasize that old-age poverty is a swiftly growing probability that needs to be tackled at all levels of ageing. Nevertheless, this research paper addresses the case of a transition country with normal presence of formal employment, which justifies a focus on pension policy.

**FIGURE 3-1**  
**At-risk-of-poverty rate before and after social transfers in the European Union (28 countries), 2012**  
 Cut-off point: 60% of median equivalized income after social transfers (percentages)



Source: Own elaboration based on European Commission, Eurostat Database, <http://epp.eurostat.ec.europa.eu/> (accessed 12 August 2014).

According to Arza (2015) there are three features in a pension system that contribute to a gendered outcome – conditions of entitlements, link between benefits and contributions, and benefit indexation mechanisms. These characteristics basically define who is entitled to a benefit

and how benefits are distributed. Earlier on Jefferson (2009) also identified three features that created a gendered outcome, though she included methods of financing and managing.

Countries in Central and Eastern Europe (CEE), exhibit these features through rising retirement ages and increased emphasis on lifetime contributions. An important general distinction is between defined benefit (DB) and defined contribution (DC), two systems with different linkages. Latvia's pension is an example of a DC system, linking future benefits with contributions and wages, while the USSR legacy was a DB system with a flat-rate (Steinhilber 2004, Müller 2005). Nonetheless, all three features are equally important because their changes have strong implications on female pensioner security.

Notwithstanding this discussion, Arza (2015) emphasizes that women are heterogeneous! Though facts and patterns are widely applicable, women from different countries and social strata will have unique life-courses. Such variances gain complexity when one accounts for the macro, meso and micro context. As a result, most women will receive dissimilar pensions and have singular lived experiences of ageing.

Sherry et al. (2016) also discusses life-course aspects, such as the process of balancing private and public lives, but focuses more on the ambivalence of ageing experiences. The article focuses on one factor, work, and discusses the ambivalence it creates. Sherry et al. (2016: 2) state that “for most, work is central to the self-concept” and that transitioning from this reality, as part of the ageing experience, can be really easy for some and impossible for others. It examines this topic by discussing women's gains and fears of retirement. This article adds to Arza (2015), which demonstrates a more macro perspective, as it shows ageing experiences as results of interactive processes between the meso and micro-levels.

Previously mentioned policies in CEE countries come from the rich amount of research on pension reforms in Central and Eastern Europe. This research vein was partially fueled by the growing elderly populations and welfare liberalization trends in the past 30 years; after the USSR collapsed all members entered a period of structural adjustment in the 1990s, while simultaneously a demographic transition took place. Orenstein (2008: 83) identified that during this period “three major changes shook the new-postcommunist welfare states: the elimination of most price subsidies, the end of full employment, and the transformation of state-owned enterprises into profit-making entities”. Together these changes increased pressure on the welfare

system: there was a shift to direct transfers, requiring higher expenditures, and a large increase in pension demand. Their results can be clearly seen – all transitions were marked by economic instability including inflation, high levels of early retirement and unemployment, falling life expectancies, and poverty with percentages ranging from 0 to 39.8 in Romania (World Bank, 2016).

As a result, Central and Eastern European governments were induced to re-structure their systems to insure a growing elderly population while reducing pension scheme expenditures (Aidukaite 2010, Orenstein 2008). Existing literature points out that most countries chose to pursue this task through full or partial pension privatization. Certain essential measures of reform were agreed upon by all– links of benefits and lifetime earnings, “higher retirement age, the abolition of branch privileges, tighter eligibility for invalidity pensions and early retirement, the separation of pension schemes from other social insurance plans and the state budget, and...introduction of an employees’ contribution” (Muller 2005: 293). Nonetheless, contextual details and differences in inclusion and implementation of these elements, led to different systems.

Within this research niche, there is a branch of literature that deals with the manner in which diversities in pension systems augment existing differences between ageing experiences of men and women.

Katherine Muller (2005) elaborates on the Latvia example, which pioneered the interim Notional Defined Contribution (NDC) scheme. Within this scheme a person’s “contribution payments are recorded in notional individualized accounts, while capital accumulation is only virtual” (Muller 2005: 295). Basically, when a person makes a contribution it is noted in an individual account, but the physical money is paid to current pensioners from a single pot. Pension sizes depend essentially on past contributions and accumulated interest, as well as mortality and retirement age. The simplified formula looks like  $P = C/E$ ; in it  $P$  is annual pension,  $C$  is total amount of existing indexed contributions, and  $E$  is remaining life-expectancy at retirement. This clearly indicates that changes in either  $C$  or  $E$  will change a person’s annual, and therefore monthly, pension (Muller 2005: 295). As mentioned earlier, women tend to live longer than men and continue to face labor market inequalities, such as lower wages and the glass ceiling. Even a

mere two factors, of a lifetime of cumulative disadvantages, can alter the ageing experience of women as they will receive lower payments through this calculation.

Another example is Poland, who implemented a similar scheme in 1999, but did so within a multi-pillar system aimed at re-distribution and consumption smoothing. This system consists of a single mandatory pay-as-you-go (PAYG) tier, one mandatory Individually Fully Funded (IFF) tier, and one voluntary IFF tier. The first level functions according to the description above, wherein current contributions are directly paid to pensioners, while the IFF tiers are individualized accounts financed by personal contributions and governed by private institutions (Ministry of Labour and Social Policy: Labour Market Department. 2011). These personal levels provide “annuities [that] are calculated based on the number of accumulated funds and the remaining life expectancy of the insured” (Muller 2005: 297). Fultz et al. (2003) and Steinhilber (2004) note that even Poland’s PAYG tier was individualized through a new Notional Defined Contribution formula – your pension was proportional to total contributions – and lower caring credits. Like in Latvia’s case, these changes led to further differentiation between the ageing experiences of women.

Many other CEE countries, like Bulgaria, Croatia, Estonia, and Lithuania, followed in introducing similar systems. Nevertheless, each did so in their own way: in Bulgaria all people up to 42 had to participate in the second tier, while Lithuania permits everyone to voluntarily participate in its second tier (Muller 2005: 297). Another difference resides in the extent of non-contributory elements in the system as a means to alleviate old-age poverty, mainly through pension formulae and targeting. For example, Bulgaria offers an income-tested social pension for uninsured people older than 70, while Estonia ensures a basic flat rate for all insured after 15 years of service, and provides a national pension to people not eligible for an old-age pension (Muller 2005: 301). Another variable feature of pensions is their basic size: it stands at 110% of poverty level in Lithuania, and 50% of minimum old-age pension in Moldova (Muller 2005: 302). There are many more reform features that are unique to certain countries –percentages of basic pensions, speed at which age levels will be raised and history – and until today changes within these features lead any country down specific paths of ageing and caring for their old. Accordingly, it also shapes “the impacts the pension systems can have in each country on different groups of people and on women and men” (Arza 2015: 7).



Exactly this continuity makes it difficult, if not impossible, to confidently specify what resulted from the reforms. They were meant to decrease costs, increase long-term savings and investment, and thus boost the macro economy. According to Fultz et al. (2003) and Steinhilber (2004) the clearest impacts are: retreat from redistribution, higher retirement ages, changes in acknowledgement of care work, and pension calculations – systems became more individualized, stricter in eligibility, and more dependent on labour markets.

Though officially gender neutral, studies by Fultz et al. (2003), Arza (2015), and Steinhilber (2004) concluded that implications of such transformations actually put women in a more disadvantageous situation. Many governments revised their pension formulas several times to make “an individual worker’s pension directly proportional to total lifetime contributions” (Fultz et al. 2003: 31), limited pension access by increasing eligibility criteria, and introduced private savings. These aspects increased dependency of benefits on employment and labour markets. As Steinhilber (2004: 15) states, “[w]omen are confronted with an inferior position in the labour market and do a disproportional amount of unpaid care work which results in shorter period of life time contributions.” A 2003 study by Wóycicka et al. (Fultz et al. 2003), demonstrates this by comparing pension sizes for women before and after the introduction of the NDC scheme in Poland. Beforehand, a woman retiring at 60 would receive an average pension that is 82% of the male one. With the NDC scheme, the same woman receives 74% of the average male pension. This “declining female/male benefit ratio is largely the result of eliminating redistribution toward low-income workers and those with shorter work histories” (Fultz et al. 2003: 33).

Notwithstanding these gendered ageing experiences, it is also important to note that inter-female experiences are different. Reform effects discussed above are applicable to a majority of women, and yet they must be framed in a multi-level perspective of ageing. Changes in policy occur at the macro level of ageing, while their final effects are a result of the mutual interaction between the macro, meso and micro levels. More specifically, due to diverse factors at each level ageing experiences of women will differ by providing these individuals with different resources, access to them and ability for mobilizing them. For example, two women in Poland may fall under the same pension scheme yet they have different family situations; hence, they will have a common monetary disadvantage, yet the experience of ageing will not be identical due to differences in resources.

Nonetheless, the clearly gendered nature of pension schemes in combination with higher retirement ages and caring responsibilities, reinforces a double burden of waged work and unpaid care. Many countries, like Czech Republic, Poland and Ukraine, have retained the common five-year age differences. However, the same study mentioned before found that support for this difference in Poland is waning, as women who retire early will receive only 57% of the average pension of a man retiring five years later (Fultz et al. 2003). Theoretically, women will opt to work longer to receive higher benefits and minimize their vulnerability to poverty. Simultaneously, many countries revised the socialist caring credit policies by diminishing their values. These changes have deeply gendered implications, due to “the great gender inequality in the allocation of this type of work” (Steinhilber 2004: 18) – women must either balance their careers and care responsibilities, or choose either.

Finally, all three studies agree that calculations of annuities based on life expectancy put women at a clear disadvantage. Clearly, it is not possible to know an individual’s life expectancy, thus the annuity provider will use statistical estimates of the average life expectancy of a particular age group. These calculations can use joint or separated life expectancy tables, according to sex, which will determine the existence of an inequality. Using separated tables will reflect the longer, on average, life expectancies of women. Thus, as stated in the Latvian example above, women will receive a lower monthly payment. These changing conditions lead to implications for daily lives – even with free healthcare, transportation and specific benefits for particular population groups, women must adjust to survive.

Though mentioned studies were all based on different research questions, they have certain common findings; though pension reforms were a necessary measure to achieve liberalization and ease welfare system pressures, they had negative and gendered impacts. Though the latter were not solely a result of pension policy reforms, their consequences remain – the pension system will become more individualized and liberal, will not consider disadvantages faced by women, and ageing experiences will become even more gendered.

Ukraine, as a CEE country, is not an exception to the gendered nature of pension systems. Aside from official briefs and reports, many authors like Lopushniak (2011), Zhmurko (2014), and Slusarchak and Buturlakina (2013), have written about the Ukrainian pension system and its recent structural reforms in 2004. Most authors focus on difficulties within the reform design, but

the topic of their focus varies from one to another. For example, Lopushnyak (2011) talks more about economic and infrastructural problems, while Zhmurko (2014) provides a more general overview by outlining the main difficulties of each levels implementation. Nonetheless, all agree that by today only the first PAYG pillar of this system has been implemented. Its second and third pillars have many implementation obstacles at multiple levels like “underdeveloped capital markets, the low income of the population...distrust in the banking system” (Gora et al. 2010: 7) and, most importantly, face thinning welfare funds. Latter condition leads to growing fiscal pressure on the Pension Fund, prioritization of social security over other welfare provision, and impacts ageing experiences of all.

One problematic outcome is increased vulnerability to old-age poverty. The limited amount of available studies, and official reports and data, indicate that old age poverty remains a reality in Ukraine. Deaton and Paxson demonstrate that in the 1990s 27.7% of elderly people were poor in Ukraine (Barrientos et al. 2003). When compared with the entire population, ratio of headcount poverty becomes 1.27; this number indicates that elderly people are overrepresented amongst the poor. But, this data should not be unconditionally trusted, due to the financial crisis during the 1990s and its age, it is useful in combination with more current studies.

One conclusion of this literature is that Ukraine’s welfare system is under strain, for a number of diverse and interrelated reasons, and that this may lead to an increase in old-age poverty. At the same time, implementation barriers for the 2004 structural reforms leave the pension system in a state of crisis. Beztelesna and Yurchik (2013) provide a totally different perspective, by discussing inequalities created through the implemented changes. Their discussion does not really touch upon differing experiences of ageing nor old age poverty, but rather emphasizes how certain reform details create inequalities between retired citizens and run counter to social justice. Rudik offers a similar perspective, stating that currently a difficult situation exists – wherein social justice is contrary to universal provision of social security. She also mentions internal inequalities between retirees, due to particular additional pensions and concessions. By emphasizing different details, all these authors demonstrate that the Ukrainian pension system is framed by a conflict of principles and internal inequalities.

A common agreement between academics is that cumulative effects, arising from context and system, have had negative impacts on the elderly population of Ukraine. Consequently, individual ageing experiences of all citizens have changed.

Considering the fact that Ukraine is no exception to the gendered nature of pension systems; these changes will be more visible amongst women – due to their disadvantaged position. According to UNDP 24.3% of women in Ukraine are relatively poor (UNDP Ukraine 2014: 11). National statistics reveal a similar number, and establish that female poverty is higher for groups 15-19, 20-24, 25-29, 60-64 and 75+ (World Bank 2016: 69). Grushetsky and Kharchenko (Grushetsky and Kharchenko 2009) provide more clarity in their study of female multidimensional poverty, by including social and material indicators of deprivation. Results show that women experience higher levels of deprivation in all activities; for example, women who are poor cannot afford to save, nor can they travel or repair their apartment/house. One source for such deprivation lies in labour market gender discrimination. Though the wages of women have been rising slowly to a high of 86% of average male wages in 2015 (UNDP Ukraine 2014: 22), inequality is still strong with male wages being consistently higher in all age groups and highest during working age (Grushetsky and Kharchenko 2009). Simultaneously, female labour participation rate was only 63% in 2014 (World Bank. 2016). More importantly, women perform a majority of unpaid work and low paid jobs. At the same time, Gerasumenko (2006) notes that certain design aspects of Ukraine's pension system are actually advantageous to women; it is the interaction between contextual features and pension policy that really creates their disadvantaged position characterized by lower benefits. Therefore, vulnerability to old age poverty will increase – this is a possible reality with lower female pensions, and with 86.3% of retired women with incomes below the livelihood minimum (Gerasumenko 2006).

This precarious position of survival shapes ageing experiences. Yet Ukrainian women manage to cope; they adjust their daily lives, as well as long-term plans. For example, many elderly women grow food on private land for self-sustenance or informal selling at markets, according to Round et al. (2008). Regrettably, there is a literature gap within this caveat – there is an acceptable number studies on gender inequality in Ukraine – but there is almost no literature concerning life-course.

## ANALYTICAL FRAMEWORK

### CONCEPTS

This academic work will apply concepts of ageing, gender, wellbeing and vulnerability to explicate and analyze individual ageing experiences. Relationships between these concepts determine and change experiences. At the same time, these concepts are so broad that it is difficult to exactly grasp the pathways of their connections. Hence, this section will provide an explication of each.

#### **AGEING**

Ageing is a problematic concept. At its simplest, ageing refers to an individual's experience that incorporates basic biological changes and chronological life events. Every person experiences these processes and becomes old, in a biological and socially constructed manner. This is the micro aspect of ageing –lived experiences.

Theories at this level “focus on relatively intimate aspects of individuals’ lives as social beings” (Blackburn, J. A. and C. N. Dulmus 2007: 147) and involve assumptions of optimal ageing. Three prominent theories are disengagement, activity, and continuity. The first argued that normal ageing involves “a process of increasing and inevitable disengagement of aged individuals from their social world” that is “least disruptive both for individuals and for society” (Blackburn, J. A. and C. N. Dulmus 2007: 148). Activity theory challenged this notion, and proposed that remaining active for as long as possible was central to normal ageing. Finally, continuity theory stated that normal ageing consisted of “sustaining usual activities and

dispositions of middle-aged individuals into old age” (Blackburn, J. A. and C. N. Dulmus 2007: 149), which means meeting one’s social needs independently through coping strategies.

These theories demonstrate that ageing experiences are impacted by physical, mental, financial and social factors. Their interactions result in either favourable or adverse effects on an individual’s experience.

Some factors are not individual, but present for all people in a certain context – macro level of ageing. There is “a rise in the proportion of the elderly, that is, those over the age of 55 or 60, in total population, and a rise in the median age” (Meskoub, 1999: 218). These demographic changes, “a country’s ability and potential to care for its elderly”, culture, social structures and norms, and history (Meskoub, 1999: 220), are part of this aspect. They frame individual experiences of ageing.

Initial macro-theories “emphasized how structural elements of societies contributed to an explanation of aging processes” (Blackburn, J. A. and C. N. Dulmus 2007: 154). Modernization theory highlighted manner in which particular social and technological changes have specific effects on elderly people. On the other hand, age stratification theory “elaborated the concept of social organization around different age strata...including the ways interactions within and between age strata ordered social relations” (Blackburn, J. A. and C. N. Dulmus 2007: 156). It emphasized manners in which birth cohorts contributed to social change in their passage through time, age norms, which create “social and cultural expectations about age-appropriate individual capacities and opportunities” (Blackburn, J. A. and C. N. Dulmus 2007: 156), and structural lag.

Unlike structural elements, the meso level emphasizes how relationships of individuals to social institutions impact ageing experiences. Meso level can be seen as a middle-ground between the micro and macro levels; it accommodates changes from the macro level and promotes changes at the micro level. For example, changes to family structures inevitably impact ageing experiences of the current and future elderly population. Subculture theory held that the aged have a subculture – they regard themselves as different from wider society. It identified two conditions explaining such formation, a common insider identity or social exclusion, emphasized its critical role in ageing experiences of elderly people.

These three levels of ageing are interlinked in a mutually reinforcing relationship, and create individual ageing experiences.

## **GENDERED NATURE OF AGEING**

The overlapping factor of focus is gender; which implies a socially constructed attribute. For example, being a woman implies different roles, norms, and characteristics in different societies.

The first gerontological approach which considered gender was the political economy perspective; it emphasized post-retirement impacts of labor market inequalities. Calasanti was one of the first authors to stress importance of unpaid work carried out by women. About ten years later, Estes elaborated on how gendered nature of labor division impacted women's situations post-retirement. This approach was expanded in the late 1980's and 1990's (Settersten and Angel 2011).

Like any theory, these approaches faced criticism due to implications of independent ageing experiences. This led to development of the "gender lens" (Settersten and Angel 2011), an approach stating that ageing experiences of men and women were shaped in relation to one another. It strived to promote inclusive understanding and prevent women from remaining as the "other" in research (Gibson 1996).

Notwithstanding, gender is a factor of inequality. At a macro level, gendered norms and social structures can limit a female's ability to access and use resources. For example, labor market discrimination, or societal norms that create gendered expectations. These structural conditions lead to lower resources, like wages or pensions, and capability to use them. Latter influence individual ageing experiences. Nevertheless, it's important to keep in mind that such disadvantages arise from inter-level interactions.

For example, a single American mother will probably receive a low pension. A result of structural conditions that place her at a disadvantage in labor markets and social security systems – for example, maternity leave not being counted in working years. Simultaneously, being a single mother limits social networks she can rely on for resources and working opportunities. This meso factor can also improve her ageing experience in presence of special benefits. Thus,

her individual ageing experience will be defined by a dependence on state and constrained by low resources.

## **FACTORS IN FEMALE AGEING EXPERIENCES**

Diverse additional factors impact ageing experiences of women, at different levels of ageing. Importantly, these factors are not static – they arise and change throughout an individual’s life course. Hence, a woman’s final experience depends on interactions between all existing factors, something that can be termed as her cumulative disadvantage. Notwithstanding, women also accumulate advantages (Sherry et al. 2016, Blackburn and Dulmus 2007).

Micro factors include personal characteristics like health, income and race that create changes in biological changes and resource access.

Meso level factors include family circumstances – like marriage, divorce, childbirth, living arrangements, and so on. It also includes employment relations, educational context and leisure opportunities. Examples of factors in latter categories include employment history, retirement conditions, retirement benefits, wages, work recognition, and so on. All these factors create a particular situation that a woman occupies in relation to the labor market, society, and economy – circumstances that partially determine her ageing experience.

Macro factors mainly accrue to social structures, social security systems, governmental policies, economies, history and culture. For example, a recently retired woman in a country hit by an economic crisis, will experience fluctuating prices, increased dependencies, and may lose her job.

## **WELLBEING**

Wellbeing, or a good life, is an umbrella concept. To clarify, it is necessary to “specify what is in a good state” (King 2007: 10), and its criteria. Within this academic work, first answer emphasizes wellbeing of people, through exercise of their capabilities. Answers to the second “really fall into two categories that align with the hedonic and eudaimonic approaches. The hedonic approach focuses upon revealed subjective experience of pleasure or satisfaction, while the eudaimonic approach ranges more broadly to consider either resources, such as income and



wealth, or the things that people are able to do with the social, economic and material resources available to them” (King 2007: 10).

Basically, first approach accentuates physical and mental wellbeing. This branch encompasses subjective wellbeing, or “when a subject experiences life satisfaction, the presence of a positive mood and the absence of a negative mood” (King 2007: 12). In contrast, the second focuses on material wellbeing, and incorporates economic definitions based on income and consumption.

Though both approaches are valid, in particular fields, this academic work will apply the capability definition. Propagated by Amartya Sen, this concept can be divided into two parts: a “‘functioning’ is an achievement, and a ‘capability’ is the ability to achieve. Functionings are directly related to what kind of life people actually lead, whereas capabilities are connected with the freedom people have in the choice of life they lead, which is their functioning” (Kakwani 2006). Thus, “access to commodities and or primary goods does not itself constitute wellbeing, but a means by which a person achieves – or has the potential to achieve, wellbeing” (King 2007: 15). A combination of functionings is termed a capability set, one that permits its owner to combine and use functionings to increase their capabilities. As a result, people will increase their wellbeing.

## **VULNERABILITY**

Although concepts of capabilities and functionings are not originally gendered, it is clear that multi-level factors of female ageing experiences determine their capabilities. Latter can lead to relatively inferior functionings, and produce risks. All this leads to vulnerability, which Chaudhuri defines as an “ex-ante measure of well-being, reflecting not so much how well off a household currently is, but what its future prospects are”. Subsequently, vulnerability can “reinforce the income processes which lead to poverty and further diminish the expected welfare of the poor”.

Early theories emphasized the determining role of hazard events and portrayed passive individuals. More recent theories assert that vulnerability is a socially constructed condition. “As Hilhorst and Bankoff (2004: 2) put it, “[s]ocial processes generate unequal exposure to risk by making some people more prone to disaster than others, and these inequalities are largely a

function of the power relations operative in every society” (Schroder-Butterfill and Marianti 2006: 2).

Notwithstanding the validity of all descriptions, the applied definition will identify vulnerability as an “outcome of a set of distinct but related risks, namely: the risk of being exposed to a threat, the risk of a threat materialising, and the risk of lacking the defences to deal with a threat” (Schroder-Butterfill and Marianti 2006: 3). Basically, it is an outcome of interactions between four domains: States (Exposure), Events (Threats), Relationships (Coping Capacities) and Outcome.

‘Outcome’ refers to what an individual is vulnerable to – in this paper it is poverty, or “the inability to fulfil social and economic roles and responsibilities”, with the poorest people “identified as those lacking the means to meet basic needs and improve their position” (Gorman and Heslop 2002: 1144). Elaborating on this, Barrientos et al. (2003: 562) identified three critical aspects of old-age poverty: “poor access to paid work, basic services, and social networks”.

‘Events’ refers to “specific events that have the power of propelling people towards bad outcomes, unless they have access to resources for mitigation” (Schroder-Butterfill and Marianti 2006: 6). For example, declines in health, loss of income, housing loss, and so on.

‘States’, like marital status or class, “affect the probability of encountering a given threat or outcome” (Schroder-Butterfill and Marianti 2006: 6). A more common expression for this domain is ‘susceptibility’. Poor access to paid work is a state; it is an important origin of monetary resources and coping capacities that can lower or increase one’s vulnerability to poverty.

‘Relationships’, or coping capacities, are “the set of assets and relationships that allow people to protect themselves from a ‘bad end’ or to recover from a crisis” (Schroder-Butterfill and Marianti 2006: 7-8) and the capacity to mobilize them. These are universal assets like labor power and human capital, or ones specific to the individual and context. Gorman and Heslop (2002) identify one asset: basic services and social networks. Basic services and benefits are critical in lives of elderly people. Limitations that exist in accessing these resources lead to increased vulnerability to poverty – an unfavorable resource situation and weaker coping

capacities. Social networks are central to lives of elderly people – they provide them with a wider range of resources, material and psychological, that they can access and utilize to reduce their vulnerability to poverty.

Using these four domains, vulnerability can be easily applied to factors that impact gendered ageing experiences, and demonstrate heterogeneric nature of old-age vulnerabilities and coping capacities. For example, will a black working class single mother in the US be more vulnerable to poverty in her ageing experience? In this case, there are 5 factors. They are race, class, gender, lone parent and US. Four of these factors are states, though several can occupy multiple domains. ‘US’ citizenship is part of the woman’s coping capacities through provision of formal social protection.

After we contextualize this case – consider social, economic and political structures within which it is embedded – we can already see that her states, increase the prospects of vulnerability to poverty. For example, as a working-class individual and a lone mother this woman probably gets a low wage or works part-time – states that limit her ability to save up for retirement. When we discover further that ageing experience implies retirement, we can identify the latter as an event. This increases her vulnerability further. Finally, we know that her coping capacities are average; she is not married, and therefore does not have close family to rely on, and being a US citizen means she is part of a liberalist welfare system that provides low public pensions. However, she does have a stable living place, pension, and at least one child which all provide her with resource access. As a whole, we can clearly state that this woman is vulnerable to post-retirement poverty.

## FRAMEWORK

This academic work will consider ageing a continuous process; it cannot be cut up, and a persona does not live different lives in an order. This argument signifies the life-course perspective. A life-course is defined as “interdependent sequences of age-related social roles across life domains (family, education, work, health, leisure) – is a product of the linkages among state (welfare), market and familial (gender) institutions, and demographic behaviors across the life span” (Settersten and Angel 2011: 23). Differentiation at this chapter’s beginning

comes from a life-course perspective, as authors use two or three levels to describe an individual's experience. Used in sociology of ageing and gerontology, this perspective has five premises (Settersten and Angel 2011: 20-21):

- Developmental change and ageing are continuous
- Change occurs in interrelated social, psychological and biological domains
- Development of one's life course is multi-determined
- Historical time and place are crucial
- Linked lives influence behavior and human agency.

The above definition represents the simplest type of life-course perspective: a standardized approach which maintains a chronological order to sequences. Four more approaches are discernible in literature: the social constructionist, political economy, critical feminist and institutional approach. All approaches differ in level emphasis, and role of agency and structure. For example, a social constructionist approach would stress that people are agents that define personalized orders (Settersten and Angel 2011). This work will limit itself to a standardized life-course approach.

Life-course changes occur in social, psychological and biological areas. For example, being physically healthy but lonely will change individual ageing experiences. This person will possibly outlive their kin, and have a high functional age: a long "span during which many people can continue their normal work and social functions and would remain productive" (Messkoub 1999: 219). However, a life-course perspective will only act as a framework for the ageing process. Additionally, only the individual level, consisting of experiences and pathways, will be closely analyzed due to financial and time limitations of this study. Accordingly, relationships of both macro and meso levels, consisting of wider national and periodical contexts and social institutions, to the individual level will be explained rather than analyzed.

## PENSION SYSTEM IN UKRAINE

### HISTORY AND FUNCTIONS

Between 1922 and 1991, Ukraine was part of the United Soviet Socialist Republics or USSR; plainly, it assimilated the USSR welfare system. The Soviet system financed pensions, unemployment and maternity benefits for eligible citizens – mostly “only people employed in state firms and organizations or collective farms”. It functioned according to the solidarity principle, and “the primary goal of the system was to maintain a certain level of family per-capita income by supplementing wages” (Gora, Rohozynsky and Sinyavskaya 2010: 18).

Within this timeframe the initial system experienced a string of reforms. In 1932 official pension ages were established – 55 for women and 60 for men. Four years later, USSR constitution adopted the universal right to social security in old age. Twenty years later, in 1956, the law on National Pensions was adopted. At this point, the system was based on pay-as-you-go (PAYG) and defined-benefits; basically, security payments are delivered throughout working life, and post-retirement benefits provide a specific old age replacement rate depending on average

personal salary. Eligibility conditions included a vesting period of 20 and 25 years, for women and men, in order to receive an old-age pension, and eligibility for any pension necessitated at least 5 working years. The next reform, in 1990, adopted a new law on Pension Security. Latter created the Pension Fund and established a new condition of eligibility: payment of premiums. That same year, USSR adopted another law on Pension Security for Military, and accepted a Resolution to create a national branch of the fund (Kuzmenko 2012).

After independence in 1991, Ukraine retained the PAYG system. Alterations to the Soviet system included: elimination of an eligibility condition and creation of a social pension, determination of a single replacement rate of 55%, setting minimal livelihood income as minimum pension, and setting maximum pension at 75% of income (Kuzmenko 2012).

This system provided four pension categories: old-age pension, disability pension, survival pension, social pension and one for years of service (governmental workers). General conditions remained identical, but new special pensions were created. Three years later Ukraine's Pension Fund was recognized as the executive body for pension provision, branch funds were established in cities and regions, and activities were computerized (Gora, Rohozynsky and Sinyavskaya 2010).

These reforms were followed by an adoption of a law in 1996, on Pension Security; it guaranteed all non-employable citizens the right to material security through provision of old-age and social pensions. These pensions were one channel of security for vulnerable population groups, especially during transition, which took account of their societal inputs and treated all participants equally. Two years later, Ukraine experienced economic re-structuring and a demographic transition. Accordingly, the government's economic stance changes, which led to the adoption of Basic Laws on Compulsory Social Insurance (Buriachenko 2015).

These laws led to Ukraine's 2004 structural pension system reform. It included adoption of two laws: one concerning the Compulsory State Pension Insurance, and another on Private Pension Security (Buriachenko 2015). Together they guide creation and implementation of a three-tiered pension system; they introduce an insurance character to all pensions, and establish dependency of pension eligibility on participation in social insurance system, working years and sum of security payments. Most importantly, they are meant to reinforce principles of social equality and individual responsibility.

Establishment of these three levels is progressive. First, reforms to the public pay-as-you-go (PAYG) system will be implemented. Thereafter, a second level will be implemented; it consists of a compulsory funded accumulatory system – a program in which a certain amount of your security payments is directed to individualized accounts and invested. Finally, realization of the third tier will provide access to private pension funds.

## NEW SYSTEM

Currently implemented changes include:

The retirement age being raised to 62 for men and 60 for women

Vesting period (working years) being raised to 35 and 30 for a minimum pension

Decrease in vesting period to 15 years for the right to an old age pension

The replacement rate given to one year of work was specified at 1.35%

Maximum pension size is limited to 10 times the minimum livelihood income

Retirement delay leads to pension size increasing by 3%, from pension size, for each extra work year

Installation of additional pensions due to workplace accidents, and specific categories of citizens – for example those that were affected by the Chernobyl Accident

Ukraine's first tier is currently functional, and covers all citizens. It provides old-age pensions, disability pensions, survivors pensions and social pensions. An example of the last is pension for years of service. This tier is funded by payroll taxes, known as social security payments, of employee and employer, and deficit are covered by the government. Currently, the funding breakdown is as follows: all payers should provide 22% of their salary as a security payment: that means self-employed people (entrepreneurs), employers, and the employees in cases of non-contributing employers (Libanova et al. 2014).

To be eligible for an old-age pension any person must work for 15 years. To actually receive a minimum pension in this system a woman has to work at least 30 years and be over a specific age that depends on her birth year. Each year of delay can increase an individual's old-age pension, with an up to 85% increase for a 10-year delay (Pension Fund of Ukraine. 2016).

Pension size is determined by working years' coefficient, amount of contributions to fund, an individual income coefficient, and average salary. With less than 30 years of experience the pension is established proportionally using existing working years and minimum old age pensions – basically the pensioner receives part of the minimum old age pension (Pension Fund of Ukraine. 2016).

Currently, working years include all periods wherein minimum social security payments are delivered, an individual receives unemployment benefits, or an individual is unemployed due to professional accidents or disease. Calculation of this coefficient depends on working years and the replacement rate. Salary and income coefficient calculations are totally different. Salary coefficient depends on average salaries of the past three years, and sum of monthly income coefficients. Income coefficients are calculated via division of personal salaries by average monthly salary (Pension Fund of Ukraine. 2016).

If final pension size falls below annual minimum livelihood income, the gap will be subsidized through governmental funds. However, recalculation will not take place. Pension sizes can be individually recalculated on four conditions: continuation of work after receiving pension, wish to switch pension types, discovery of new information about working years or income, and eligibility for pension increases due to special conditions. If recalculation takes place after one year, an individual's pension size continues to depend on numerical data from original calculations.

Pension indexation only takes place when index of consumer goods is higher than the limitation, which stands at 103%. When it takes place, it occurs at the beginning of the month – monetary incomes of citizens are raised at that point. Consumer goods indexes grow each month according to calculations, until the limitation is surpassed and indexation of the basic old-age pension occurs. Finally, pensions are received at a monthly rate at post offices, district pension offices or banks (Pension Fund of Ukraine. 2016).

## CURRENT PENSION SITUATION

Presently, the second level is not fully implemented; there is a diverse amount of explanations including low and unofficial wages, unstable economic growth, pension fund deficit, and lack of infrastructure.



Contrastingly, the first level is fully functioning. Minimal social payment stand at 319 hrivna per month. This results in an average monthly pension of 1,699 hrivna. Relative to this amount, monthly old age pension stands at 1,690, disability pension at 1,545, and survivors pension at 1,640. Currently, in October 2016, the average pension has risen further to 1,745 hrivna. The latter must be delivered to approximately 29% of total population through a Pension Fund with a 16 million deficit (Libanova 2012, Pension Fund of Ukraine 2016, National Office of Statistics 2016). At the same time, pension inequalities persist with a 500 hrivna gender gap (Libanova 2014).

From total pensioner population, 9,5 million receive old age pensions, 1,4 million disability pensions, and 600,000 survivor's pensions. Unfortunately, approximately 4,5 million receive from 1,001 to 1,300 hrivna. and another 532,000 receive less than 1,000 – about 40% of total pensioner population. Both groups of people receive less than the livelihood minimum, 1,399 hrivna per month (National Office of Statistics of Ukraine. 2016, Pension Fund of Ukraine. 2016). Possibly connected to this is the growing number of working pensioners, from 2,6 million to 3,03 million – these people receive double income and their pensions are 116.5% of pensions of retirees (Libanova et al. 2014). Reality becomes even more gloomy when one compares these numbers to the average salary of July 2016: 4,838 hrivna. Re-calculation is an existing option of increase, but in 2015 pension only rose by 89.9 hrivnas after this process.

Today, only 782,115 pensioners live in Kyiv. Nonetheless, this small amount receives an average pension of 2,349 hrivna – a figure that indicates geographical inequalities (National Office of Statistics of Ukraine. 2016). Other persisting inequalities include gender differences, with women receiving only 63% of average male old age pensions in 2015 (World Bank 2016). Additionally, women are able to retire at 55 – five years earlier than men – and yet, have a longer life expectancy. These structural factors, in combination with individual life experiences, limit women's access and capability to use resources, resulting in increased vulnerability.

## CONTEXT

### HISTORICAL DEVELOPMENT

Post-World War II, Ukraine was off to a difficult start. Ukraine's economic re-building faced much more problems than other countries, considering that only 19% of industry remained, there was a hunger in 1946-47, and biased re-building efforts that created limitations in consumable goods and public investment (Boijko 2004).

Between 1956-1964 USSR started de-Stalinization. Coercive Soviet propaganda was halted, deported nationalists returned, republics were provided more freedoms. By 1965 decentralization stopped, due to a paradox of reform necessity and an unready society. The Cold War had begun and Brezhnev was propagating the idea of 'stabilization' — basically trying to control every aspect of society. Positive circumstances included increased wages, universal

passport provision, and increased housing provision. Negative trends included consumer goods deficits, price increases, and unpaid wages (Boijko 2004).

From 1981-1985 GDP growth decreased to 3.5% and population growth slowed (Boijko 2004). The Ukrainian Republic had individual difficulties that included unequal resource investment and a hazardous ecological situation. All these factors produced a tense social situation characterized by slow growth of income per person, low levels of consumption, deteriorating health, and decreasing educational quality.

Under these circumstances Ukraine entered Perestroika, from 1985-1991. Its initial phase focused on organizing and securing the economy. To reinforce economic changes, the next phase introduced “glasnost” and “wide democracy”. The first initiative opened society; eliminated historical blanks, promoted free speech and pluralistic thoughts, and encouraged civic discussion. It’s implementation in Ukraine was slowed by USSR elites and the Chernobyl disaster (Boijko 2004).

Chernobyl triggered the second phase, characterized by “wide democracy”. Latter incited a re-allocation of political power and encouraged active involvement of people in social and civic life. The third and fourth phases initiated structural changes to the political system. During Perestroika’s final phase, 1990-1991, Ukraine was in crisis. Economic misbalance worsened, demonstrated by income growth of 87.1% and resulting inflation (Boijko 2004). Nonetheless, all these small changes were slowly leading to the collapse of totalitarianism. And, after a significant build-up of political and economic struggles, Ukraine became independent on August 24, 1991.

After independence, Ukraine’s socio-economic crisis continued. Price liberalization in 1992, led to widespread poverty, about 64%, of the population and male unemployment (Boijko 2004, World Bank 2016). By 1994, guarantee minimal wages were completely devalued – in 1993 minimal wage sizes were less than 7% of the average wage (Boijko 2004). This was exacerbated by inflation higher than 4000%, which reduced purchasing power of people’s money.

Such a situation led to a new socio-economic strategy, announced by president Kuchma in 1994, focusing on rapid economic reform aimed at stabilization. One year later, Kuchma proposed a new program that involved more focused and mutually supportive economic reforms. By 2001

Ukraine fully liberalized its prices, stabilized its currency, and reduced unemployment (Boijko 2004).

By 2004 Ukraine's population witnessed an improvement in their welfare; GDP growth rose by 12%. Unfortunately, physical assets were degrading, corruption continued, and the shadow economy grew. Particularly strong were social challenges; for example, average people spent 68-75% of their incomes on consumable goods, and poor people spent 90% (Boijko 2004, National Office of Statistics 2016). Most importantly, inequality was multiplying with incomes of richest 10% being 10 times those of poorest citizens (Libanova 2012).

In 2004-2005 Yushenko came into office. This period witnessed complications in foreign relations and energy provision. On a positive note, Yushenko implemented a program termed 'Towards people'. Economically this program emphasized free markets, policies against shadow economy, development of agriculture, and reduction of taxation. Socially it aimed to reduce poverty through creating supportive conditions, minimize inequality, urge pension reform, and improve labor relations (Boijko 2004).

Furthermore, Ukrainian's underwent a post-socialist cultural shock due to an influx of Western culture, values and ideology. This clashed with existing Ukrainian mentality characterized by a mixture of individualism, eastern emotionality, passiveness, perseverance, mistrust of elites, being hardworking and a strong sense of justice. This confrontation led to a crisis of identity, and probability of internal confrontation grew because generations held different values and opinions.

By presidential elections in 2010 Yushenko lost popularity, and Yanukovych was voted into office. Throughout his presidency, Yanukovych and his Party of Regions attempted to renew centralized power and pursued closer ties with Russia. At the same time, Ukraine's economic situation was in an uncertain situation – double-digit inflation continued and a labor deficit persisted (Boijko 2004).

Governmental actions, along with socio-economic circumstances, led to the 2014 "Revolution of Dignity". This intense period witnessed a chain of events: Russian annexation of Crimea, pro-Russian unrest in East Ukraine, election of Poroshenko as president, and a huge increase in internally displaced people. All these promoted instabilities in all spheres of life. Ukraine's

economy has fallen into crisis again – in 2016 Real GDP is .1% and prices are progressively increasing. In May 2016, consumer prices increased by 4.9% and prices on water and electricity increased by 5% (National Office of Statistics of Ukraine. 2016).

On the contrary, real wages grew by 6.1%. Yet, a fall in real incomes aggravates this reality. Percentage of income received from wages increased to 45.8%, while the one from social services and other transfers fell to 35.8%. In terms of expenditures, there were only two clear changes – an increase to 99.7% of expenditures going to food and services, and a decrease to -11.4% of savings transfers (National Office of Statistics of Ukraine. 2016).

Early on in 2016, 15.5 million of Ukrainians were employed. However, this large number translates into only 63.4%. Contrastingly, only 1.8 million are unemployed (Grishanova et al. 2014). Average salary was 4838 in 2016 – a real increase of 26.3%. The breakdown of employed Ukrainians by wages demonstrates that more than 50% of workers earn less than the national average; additionally, 10% have a wage lower than the livelihood minimum for a working person – 1,450 hryvna (National Office of Statistics of Ukraine. 2016).

## Current Gender Circumstances

### **Labor Market**

Work is the main form of economic activity and a key monetary resource for individuals, households and society at large. In 2014, 7,3 million women were economically inactive. This is about 45% of total female population aged 15-70, and stands 13% higher than inactive males. The gender gap is highest for married citizens – in 2014, it was 14.8% (World Bank 2016).

These circumstances are supported by societal gender roles and macro circumstances. Ukrainian gender roles identify men as breadwinners that must sustain their family and provide women with an option of focusing on social reproduction. More importantly, 90% of male respondents assume that women strongly crave for a household and children; another 70% of men, agree that women can realize themselves identically as a housewife or paid employee (Libanova et al. 2014). Such perspectives are confirmed by statistics – the gender gap in economic activity shrinks for divorcees. In contrast, widowed citizens and people who never married are most inactive, as these groups mainly consist of the elderly.

Female employment, for people aged 15-64, continues to be lower than that of their counterpart; in 2014 roughly 55.2% women and 65% men were employed (National Office of Statistics of Ukraine, 2016, World Bank 2016). This gap becomes more pronounced when the factor of age is considered. Besides age, gaps can grow due to factors like higher education opportunities and gender discrimination in reproductive periods.

Within employment, there is gender segregation of professions; yet, this trend is more pronounced for employed men, 61.2% of which work in professions mainly occupied by men. On the other hand, only 57.8% of women work in female-dominated fields (World Bank 2016). For example, women commonly work in the service sector, particularly in education, healthcare, social security, financial services and food distribution. Within these spheres, women mainly occupy positions that necessitate medium levels of qualification. Men pre-dominantly need more qualifications for higher positions, and are commonly engaged in the entrepreneurship sector. Additionally, Ukrainian women are restricted in their career growth by the glass ceiling. A study of enterprises in Ukraine indicates that women have a higher probability of owing a business rather than occupying management positions (Libanova 2012).

Informal employment captures about a quarter of the working population; it has been growing since 2008, due to a constant state of instability, and today 28% of employed men are in informal work, compared to a constant 22% of women. Concerning part-time work, 3,5 million women work part-time (World Bank 2016).

A key meso factor in Ukraine's labor market inequalities is family. It's role stems from social benefits and policies. Ukrainian women have the right to a paid pregnancy leave – minimal period of 70 days before and 56 days after birth – that provides 100% of salary. More importantly, pregnant women cannot be fired unless employers are willing to pay sanctions. Mothers or fathers can also take 3 years leave to care for their child, during which their position is kept for them. Furthermore, work limitations apply up to 3 years after birth. Further social payments include aid for lone mothers or adoptive parents; average monthly payments differ per category, but majority of women receive between 321-1,326 hrivna per month (World Bank 2016).

Policy impacts are nuanced – theoretically they can minimize capability limitations that result from their reproductive roles. On the other, these policies create predispositions towards hiring

men – so as to avoid these costs. Additionally, unpaid care work remains unrecognized, sustaining women's double burden.

At the moment, a particularly important factor in inequalities concerns internally displaced people. Due to Crimea's annexation and conflict in the East, more than 500,000 people find themselves without a home, social security, job, education and belongings. Ukraine's national office of employment recorded that in January 2016, 91 thousand internally displaced people were officially registered as unemployed. Out of these, 71.7% were women – a situation which can be attributed to their higher numbers as IDP's and greater vulnerability (World Bank 2016).

### **Income and Poverty**

Principal reflection of above inequalities is income – in 2014 average monthly wage of women numbered 76% of the male one. Fortunately, this significant gap is on a decreasing trend. On a more numerical level, about 50% of Ukraine's female population earns between 600-1,300 hrivna per month. Respectively, almost 40% of men earn between 900-1,600 hrivna and, on average, more men receive monthly wages higher than 1,600 hrivna (World Bank 2016, Libanova 2012).

Sensibly, the lowest-paying sectors are least prone to a large gender gap – wages of all workers are relatively small, and employers may not be willing or able to increase pay. Examples of such occupational sectors are healthcare, social work, education and administration – as mentioned, all of these are female-dominated sectors. Notwithstanding this fact, a study concerning wage disparities confirmed that on average women earn less than men exclusive of any socio-economic factors.

Differences in wages create gender inequality in incomes, due to their larger percentage in income structures. According to a survey in 2013, women were a majority in the population with lower incomes; they also requested social assistance more frequently. Notwithstanding, percentage of pensions in income structures is increasing for many, due to an aging population; in fact, pensions are becoming particularly important for elderly women, compromising 36.7% of their income. Gender gaps in pensions have been growing since the reform in 2004, and in 2013 it stood at 33% – women received 1,252 hrivna and men 1,806 (Libanova 2014, World Bank 2016).

Between 2000-2013, Ukraine reduced absolute poverty, defined by the World Bank as lower than 5,05 dollars in 2005 purchasing power parity (PPP). Contrastingly, HAHY institute of demography and social sciences purports that in 2013, 20% of Ukrainian households lived in absolute poverty. Approximately 24% were relatively poor, defined as households whose income is below 75% median equivalent total expenses. Additionally – according to the criteria of food expenditures being higher than 60% of total expenses – 39% of households were poor. Notwithstanding, more than 40% Ukrainians occupy the lower middle-class group, people that are at constant risk of falling into poverty (Libanova 2012, Libanova 2014, World Bank 2016).

Unfortunately, since 2014 these positive trends may slow. More importantly, a new vulnerably group has developed: IDP's. However, obtainable monetary benefits are relatively low and cannot guarantee a decent standard of life when compared to livelihood minimum for an unemployed individual: 1,399. An unemployed IDP can only receive 884 hrivnas, an employed one 442 hrivnas, and a family cannot receive more than 2,400 per month (World Bank 2016).

Another group with high vulnerability and poverty levels are elderly people. About 18.1% of households with people older than 60 are relatively poor, while 14.7% are absolutely poor. These percentages rise after 75 years. Such statistics demonstrate that poverty levels do fluctuate according to socio-demographic household composition (Libanova 2014, UNDP 2014).

Other financial resources also suffer from a gender gap. For example, in 2014, 33% of women and 39.2% of men older than 15 borrowed money. Savings reflect a similar inclination, with 17.9% of women and 20.8% of men saving throughout the past year (World Bank 2016).

Subjective well-being is a measurement that reflects individual perception of well-being, and is determined though self-evaluation of income, work, health, and living conditions. Using this description, a study discovered that subjective well-being of Ukrainian citizens remains low; in 2006 only 38% of respondents confirmed that they were satisfied with their lives. Additionally, there seems to be a significant gender gap in satisfaction – 33% of women, compared to 43% of men, are satisfied with their lives. The study's second round, in 2010, witnessed a fall of approximately 8% in life satisfaction for both genders – a result probably stemming from consequences of the 2008 economic crisis (World Bank 2016).

## **Health**



Since 1990s Ukraine's population experienced a rapid decrease, from 51,6 million to 42,7 million in 2016. This trend results from interactions between factors like low birth rates, migration, and increases in life expectancy. Additionally, the armed conflict starting from 2014 has caused an unexpected population loss of more than 9,000 people (Grishanova et al. 2014, World Bank 2016).

Ukraine's demographic trends suffer from a gender asymmetry. Males make up a larger share of the population than females, until the age category of 30-34. Afterwards, the female share increases, and beyond the age of 60 two-thirds of population is female due to their longer life expectancy. By 2016, 22.6% of Ukraine's population was older than 60. Two-thirds of this percentage were women. Decreasing birth rates are one of the main factors that led to Ukraine's current demographic situation. Mortality rates are the mirror opposite. Today life expectancy stands at 71 years, and has a gender gap of almost ten years (World Bank 2016).

## RESULTS AND ANALYSIS

Within the broader context presented in the previous chapter, this chapter elaborates on the meso and micro factors in the post-pension ageing experiences of all participants. Partial quotes from full interviews will be employed in the analysis; full transcription can be found in Annex I. Before discussing micro and meso levels, it is important to know the participants. Below is a matrix with basic details about the four interviewees whose narratives will be analyzed.

	Ekatirina	Tatyana	Tamara	Natasha
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Age	77	58	60	65
Job	Librarian	Librarian	Librarian (demoted)	Librarian
Pension Size	1,611	2,500	Approximately 1,000	Above 1,400
Family Situation/Living Arrangements	Has two sisters and nephew abroad Lives alone	Has two children, and two grandchildren Lives with daughter-in-law and grandchildren	Has two children, and one grandchild Lives alone	Has one child Lives alone
Years of Work	55	38	43	40
Marital Status	Maiden	Widow	Divorced	Widow

## Material Well-Being

### Monetary Incomes

Tamara, a divorced mother of two with a brother, discussed her post-pension circumstances a great deal.

“The only thing is that I started to earn less, and did not really feel this pension because I was demoted and earn less. Even monetarily, the same level persists because of the demotion which equaled the size of the pension”. She goes to explain that these events led to a transition that “rolled like a wheel, there was no space. I retired or didn’t, that wheel just kept on spinning, like a flywheel” and compelled her “to chase time. Just a little more, just a little more (laugh).”

Three post-pension factors stand out – demotion, time lack, and an inability to distinguish moments in recent life. Tamara’s demotion implies a labor market discrimination, both due to her age and gender, and simply limits her monetary resources. Remaining factors are at the micro level. Interactions between factors, existent and new ones, increase her vulnerability; as an elderly divorced mother, living alone, she already occupies a precarious position of low

resources and limited coping capacities. Pension brought with it two new states, amplifying her vulnerability to poverty – a persistent time lack and indistinguishable track of life have decreased ability to utilize resources, and increased physical strain and psychological stress. The latter, occurred as a result of an attempt to sustain an identical level of resources and maintain her social role, in the face of a socio-economic crisis. Ultimately, Tamara becomes more vulnerable to poverty, though surprisingly she did not mention falling into poverty after demotion.

### **Consumption**

Though Tatyana's base factors are similar to Tamara's, like gender and grown children, certain factors differ. For example, widowhood and co-habitation with daughter-in-law and two children, makes her already more vulnerable. She said that

“I am working. When I was arranging my pension, I had extra payments. I had a wage, plus also the pension. It seemed that it worked pretty good, relatively. If I lived alone then it would be really amazing... You can't be extravagant, but also not an impoverished way of life. Like I see, pensioner going to the store and only like on an excursion. They cannot afford anything.”

This narrative implies a differentiation of herself from the general crowd, possibly to distance herself from that position. To do so Tatyana emphasizes factors of living arrangements, work, and consumption. To her, such factors had a significant impact on her experience; having a double income increased resources and consumption capabilities. Despite this, she accentuates that her familial situation dimmed these prospects, by reducing resources solely available to her and increasing her vulnerability. The latter arises from her caring role, stemming from gender norms, and a decreasing value of common resources, which limits capability of usage. These macro factors create circumstances in which Tatyana's coping capacities diminish. (gender stuff?)

Another interviewee, Ekaterina, has two unique base factors – she's a maiden and has a disabled person in her family. Her focus on differentiation was similar to Tatyana's – she perceives categories of older people with diverse ageing experiences. “I am not that type of pensioner. I have not retired. I have pension plus wage. That's why I can still help my younger sister.” She continues with an example.

“The pensioner that is not working, and that lives on 1,200 hrivna a month, that’s the one that you should ask. Today the minimum wage is 1,400 hrivna. Can he buy himself if fruits cost starting at 25 hrivna? Can he permit himself to buy fruit? Even tomatoes right now, such prices. Even tomatoes, and tomatoes are not a luxury item. And lemons. Where can you see that they are 79 hrivna? Where can you see that?”

Ekatirina re-iterates consumption as an important factor. However, Ekatirina and Tatyana have a slightly different base: Ekatirina occupies a somewhat different social role, and lived through different times. Hence, consumption bears less significance in her life – Ekaterina herself says that she can survive on any amount of money, because she is a Child War, who suffered from hunger, and can bear difficulties. Clearly, this macro factor has had a strong impact throughout her ageing experience, and became somewhat of a cumulative advantage.

### **Prices and Economy**

Ekatirina refers to prices, as another macro factor. Referring to retirees, she emphasizes high prices eradicating their capability to buy consumption goods, which leads to lower capabilities to use resources and growing vulnerability. For Ekatirina, who is a working pensioner, price increases would still boost vulnerability – as a result of interactions between gender discrimination, determination to fulfill caring responsibility and medical expenditures, in the midst of an economic crisis. As an elderly woman Ekatirina already faces inequality in wages and pensions; simultaneously, Ekatirina has taken on a caring role towards her sisters, including medical expenditures for a disabled son. All in all, Ekatirina simply does not have access to sufficient resources for all expenditures, especially with rising inflation.

Ekatirina also referred to Ukraine’s economic situation as a determinant in ageing experiences several times. One emphasized factor is privatization. Ekatirina explains that widespread privatization of factories led to widespread unemployment levels and low incomes. These developments leave some people without resource access – or at least low resources – and vulnerable to poverty. Tatyana re-iterates a similar perspective, wages and pensions will not be able to rise, because there simply aren’t enough jobs. She also stresses that such low wages do not only limit monetary resources, but also increase stress by devaluing of labor.

Many women like Ekatirina, Natasha and Tatyana, mentioned inflation and rising costs as factors. All three emphasized the misbalance between pension payments, communal and apartment costs. For example, Ekatirina discussed expenditures in an earlier quote. Tatyana says

“I’ll say right now that after the increase in these communal payments...Everything mainly goes to communal payments and to food.” Natasha echoes this statement “If I was on my pension right now, then I wouldn’t even have enough for half the payment for apartment costs.”

Like Ekatirina, Tatyana states that most of her resources are used on essential expenditures. She describes that with a pension of 2,500 “today 2,000 is nothing. It is just enough to pay for your apartment – 2,000... So I get my pension and pay for communal costs, and how do I survive on 500 hrivna? Hmm?” Both quotes demonstrate that ageing experiences of all three women are impacted by costs. Latter increase vulnerability, as resources are used to pay for costs, and induce psychological stress as women try to maintain their regular lives.

### **Pension Size**

All participants agreed that solely relying on pension as an income source is impossible. Yet, as can be seen above, each woman emphasizes different factor types, material or psychological, as a greater part of their experience. For example, Ekatirina attached importance to monetary factors.

“If I didn’t work I don’t know, my hair would probably stand on end. Truthfully, because on this pension that we get, and mine is bigger than my sisters, and nonetheless my pension would be spent on the rent. And then, what do I live on? Even if my sister and I would split, what do we live on? On the fact that I am economical?”

Tatyana and Natasha both put more stress on psychological factors, like independence and loneliness.

Natasha voiced an important experience between all employed participants; a lack of significant impact of pensions. She states

“the pension a little...in a way...how do you say...it helps a little. But not a lot, you cannot say so. If it was a good pension, then I would not be working anymore. So here and there a little bit in some way...but this is not even noticeable.”

Just like Tamara, Natasha points out that post-retirement monetary resources are insufficient to sustain an identical level of life. Yet, she mentions not noticing significant changes in her current ageing experience. Instead, Natasha highlighted slight variances in personal contacts between friends. This is similar to perspective of Tatyana and Natasha, but stands in contrast to Tamara, who endures higher vulnerability after pension-receipt.

### **Financial Family Support**

All participants mentioned the factor of family at one point or another. Earlier, Ekaterina mentioned being able to continue helping her sister; this is an important responsibility as her sister is limited in her access to resources, yet needs to sustain a diabetic son – “And I help, if I can help my sister to go to confession. Physically and spiritually I help, and materially.” Like consumption, Ekaterina referred to this ability as another differentiating feature. This implies that other pensioners are not able to help their social networks – an attribute of increased vulnerability.

And yet, Ekaterina emphasized that her nephew plays an important role in supporting his mother and herself; many consumption and medical goods, like shoes and insulin, are financed by him. Such circumstances place family as central meso factor in Ekaterina’s ageing experience. Ekaterina’s family relations reduce vulnerability, that is, her inherent vulnerability as an elderly woman with cumulative disadvantages. Ekaterina gains wider access to resources and increases her coping capacities, through mutual support between members. Simultaneously, family provides emotional support that acts to reduce psychological stress. These circumstances arise from interactions between various other factors, including Ekaterina’s strong mentality, her status as a maiden – which places her sisters as closest family and main social connection – and desire to be needed.

Not unlike Ekaterina, Tatyana also shares resources with her family. Earlier analysis of her circumstances revealed that her family situation, actually increased her vulnerability. She describes “I have some trouble because I have a daughter with small children. So, I live between two full families.” Similar to her previous statement, Tatyana perceives her family situation as challenging; within it she assumes a double burden, and shares her income, due to the mother’s low subsidy, to support the family. Tatyana admitted that in the end she did not have enough money, referring principally to expenditures on the children, and then on wage decreases. On the

other hand, like Ekaterina, Tatyana gains access to a wider range of non-material resources through her family. Nonetheless, in a context of economic crisis, Tatyana's familial situation increases her vulnerability; though access to resources increases, ability to use material resources for individual needs decreases drastically, mostly due to inflation and a prioritization of children's needs.

Family plays a really nuanced role in Tamara's ageing experience. She described that

“you always worry very hard about your children. My daughter is a lot older than you... Well now she is Italy, and I call her on Skype and it doesn't connect or she doesn't pick up and I leave voicemails. That's it, I start to panic, I haven't heard from her in two days, three days, I am already crying into the phone saying... Then she writes to me at 12:30 'Mom, don't worry, everything is all right.' One text message. Now that she wrote me the text message... I am already calm.”

This quote exhibits Tamara's persistent caring role in her children's lives. Unfortunately, the long-distance relationship with her daughter, and distancing of her son, creates a lot of stress for Tamara. It prevents Tamara from having a wider resource pool to access, and has led to the disappearance of her responsibilities and social roles. Thus, taking into account aggravating macro conditions, Tamara must bear a double burden of emotional and monetary stress. Fortunately, her son's geographical proximity eases some of this burden.

Unexpectedly, in such a situation, Tamara emphasized that she did not want monetary help from her children – that they need it themselves. On this topic, she occupies a paradoxical position; psychologically she doesn't want to burden her children, and lose her social standing, but she also accepts help when it comes due to personal monetary limitations and emotional connections. This kind of situation indicates an inner psychological struggle in her ageing experience – between a caring and independent mother, and an aging woman that needs to lean on her children. Such psychological insecurity creates stress, and in Tamara's case limits resource access. As a result of lower coping capacities, Tamara's vulnerability continues to rise.

### **Non-Material Well-being**

### **Importance of Work**

An essential factor amongst all interviewees, and at all levels, was work – employment that is. Ekaterina described the situation of her sisters “Her pension is also 1,400 after working for 38 years. My younger sister worked 56 years, and pension is 1000 and she was the leading constructor of the highest category”. She also provided some basic facts about her own situation, as her pension is 1,611 after 55 years of work. From these examples, it is possible to understand that these women’s working years, their societal inputs, are not valued: a woman worked for half a century and receives a meager pension just above the livelihood minimum. These examples indicate that ageing experiences of these women are impacted by a lack of value given to their work. This circumstance is a product of interactions between macro-level structural disadvantages, as women tend to work in low-paying sectors, and meso-level social positions. Low monetary resources, and possibly psychological stress due to feeling of uselessness, are results of such gender discrimination.

Both of these outcomes lead to lower resource access and psychological stress, and thus promote vulnerability. Tatyana also refers to this occurrence.

“it’s regrettable that it’s not clear why people truly work for so many years and their work is valued so badly. It is not valued. Right now, they cancelled, I think I know, the veteran of work. Earlier, our women have the document of a veteran of work but it doesn’t work anywhere.”

Her emphasis mirrors Ekaterina’s, and she provides an example by referring to a recently cancelled policy; being a veteran of work, someone who has worked more than 50 years, provided people with certain benefits – access to resources. Its cancellation demonstrates that past societal contributions of retirees are overlooked.

Notwithstanding positive aspects of employment, such as purpose, social participation, and a stable income, all descriptions point at manners in which low valuation increases vulnerability. They can they receive lower incomes, which can result in lower savings and social security payments, which lead to low pensions. Whichever series of effects takes place, all results in vulnerability and psychological stress. Natasha describes that “after...having a higher education and having worked about 40 years, to have such a pension, truthfully, is very displeasing.” As a result of such unfavorable conditions, pensioner women like these participants, tend to continue



working in their gendered institutions for as long as possible; to counter-act their rising vulnerability.

For example, Tamara emphasized stress in her ageing experience. She explains “I would like my own, therefore I am still holding on and that’s it.” It seems that Tamara wants to retain independence, through a salary. Tamara’s use of “holding on” implies that she finds her current situation difficult to sustain, both materially and psychologically. Her current ageing experience presents a challenge through which she has to persevere. This mindset stems from interactions between personal factors, but also from macro factors like the economic crisis and Ukrainian mentality. Taking all this into account, her ageing experience is increasing her vulnerability to poverty. And any changes to her current situation, specifically the factor of loneliness, will most likely transform Tamara’s current experience.

Only Natasha pointed out internal pension inequalities: a factor that determines resource amounts and ranges. Referring to her cousin, who was a housewife, yet receives a higher pension than she, Natasha claims that Ukraine’s system is faulty and puts particular population groups, like elderly women, into highly vulnerable post-pension positions.

### **Lack of Family Support**

Role of family in Natasha’s ageing experience is unlike any other case. She describes

“After...my husband died, I was left with a daughter, my daughter was 14 years old...I kind of myself...raised her further and support her, kind of. And of course, it was hard. It was hard for me, because my mother could not help me... our family worked out in a really interesting way. My mother was widowed at 38 and I became a widow at 36...My father died when he was 44, and my husband died when he was 40” and “consequently aside from my job I had to find part-time work...During the weekend, I would try to work part-time. So, somehow life moved along this way”.

As a widowed single mother, Natasha had to deal with the double burden that fell on her shoulders to sustain her daughter. Ukrainian gender biases made this objective harder to accomplish, which leaves a life-long impact like low pension payments. Her job was only made harder due to lack of help from other members, and caring for her mother. Notwithstanding,

through these efforts family provided an irreplaceable social connection and a purpose – provide her daughter the best life chances.

Clearly, this was challenging – she had to fully focus on work and care. As a result, Natasha had little time left for personal life and dedicated all resources to her daughter; this meant that she had no access to monetary resources, at least for personal needs, and was under significant stress. These circumstances are very favorable for vulnerability increases. Though Natasha did not discuss short-term impacts of her past position, she is currently experiencing some of its long-term effects. For example, Natasha’s loneliness probably results from lack of private life during youth. Accordingly, Natasha has a lower coping capacity. She also faces limitations in resource access, which can be attributed to interactions between prioritization of daughter and structural disadvantages of women. On the other hand, Natasha’s close relationship with her daughter ensures mutual psychological and monetary support. Considering all this, Natasha’s family plays a nuanced role in her ageing experience - some effects increase vulnerability, while others reduce it.

### **Work as a Source of Strength**

Natasha emphasized psychology in her ageing experience. As a widow with one child, she states that life

“passes by very quickly. There are nuances...of course it is simply how a person builds their life and how it works out, like destiny. Someone gets settled earlier, others later, but that doesn’t matter.” Her answer demonstrates a paradox of perspectives; she believes destiny is a factor, and yet she states that life paths are nuanced – they are a result of socio-economic factors on which people choose to act. She confirmed through a personal example, “I work because I don’t want to sit at home...Even though I could find something to do, but I think that while I am interested in my work and I want to work...Second of all, of course, is also that I am working and I am receiving a wage, my wage is twice as large as my pension, and so it, this really helps me.”

Independence, freedom of choice and centrality of work stand out as the central factors of her experience. First two are micro factors, connected to her wage. Just like other participants, her initial situation was already quite vulnerable due to structural disadvantages. These two factors

are results of interactions between meso conditions and micro perspectives – for example, independence partially stems from interaction between employment and household relations, and personal attitudes. Their levels either increase or decrease vulnerability, by determining resource access and psychological stress. Final factor is a result of interactions between the macro and micro level – life during a command economy focused on full employment has ingrained work as the central meaning of life. At the same time, Natasha herself states that she wants to keep working for personal benefits. Together, these factors control her vulnerability through a stable resource access and use, and a low level of psychological stress.

### **Social Status and Coping with Retirement**

Earlier Tatyana mentioned that most retirees have limited consumption capabilities. She re-emphasizes by saying “I think that they are not poor, they are living a deprived life. (8:54?) They cannot afford anything. Look at how pensioners are dressed...they walk in slippers because they do not have enough money for shoes.” Using “deprivation” implies that, for Tatyana, ageing experience of retirees are more complex than consumption limitations; rather as an experience with various factors that limit life itself. Tatyana discusses various factors throughout her interview, but most frequently she mentions having an occupation/hobby, social connections, mentality, and social attitudes.

For example, Tatyana says an ageing experience “probably also depends on how a person builds their retirement period. There are people...when they retire they start to do something. They either participate in tourism, or they join some society, or go to church...so they look, they don’t lose their connection to society. The main thing is to not lose connection to society. Then, probably, I think, it is easier to deal with retirement...many people I think, when they retire, they move away from daily society, they close up and life becomes gray, uninteresting and boring.”

Within this quote, Tatyana highlights factors of occupation/doing something, and social connections. The former is a micro factor, but results from an interaction between meso and micro levels; your employment relations, or familial situation, limit what activities you can choose from and therefore influence what you do – your micro level of ageing. Social connections are clearly a meso factor.

Two of the factors above, are macro psychological factors – mentality and social attitudes. “Ukrainian people... were always very strong willed. Notwithstanding the large amount of not good, bad, large and hard periods... they survive through everything and still walk with a smile.” Through this statement, Tatyana indicates that mentality results from interactions between all levels – mentality changes start at the lowest level, one person, and yet are fueled by shifting historical periods. Social attitudes are a parallel macro factor. Unfortunately, Tatyana points out disrespectful attitudes towards elderly.

Whether all these factors impact one’s ageing experience, depends on their interactions with prevailing circumstances. Due to structural disadvantages throughout life, elderly women are already more vulnerable – for example, their material resources are commonly lower than those of men. On the other side, elderly women may have higher access to psychological resources as a result of their socially reproductive roles. Alongside micro and meso level characteristics, each woman will witness a different influence on her ageing experience.

The simplest interaction example is between housewives, or unemployed elderly people, and employed pensioners. For the former, vulnerability will increase. Assuming that her children are adults, that live apart and don’t have children, her social role vanishes. She may be limited in her choices for new occupations, leading to feelings of uselessness and loneliness. Considering this fact, the woman becomes very vulnerable; her resource access decreases, coping capacities shrink and psychological stress grows; consequently, these deteriorate her ageing experience. A good example is a woman who sorts trash. On one hand, it provides her with additional resources, a new purpose, and social participation. On the other, it may induce psychological stress due to judgement and shame. This situation is an outcome of multiple factors limiting her options – their complex interactions – like that between mentality, education, occupations, and economic circumstances.

Contrastingly, the employed female pensioner does not experience changes in her vulnerability – she continues to work and possess an identical amount of resources. This decreases disposition to events that can impoverish her, like depression. Such stable vulnerability results from one thing – her job. Having a stable occupation keeps her involved in society, let’s her maintain a role, and provides a rhythm. Such a case in real life is much more complex, involving more micro and meso characteristics, but even a simple example demonstrates experience heterogeneity.

Natasha demonstrates importance of psychological factors in an example of her retired friends. She says

“they regretted it, some regretted. They said that suddenly life changes drastically, understand? ...the social circle changes, then in general the person themselves...this restructuring is very difficult. When suddenly someone is left without work, so when they leave and instantly that kind of life at home begins, then it’s very hard. To re-structure yourself and somehow differently...you need some time...to re-structure.”

Clearly, these regrets stem from psychological factors mentioned by Tatyana. Natasha gives particular to lack of work and rhythm – according to her these factors are a strong source of vulnerability. Evidently, impacts differ amongst people. But, for all individuals, adjustment to these circumstances is profound – sometimes going as far as changes in values and social participation. Consequently, vulnerability can go one way or another.

Another two macro factors are labor relations and social attitudes. Natasha elaborates on social attitudes towards pensioners.

“You know, it seems to me that...a person, if they retired, should have a respectable pension. Understand? If a person would have a respectable pension...well I am sure that the person would feel more comfortable...So when you feel confident, and feel somehow calm then everything’s a little bit different. When you are not confident in tomorrow, so you don’t know what is waiting for you...So here there is a little bit of some kind of pressure here. Of course, I am sure, that if there was a normal, if something would shift in this pension system, and pensions would be calculates in some other way.”

Like Ekaterina and Tatyana, Natasha identifies pension size as a critical factor. However, her reference to “respectable pension” provides a different perspective. It implies that current pensions do not value and respect the elderly – they indirectly demean them and bring them discomfort, as they are not confident in their future. Their ageing experience is filled with uncertainty, and this makes them more prone to events that can plunge them into poverty. On the other hand, maybe the uncertainty makes retirees more prepared in their lives. Though this may even put more psychological pressure on pensioners – to continue working for resource access. In contrast, people who receive respectable pensions, who are treated well, have a more stable

ageing experience with reduced vulnerability with more access to resources. This psychological state is created through interactions between macro, micro and meso levels of ageing. For example, meso level plays a role here, as it involves familial relationships that impact comfort and confidence as well. Contrastingly, uncertainty incites feelings of weakness, inability to control one's life, and inaccessibility – creating stress and amplifying vulnerability.

According to Ekatorina “librarians have always had low wages, 60 rubles, always little. Slowly, right now we earn a little more and there are a lot of people who think that we don't have anything to do in the library. You know? That we come and read books. But we don't read books, and how much diseases dust causes? Dust gathers in our lungs and in our nose, and on our hands and everywhere. Right after we work somewhere dusty, already hands are rough (translation? 39:58) and they itch and that...so this is work. And we are loaders (translation? 40:05), cleaners, and everything. And our knowledge accumulates and we try to grant our knowledge, I don't how it is with you, to students.”

Ekatorina shows low wage levels of librarians which, considering this profession's gendered nature, reflects macro-level inequalities. Labor abuse, by assigning extra responsibilities, professional risks, and societal biases create problematic circumstances. Not only are they overworked, but they are considered useless by society. At the same time, Ekatorina struggles to share her knowledge. Consequently, these material and psychological burdens make workers more prone to events that can propel them into poverty. For example, disease or depression. Whether it does this or not, depends on the interactions between ageing levels of each individual.

### **Ageing in a time of Conflict and Change**

Periodical vulnerability was first mentioned by Ekatorina who explained that “during Kuchma's time there was some kind of stability, and when Yushenko came I was already receiving a pension and wage.” She considers that her ageing experience was more stable in a particular historical period. Therefore, this became an important factor in reducing her vulnerability to poverty. Contrastingly, reference to already receiving a double amount of resources during Yushenko's presidency hints at this period's vulnerability. Conversely, Tatyana highlights the presidency of Yanukovich; Tatyana emphasized that between 2012-2013 she could travel. To her, 2012-2013 was a more stable period, involving more opportunities and less vulnerability – a positive ageing period.

Tatyana also discusses globalization as a factor, creating ripples in Ukrainian life.

“The problem is that life became good, we have everything that we have not seen before. And you want everything, that’s natural. But you don’t have money for that. Maybe because of this situation life seems bad, because everything is there but you cannot afford anything. And we have not learned to economize, we had a good life. (laughs)”.

According to earlier answers, Tatyana considers ageing experiences dependent on monetary and psychological factors. Globalization is a process impacting both factors, but she emphasizes the psychological one; her answer conveys feelings of frustration due to the unobtainability of available products. Consequently, ageing experiences change as people feel powerless and without choice; the final result is high vulnerability, due to limited monetary resources and psychological stress.

### **Religion**

More personal factors, like religion, in ageing experiences are mentioned by Ekaterina. She says “I work and thank god, with god’s help, I will keep on working. Most importantly I have the strength and...umm...I still understand.” Spirituality is obviously a factor in her experience; her statement demonstrates her consideration of god in helping her work – a spiritual resource, coping capability, she can access anytime and use to sustain her current ageing experience. Ekaterina’s emphasis is on understanding – a working mind – that demonstrates it as a significant resource in her ageing experience. Religion and Mind, though two opposites, stand together to support Ekaterina in her ageing experience – they control her vulnerability by providing support, and rational planning.

Throughout their interviews, all participants referred to factors beyond their power – macro factors like other social services, national economy and ideology. Ekaterina criticized other benefits “and I want to say that even these subsidies, I think that you better add to the pension and remove these subsidies. Take a look, subsidies; wages for workers, room somewhere, light and that, like rent. It’s not profitable, they better give such a wage and pension like people abroad.” According to Ekaterina, subsidy recipients do not profit from their efforts – their coping capacities are limited by bureaucracy. Thus, to her it is preferable to receive higher pensions and wages, which provide higher coping capacities through direct access to resources.

## CONCLUSION

This research began with the main question of ‘How does the shift from state to market in the Ukrainian structural pension reform lead to changes in the individual ageing experience of elderly women?’ After researching about Ukraine’s system, and realizing that structural reforms



have only been partially implemented, it seemed that the question would not be answered. However, as research dwelled further into theories and interviews, it became clear that women's ageing experiences are impacted by even the slightest change.

Analysis of the four life history interviews of Ekaterina, Tatyana, Tamara and Natasha revealed that these women, who are seemingly similar, have diverse experiences. For example, Tamara and Natasha both live alone. Their children live apart, they are both working pensioners, they even work in the same field, and they receive a similar pension. Notwithstanding all these similarities, these women had totally different experiences.

Tamara frequently emphasized stress and monetary resources as factors that limited her capabilities, which increased her vulnerability to poverty – they limited her in achieving wellbeing, and created risk. Natasha stressed psychological factors – though monetary resources surely played a role, she referred examples of acquaintances and her own perspectives, that being retired is not just a material state. Rather, the mental state of the person is more important in determining their post-pension life – you stay positive, and your experience will be positive.

Such an example reveals that these four women perceive retirement differently, and have different beliefs concerning the best manners of adaptation. However, all women agree that living on a pension would lead to poverty. Even now, while being working pensioners, these women describe their resource limitations.

As a whole, this research provided a window into micro-level narratives, and revealed the lived experiences of pensioner women. Their stories showed that even working pensioners, someone who we assume to be better off, have problematic ageing experiences. Participants provide some examples of problematic factors including pension size, frame of mind, additional benefits, and so on. Their perspectives provide new information, that must be integrated into future reforms so that the pension system serves its purpose of providing security rather than disappointment.

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## Annex I

### PENSION CONCEPTS

Pension provision is one of the largest types of social security. It is a nationally guaranteed system of material provision for citizens who experience changes in monetary resources due to larger social circumstances such as old age, disability, loss of a breadwinner, and others covered by law. Pension provision is a type of social security, while pension insurance is a method; it is based on the principles of insurance and solidarity – it presupposes distribution of monetary grants from common funds to uphold livelihoods of people.

Astrahan states that pensions are the content of provision – regular monetary payments based on working years and lifetime inputs (Kazanchan 2012). Another author, Ivanova, states that pensions are monthly monetary social payments, which are granted to pension age citizens, disabled citizens, people who have years of service or special achievements, and people who lost their breadwinner (Kazanchan 2012). This diversity leads to a differentiation between insured working pensions, non-insured working pensions and additional pensions. The first depend on working years and salaries, and include old age pensions, disability pensions and pensions due to loss of breadwinner. Non-insured working pensions are provided to governmental and public employees. Finally, additional pensions are awarded according to special provisions. Roles of all pension types have been researched by many authors, like (Beztelesna and Yurchik 2013) and (Kuzmenko 2012), but there is a general agreement that all pensions have two consistent roles: prevention and distribution of poverty.

All this distribution is carried out by a pension system, a network of institutions, relationships and mechanisms which create and distribute financial resources. As can be seen in Figure 1, this system has diverse subjects, such as political parties and civic organizations, which are all embedded in the framework of pension politics.

Figure 1



Рисунок. Суб'єкти пенсійної політики

## Annex II

### First Interview: Ekatorina

Ekatorina: I read just now an article in the newspaper, today, about our pensioners, you should take today's newspaper "Segodne" there is a very good article about how the government, with its price increases, has impoverished the population. Not just pensioners, but also those who receive minimal wages. Because prices are growing and this wage. Take a look, just in Paris prices were increased by 3%, and our apartment increased by 116% (is she talking about prices at 1:01?). Can you imagine that? By 116%! And the prices...my nephew helps me, he is in Germany in Munich. You understand?

Oleks: Yes (0:34 interruption) + All (interruption at 0:38) + Because they do not change with the prices (interruption at 0:42)



Oleks: Well dad also said this (interruption at 1:04)

Oleks: Yes

Ekatirina: He helps me and my sister, for that reason I do not buy any clothes; only lingerie and tights...nothing, shoes. Can you imagine? Shoe prices are higher than wages.

Oleks: God, that's awful

Ekatirina: More than wages, boots costs 3,500 hrivna. That's last year.

Oleks: And now it will be more expensive

Ekatirina: Yes. For me, all this is bought and brought. That's why I don't buy shoes (translation? 1:48) And shoes, coats, for winter and for autumn...

Oleks: It's totally impossible (interruption at 1:51)

Ekatirina: It is impossible; do you understand? That's why I work, I am not that type of pensioner. I have not retired (translation 2:00?). I have pension plus wage (income? 2:04). That's why I can still help my younger sister. She has a pension of 1,400 and she has an invalid son, 1,200 hrivna. Her apartment alone costs about 2,000. So imagine, about 600 hrivna is left. But she also works here a little, 700 no 600. Add to 1,300 diabetes, he has a very strong type of diabetes. Insulin, there is no insulin that we buy (translation? 2:37). But this year, my nephew helped. I was in Russia and bought a yearly supply of insulin. (translation? 2:46) There is a certain duration, bought it. That's why...can you imagine buying insulin, and it's a life necessity.

Oleks: 1,000, less than 1,000. Yes. (interruption at 2:21) + Awful (interruption at 2:32)

Oleks: Yes, for diabetics.

Ekatirina: Yes. It is like, don't get a shot, don't eat and that's it. And he has a strong type, his eyesight is already bad, his muscles are weakening (translation 3:17?) and everything else. I talk to him like this, and he thinks I am shouting.

Oleks: Yeah (agreement 3:02), my friend has diabetes (interruption 3:05)

Oleks: God, that's awful

Ekatirina: Yes. Well, that's why I am not that type of pensioner.

Oleks: Well no, you understand I don't exclusively need people that are retired. In fact...(interruption at 3:35) For me what's interesting is...(interruption at 3:39)

Ekatirina: I live economically (translation ekonomichno? 3:36). I don't eat meat as much as I like dairy. That's why for me...those people who are meat eaters of course, like my older sister who also has a very low pension, and if it wasn't for her son, my nephew, then also because without meat she is hungry. Her pension is also 1,400 after working for 38 years. My younger sister worked 56 years, and pension is 1000 and she was the leading constructor of the highest category (translation? 4:19). And then she came here and they.... because 50 years, when she was 50 the organization disintegrated and that's why she had to, she has a second degree, her first one is from an institute for a constructor, she is a mechanic constructor, and the second is IT. She finished the institute of culture at the IT department. And she came to work with us and they hired her. That's why also, I am not representative.

Oleks: Oh god. (interruption at 4:00)

Ekatirina: I work and if I didn't work I would exist, if my nephew would not help me.

Oleks: Exactly, I will write exactly about this.

Ekatirina: But we have bad protection.

Oleks: Yes

Ekatirina: Very bad

Oleks: I am writing about this

Ekatirina: My grandson, we talked. He was at an internship in San Francisco for 4 months, he didn't like it there. In what way? He says that social security is bad, even in America. That's why he said that Germany has the best social security.

Oleks: Yes, there is another system in America (interruption at 5:28) + Yes, it is good in Germany (interruption at 5:36)

Oleks: In Germany and Northern Europe it's also very good, in that part of Europe.

Ekatirina: Yes, Sweden is very...because the sister of my Nevestka (translation? 5:48) was married to a guy who is now a doctor in Chicago, has his own university, and yeah. He was in

Japan, he was first in Germany for an internship while doing his PhD, now he is a Doctor. Now, already, they are cancelling and from next year there will be no PhD candidates, there will be lower Bachelor, Bachelor and Master. And the Master is already a PhD candidate, it's going to become like in Europe. And after candidate you are a Doctor, when you defend your (aspirantyry? 6:27) and everything. And so I say Sweden has the best social security. There, here we have a basket and there they have one that's beyond, it incorporates everything.

Oleks: Ah, yes (interruption 6:28) + Yes, they very good security there (interruption at 6:37) + Yes, yes (interruption 6:42)

Oleks: Mhm. It has health, and everything in one big basket.

Ekatirina: Yes, yes. Look, here is such a basket that you cannot buy shoes, tooth powder, cannot buy anything. What kind of basket is this? Do you know? You are retiring and you already, a person is already sick. Not all are healthy. That's that. That's why our social security is zero. Even, and I want to say that even these subsidies, I think that you better add to the pension and remove these subsidies. Take a look, subsidies; wages for workers, room somewhere, light and that, like rent. It's not profitable, they better give such a wage and pension like people abroad. Look, when I lived...I frequently traveled to Germany and there a person on Saturday and Sunday travels, simple grandmothers, travel to Prague, and if you traveled today...a tourist said this...I traveled today with my nephew and tomorrow my grandson and mom can travel on the same tickets. And there pensioners don't sit, like they sit here; here we cannot travel anywhere.

Oleks: That's what I want to show (interruption at 7:11) + Yes (interruption at 7:22) + Yes (interruption at 8:10)

Oleks: No, they travel, they go to museums, they explore the world (interruption 8:09)

Ekatirina: Yes. And most importantly, it is very cheap for pensioners. When I came, even I received discounts in museums, the zoo, for travel and everywhere. Too bad you have not been in Bavaria, in Munchen.

Oleks: Yes! They get all kinds of discounts (interruption at 8:22) + Yes (interruption at 8:32)

Oleks: I haven't been there yet.

Ekatorina: Well, you should go! It is so pretty there! Munchen itself is so beautiful, and the castles there are gorgeous. Nueschwanstein (castle? 8:44), there is one like that. There was Ludwig II, handsome, but he loved to build castles. And so during his lifetime he had four castles, maybe he'd build more if he had not drowned. Yes, he was handsome. Two meters tall and very handsome. And the castles are incredible. You understand, this is on top of a mountain, the Nueschwanstein, and from there you see everything; the lakes, these mountains and this waterfall, and well it is incredible. I am telling you truthfully. And in general the surroundings are beautiful like the fields of the Alps that are shown. Just incredible. That's why ask, because I am talking a lot.

Oleks: Poor him (interruption at 8:58)

Oleks: No, don't worry. I am also interested in listening. Well I don't know, I mostly wanted to ask elderly women, I don't even need a retired person because I understand that on a pension, I am actually writing about this, right it is impossible to live on a pension at all and that you have to work for sure. Or earn some other way not because you want to, but because you have to.

Ekatorina: (interruption 9:46) Right now it is impossible on a pension + Yes, not because you want to (interruption at 9:51)

Ekatorina: You are forced to work, as if I don't want to travel, like in Germany, on a day off. They travel to Italy, it's close by. To Austria, it was next door, I always travel to Austria. Two hours and you are in Austria, without any visa. Understand? It is so beautiful and incredible, such beauty and cleanness, everything. And these, as if someone cleans them, these mountains and everything, incredible. I liked it so much. And here you come, and it's nothing like it. So it is. That's why I work and I have enough, and even help my sister. If I didn't work I don't know, my hair would probably stand on end. Truthfully, because on this pension that we get, and mine is bigger than my sisters, and nonetheless my pension would be spent on the rent. And then, what do I live on? Even if my sister and I would split, what do we live on? On the fact that I am (ekonomniya? Translation on 11:14) because I like dairy. Milk for me is food, and for someone it's not. I drink coffee with milk, my nephew bought me coffee, I drink it with milk and I am full for half a day. Understand? But if there was a man or pregnant.

Oleks: To Prague (interruption at 10:03)

Oleks: Yes, they need more.

Ekatirina: Yes.

Oleks: Ivan eats a lot in our family. Well, he's still growing of course, but still a lot (interruption at 11:39)

Ekatirina: Yes, and he will grow. My nephew is 1,96, the one in Germany.

Oleks: Wow, that's some height. (interruption at 11:51)

Ekatirina: Yes, yes. Mhm. That's height, and he's smart, a physic. Physic of plasma and something else. Mhm. Yes.

Oleks: I don't imagine at all how you can study physics. (interruption at 12:01)

Ekatirina: Yes. He just finished this year.

Oleks: Oh. Bachelor or Masters? Or school?

Ekatirina: Uhh, he studied five years. Five years. In Germany there is 12 years of school, and after school army is mandatory. That's why at 20 people enroll. They enroll at 20.

Oleks: I get it. I didn't know about the army, interesting.

Ekatirina: Hm?

Oleks: I didn't know about the army

Ekatirina: It is mandatory, and they have an alternative if you don't want to do this you have the right to something...shooting or something else, into the (strojevuyu? Translation 12:38). You have the right to something else, they have some kind of...

Oleks: Yes (interruption 12:39)

Oleks: You can choose

Ekatirina: Choose. And you can...

Oleks: But you still have to participate

Ekatirina: Yes. But one year is mandatory. And girls do this. That's why at 20 they enroll.

Oleks: Yes (12:50)

Oleks: Oh, I get it. Truthfully, I didn't know

Ekatirina: Yes. 12 years, at 7 he went to school and so 19, and then one year he was in the army. And at almost 21 he enrolled, because his birthday is on September 7.

Oleks: to University (interruption at 13:10)

Oleks: Oh (laughs), yes.

Ekatirina: Yes, mhm, birthday. And he enrolled (re-listen? 13:18-13:20). The university, he has the most prestigious institution, university. He had a choice, he studied well. And, that, and he finished this year. He's 26.

Oleks: Good.

Ekatirina: Mhm

Oleks: Congratulations

Ekatirina: Yes, he's going to be 27. Mhm.

Oleks: I'm only going to be 23

Ekatirina: Yes, and he will be 27. Mhm.

Oleks: Mmm, I just also wanted to ask...you...you are already receiving your pension, yes?

Ekatirina: Yes. Well I'm saying that why (interrupted by Oleks)

Oleks: Did your life change after you received your pension? Or is it still the same? Did it become harder? Easier?

Ekatirina: Before that, we had...how...to you...umm...I don't want to speak for the government, but during Kuchma it was more stable. Understand? Ummm...before Yushenko there was Kuchma.

Oleks: Yes, yes. I know, I remember.

Ekatirina: It was somehow more stable and the prices did not rise like this. That's why it was easier to live. When Yushenko came, began these...umm...these...

Oleks: Mhm. (interruption at 14:19)

Oleks: Revolutions, politics began

Ekatirina: Mhm. I think that these revolutions should not take place. (Mestichkovije), you know? On Maidan, like there was sometime...I don't remember. Did you study "Na maiden revolutsiya idet"?"

Oleks: Yes, yes.

Ekatirina: This poem of Stichina (author? Check out!). I think that there are elections. Go practice your liberty, and not through (silovimi) methods; I want to join Europe, and you...umm...And does Europe want you? No.

Oleks: Mhm (interruption at 14:48)

Oleks: Yeah, that's a good question. Which people don't consider sometimes

Ekatirina: Yes. Does Europe want you? That's why I think that everything should be judicial, by the law. That's why I don't acknowledge the Maidan's. Not because...there is for that (translation? 15:16). That's why I say, Yushenko began and this...and this began. This...not because I am anti-political...no...just prices started rising and that...just that...and also that, what's his name...he talked a lot. I didn't think that Yanukovich would be...he talked a lot and travelled a lot, just like Yushenko. They were tourists. They didn't do anything for...

Oleks: Yeah, I heard

Ekatirina: Mh?

Oleks: I heard...there...I wasn't here but (interrupted)

Ekatirina: They were tourists, they travelled to all those...and didn't do anything.

Oleks: Didn't do anything for the country (interruption at 15:58)

Ekatirina: Nothing, and that's my perspective

Oleks: Well, you know when you look at it not much has changed, and not for the better.

Ekatirina: And here it is exactly (interruption)...Yes! And right now it's even worse. Now it's even worse.

Oleks: In fact, now they should help even more because there is a crisis.

Ekatirina: And with their tongue...(translation? 16:17) and they talk more than...

Oleks: Than act, my grandfather says the same thing

Ekatirina: If they increased the pension by 5%...and they say that...

Oleks: wow (interruption at 16:28)

Ekatirina: But 5% is like...

Oleks: Nothing

Ekatirina: Yes. That is exactly what I'm saying. That's why I want to tell you that during Kuchma's time there was some kind of stability, and when Yushenko came I was already receiving a pension and wage. That's why for me that...and also I'm saying that I was helped.

Oleks: Mhh

Ekatirina: My nephew. My clothes...what's on me is all...

Oleks: Yes, nephew. Well yes, I heard from a lot of friends that...umm...they...I even talked to some people and they all said that their family also helps them. Always. We just depend on them. But yeah

Ekatirina: Help. Mhm. (interruption 17:04)

Ekatirina: I can't, I have a kind nephew. Not every nephew can help, but I raised him from 9 days that's why he treasures this and helps me and my younger sister and his mother. Mhm. That's why these...that's why I am not a pensioner and not something else. (laughs)

Oleks: Mhm (interruption at 17:24)

Oleks: Well, right now it seems that there aren't a lot of real pensioners. And if there are a lot, then they are poor they...they have it hard...yes, I remember in the park I saw a grandpa who



was gathering bottles. The grandpa looked normal, clean, but it was obvious that he just doesn't have enough money just to eat. (last part? 17:49)

Ekatorina: Very little (interruption at 17:31) Talk about it! They walk around garbage cans and gather.

Ekatorina: They bring in bottles, yes (17:39) + Yes (interruption 17:44)

Ekatorina: And when, if like my sister has 49, when (demokratichiskij stroi) started, we received 49 hrivnas. People had 49 hrivnas pensions. That is...well, her co-worker died from hunger. He couldn't beg. I am telling the truth, this is my sisters, he couldn't walk around and beg. He was such an (intelligent translation? 18:12). And he was the head of department. Then our pensions were all equalized. Mhm. But that was long ago, about 20 years ago. So don't worry Sashinka, I am just telling you that there are people who can go and beg and then there are people...people are different

Oleks: Mhm (17:56 interruption) + God, that's awful (18:04)

Oleks: Well, all people are different. That's understandable.

Ekatorina: That's why I am not a typical pensioner. I work and thank god, with god's help, I will keep on working. Most importantly I have the strength and...umm...I still understand.

Oleks: Yes, and health and strength. And after...

Ekatorina: Yes, and it still keeps me up. You know? And if...I don't even know how to live on this pension.

Oleks: Oh god, so awful

Ekatorina: Yes, awful. Hair stands on end if...understand, we will feel this in December when we will fully receive the apartment bill, its going to be for the central heating, the whole apartment and this increase and everything. Yet the pensions will be very small, the scholarships too and wages of people, too, barely increase. So read this article, I can bring it for you, this article.

Oleks: Well, I have already read a lot of academic articles too. I did have to...Yes, I needed to find theory and I read a lot of Ukrainian publications and...

Ekatorina: Oh, you can also read it on the computer, I forgot (interruption 19:46)

Ekatirina: Today, in the newspaper, they discuss exactly on the third or fourth page, I don't remember, how pensioners have become impoverished due to the politics of the modern politician.

Oleks: Because our pensions are not correctly built (translation? 20:07), but I also read about this because...when I read and I did not...

Ekatirina: Understand, abroad it is discussed. If you do this then...even in America for an hour you receive 12 dollars.

Oleks: Yes, this is mandatory.

Ekatirina: If he is a professional. If there is some lower, there is a lower...12 dollars per hour. Understand?

Oleks: Yes (interruption at 20:31)

Oleks: Yes

Ekatirina: We don't have this. If we had such a wage and they counted, not like half an egg and half...umm...of that...umm...one kilo of meat per month or something else, but counted not a kilo but 100 daily grams and that's already 3 kilos and not that. And a person also has to eat fish, has to?

Oleks: Mhm, even a little

Ekatirina: Well, here they counted not even a kilo

Oleks: I don't even know, because I didn't find the details of how they count here, nothing at all. That is, on their website there are no details, simply.

Ekatirina: Mhm (21:14)

Ekatirina: Yes (interruption at 21:16)

Ekatirina: From the ceiling...From the ceiling they themselves say that they are not counting correctly. I read the newspaper 'Segodne' yesterday, and in that newspaper I read that they are not counting the consumer basket. Mhm.

Oleks: Yes, the consumer basket (interruption 21:29)

Oleks: You can go crazy

Ekatorina: The pensioner that is not working, and that lives on 1,200 hrivna a month, that's the one that you should ask. Today the minimum wage is 1,400 hrivna. Can he buy himself if fruits cost starting at 25 hrivna? Can he permit himself to buy fruit? Even tomatoes right now, such prices. Even tomatoes, and tomatoes are not a luxury item. And lemons. Where can you see that they are 79 hrivna? Where can you see that? 70-79 hrivna. It's always vitamin C...don't know. Don't know...I haven't been in a long time; I haven't been to Germany in six years. That's why I can't, I broke a leg and then that. Mhm. Well I had enough time to go to Germany and then I broke my leg. (specific place? 22:37) I was bed-ridden for one year, well 8 months, and then I had a second surgery. That...they took out the screws (shurup? Translation) and after that my nephew came and that's why I didn't travel. You only travel to see you guys, other than that. I've been to Germany, that, and I've had enough. Understand? Like when you have your own (kulik?), well that's me. Still, I live here and I don't want to go anywhere. Even though in Russia I have family on my father's side.

Oleks: Yes (interruption 21:47) + Even tomatoes (interruption 22:05)

Oleks: Yes, yes (interruption at 22:56)

Oleks: Hmm, and mom too (translation? 23:18)

Ekatorina: Yes, v Vologde.

Oleks: Oh

Ekatorina: Yes, close by. Six hours and in Vologda I ...Yes, not far from Piter. That road, Leningradskaya, goes from Vologda to Leningrad. They are making such a good road. In Cherepovets, that...I also have a twice-removed sister (sestra dvoyuradnaya), in Tumen a sister. Sister's, already I...in Tumen I also have twice-removed nephews. My twice-removed sisters and brother's nephews. And a thrice-removed brother, professor and doctor of sciences, in Tumen. Professor of neurosurgery, and his wife is a pediatrician ehh...that is a therapist, and the children are pediatricians and someone else in sport medicine.

Oleks: Yes (interruption 23:21) + Yes (interruption at 23:29) + Yes, yes, yes...mhm (interruption at 23:57)

Oleks: All doctors. Doctor, doctor, doctor! (laughs)

Ekatorina: Yes, yes. And my niece is a doctor, also. And twice-removed sister was a doctor on infectious diseases, and her husband was a surgeon. You see, such a great national surgeon, there was a term like that, national surgeon of Russia. And he was so worried for people, the poor guy, he had already transplanted a heart and everything. Now there are uncaring doctors, but he gave his heart away, and that's very important. (more? 24:53)

Oleks: To this profession

Ekatorina: Yes. Mhm.

Oleks: Yes

Ekatorina: So, I have loads in Russia. And doctors and that...

Oleks: But it's also very difficult there, right now. My grandma says...

Ekatorina: (interruption) No, I in Vologda...my aunt receives, she was...worked in the (voejniya chast) and she receives 21,000, receives. And pays for my roundtrip transportation and feeds me.

Oleks: Well maybe it also depends. My grandma lives in a city

Ekatorina: And there in Vologda, yes. Leningrad and Moscow, Kyiv, they are, like mine lives in Munchen, they are central cities. And it is more expensive in central cities than in rural areas. That's why. But in Vologda it is very...my brother received 9,000 for pension. Now he stopped, but they all have dachas. Everyone has them. Wife has 9,000, so they 18,000 for two people and they have potatoes and everything from their dacha.

Oleks: Yes, yes (interruption 25:40) + calm (interruption at 25:42)

Oleks: Yes, mhm

Ekatorina: Mhm

Oleks: Yes, dacha does help

Ekatorina: So I can't say life there is bad, and my nephews are there...ehhm...and aunt Lida's grandchildren. I can't say that they have a bad life. Everyone buys fish and meat daily, they eat everything and...I am talking for Vologda. For that I don't know how...

Oleks: Well, thank god (interruption 26:15)

Oleks: Thank god, that is family

Ekatirina: Sashenka, yes, because look...dacha, there are beautiful forests in Vologda. Look, dacha, he from dacha, dacha is near a lake. They catch fish, they smoke fish, and there is also shuka (translation?) around there and everything. A forest is nearby, and from the forest they bring (translate from 26:45 to 26:52) when it is allowed. And mushrooms...mushrooms, I always eat them so...so that I can have my fill and that's it.

Oleks: For the whole year (laughs)

Ekatirina: I...ehh...Vologda you see how. That's why I can't say...you can't compare Piterburg with Vologda because they are nearby. Even from Moscow there are already dachas and from Piterburg. Where he lives, there is a dacha from Moscow and Piterburg, they have dachas there. And pensioner's come from April and leave in October. And also cranberry and everything.

Oleks: Yes, those must be some (interruption 27:28)

Oleks: Everything is allowed, and they can take it back with them, home

Ekatirina: Yes. You can gather and that...(interruption at 27:24)

Ekatirina: Yes

Oleks: That's that

Ekatirina: Mhm. Sashenka did I bore you?

Oleks: No, I am interested. In general, I am interested in hearing about this. You know, how much have I lived, for now I have only finished school and I am finishing this Masters, and that's it.

Ekatirina: Yes, well you are already a candidate

Oleks: Yes, but I don't want to do a PhD for now. I am not ready for a PhD yet, no.

Ekatirina: Is that so? (interruption at 28:02)

Ekatorina: Mhm. Well it's still early for a PhD. My friend...ehhh...that...her one son...umm...that...lives in America. One and the other. One is a professor from Moscow, he finished the Moscow Physic Technologies Institute.

Oleks: Mhm

Ekatorina: And is already a professor in America. Lives in Nashville, Illinois state. And the second lives in Dallas.

Oleks: Mm, in Texas.

Ekatorina: Texas, yes. And so, the second graduated from our Avtodorzni (translate? 28:49) But now he changed his specialty, and is studying to become a professor.

Oleks: Good for him

Ekatorina: Yes, and he finishes before...And wife, his wife, he supported his wife. She is already a professor, and she is already...do you know in America...she is already a professor and a constant...constant...she has a constant...well she doesn't have to be afraid of somebody...umm

Oleks: She had a position

Ekatorina: A constant position (postoyalniya?) That's it. Now they can't shortlist or fire hire. And so she received this position recently. That's that. That...two sons and two professors. (Oleks laughs) And her older son he finished university with honors...ehh...it is traditional there...Bush, on his ranch, presented otlichnikam (translation?) their diplomas.

Oleks: No one can touch her (interruption 29:26)

Oleks: Yes

Ekatorina: That's that. So he also, with Bush

Oleks: Met with him

Ekatorina: Bush Senior

Oleks: Yes, with Bush Senior

Ekatorina: Senior Bush, presented otlichnikam (translation?) their diplomas on his rancho

Oleks: Oh, didn't know that too

Ekatirina: Mhm. That's why I say Texas, he is in Texas. Mhm. So that's that. And he was in Chicago and wife received...ah...I'm not talking about this...how did his wife end up in America? She received her first grant and wrote her Masters.

Oleks: Mhm

Ekatirina: The second grant, her PhD. And so they have lived many years together, and the husband **gave way** to his way and she became a doctor and received this. Now he, and his wife is helping him...

Oleks: To go through this process

Ekatirina: Yes. Yes, they help each other. Because they somehow complete each other (add to each other?); he on...she...he is information technologies and she is something else and they even travel together for lectures.

Oleks: Mhm, good.

Ekatirina: Yes. She lectures her own topic, and he adds to it. And it's so interesting, my friend told me. Mhm.

Oleks: Oh, I would love to have such a husband. If I'm lucky

Ekatirina: Mhm, yes. And she is lucky too, even if she will get a large pension. Her sons help her. (who?) Also not the typical. Also, she works in the church. In our, orthodox. Mhm. She helps...she says that she can't without...she works in the church for a long time now, from the time that it was being built at our place, in berezhnikah. We have a very pretty church and our father is very...he thought everything and built everything himself. And that...so I...that...also help when, but I don't work, I help when it is necessary. During large holidays

Oleks: orthodox (interruption 31:21)

Oleks: Easter, and so on

Ekatirina: Yes, I help

Oleks: It is necessary, because there are a lot of people

Ekatirina: And when we have our churches holiday, the Birth of Christ and the Virgin. We provide lunch, for 400 if not more, we cook lunch.

Oleks: Yeah, that's a big lunch

Ekatirina: And its good. This happens six times a year. Mhm

Oleks: Wow. You need to actually cook that much (interruption 32:15)

Ekatirina: I help to make the sandwiches. (Oleks laughs) Someone cooks borscht, somebody else boils potatoes or porridge, somebody else fries...uhh...kotleti, this depends on whether it's fasting time or that. Somebody does fish...during a fast. Mhm. So...uhhh...and wine and kompot, is even provided.

Oleks: During a fast (echo interruption at 32:35)

Oleks: Wow, that's curious

Ekatirina: Yes. Even the rich come because they don't have anything to eat...it's a blessed meal. They come to eat even a little, even just bread, that's been blessed.

Oleks: Mhm (interruption 32:52)

Oleks: To eat (interruption at 32:56)

Oleks: (Sigh) Yes, no. Well I have been to a large church one time, but not this much. 400 people, there has never been that much

Ekatirina: Very (interruption 33:03)

Ekatirina: Yes. I come early, at 8, because by 12 everything has to be ready. Even watermelon is given, apples, watermelons, everything. Nothing is withheld (zhalko nashim?), we have good large sponsors and they helped to build this church and help when we have blessed meals.

Oleks: When you have blessed meals (interruption at 33:28)

Oleks: Mhm

Ekatirina: I help less frequently, well not only that, but there are four people who make sandwiches.



Oleks: Mhm

Ekatorina: That's that

Oleks: (Sigh)

Ekatorina: Next, what do you want?

Oleks: Well, next I would just like to ask well...this question is probably very easy and understandable, I don't know...umm...what do you think, right now the pension system has changed. I read all that, that now the pension depends on your working years, money or income

Ekatorina: It always depended on working years and income, Sashenka (interruption at 34:10)

Oleks: Well now it's some first...second, the second level is not existent and won't be in the nearest years. The first level has changed and, I don't know...what do you think, in general, honestly I want to find women, if I'm lucky, who like my mom...umm...have sat home with the kids for the same, or even longer, period of time. Understand? Because, well no, women who sit at home or care for a sick child, we have a friend in this situation, and what do they do? They don't receive any pension

Ekatorina: I don't know, I really don't know. Well...uhh...they will simply receive a minimal pension, Sashulka.

Oleks: Well, it is such a pension. I looked at it

Ekatorina: Yes, only a minimal one. And if there is no family then I don't know how they can live. But I am an optimist. I always expect that everything will be alright. I am an optimist, and I think that everything will be alright. You know Sasha? That's why I think, always. You know Sasha? And those that don't have family, that's, and you can't expect anything from anyone, that's, I don't know how they live. They survive

Oleks: That's probably right, because you can't do anything else (interruption at 35:02)

Oleks: Probably from day to day, how else if you want to survive?

Ekatorina: Mhm, yes. (interruption at 35:32)

Ekatorina: Understand, the factories are not working...just how much industries did we have? And everything was closed down. All of them. There was the “Ukraina” factory, “Rosa-Luxembourg”, shoe factories...all of them are closed. And what do you live on? What that...why is there a low number of applicants to our university? Everything is closed, everything is private. That’s bad.

Oleks: Yeah, that’s too bad.

Ekatorina: Mhm.

Oleks: It’ just scary, when you know that...

Ekatorina: (interruption at 36:08) In Russia, here look, Vologodskii Lace. That’s...uhhhhhh...it’s appreciated (tsenitsya) worldwide. Vologodskii Lace. Earlier there was a museum, that I visited, very pretty museum v Vologde, Vologodskii Lace. But it was renamed...it was named differently, I’ll tell you right now...In the world...how did it...not Vologodskii Lace but Lace of the World. (translation? 36:46) That’s it

Oleks: Ooh, I understand

Ekatorina: Because there is Spanish, that, French, everything. But mostly it’s Vologodskii Lace. What I want to say is that earlier there were 5,000 workers which knitted the Vologodskii Lace (translation? 37:04). Five thousand! Now it’s 500.

Oleks: God, that’s crazy

Ekatorina: Can you imagine the decrease? Because such a small napkin costs 300 euro. (shows a napkin at table) Why? 300 euro, like this. And there were shops in Vologda, and everything was so cheap. (laughs) (translation? From 37:24-37:30!!!) The museum is so pretty, I regret that I didn’t have...uhhh...normally they always give...ummm...the museum has books.

Oleks: Can’t believe it (interruption at 37:19)

Oleks: Yes

Ekatorina: And I really regretted that there was no book you could buy so that you could walk through the halls and through that. There’s different, there are wedding clothes...umm...tablecloths, just everything. They had everything...and coats, and everything

was knitted from lace (translation 37:56), all so pretty. Mhm. At some point I had a (vorotnik? Translation at 38:01).

Oleks: Really?

Ekatorina: Yes. Vologodskii. I didn't really recognize that. I had a (Vorotnichok) for school.

Oleks: Yes, in school

Ekatorina: Mhm, we had (vorotnichki). All done? (someone came into the background) (translation of expression 38:18?)

Oleks: Oh really? (interruption at 38:20)

Ekatorina: So Sasha, that's that. Next. I'm not answering anything (laughs)

Oleks: I would like to ask...umm...well this question may be a little personal, but do you think that your life path, like from childhood, had any impact on your current situation? Where you work, your retirement situation, how you survive right now, or no? There is no line...connection

Ekatorina: Mashenka (wrong name: LOL), from childhood I was planning to become a librarian or...uhh...teach chemistry in school.

Oleks: Really? (interruption at 39:01)

Oleks: Hm! Really? (Surprise)

Ekatorina: Mhm. Until 10<sup>th</sup> grade. In 10<sup>th</sup> grade I was disappointed with chemistry, and became...so from childhood I wanted to become a librarian. That's why I...uhh...my life path...that is...I was accepted, graduated and that...and in general it didn't change. Our librarians have always had low wages, 60 rubles, always little. Slowly, right now we earn a little more and there are a lot of people who think that we don't have anything to do in the library. (Oleks laughs) You know? That we come and read books. But we don't read books, and how much diseases dust causes? Dust gathers in our lungs and in our nose, and on our hands and everywhere. Right after we work somewhere dusty, already hands are rough (translation? 39:58) and they itch and that...so this is work. And we are loaders (translation? 40:05), cleaners, and everything. And our knowledge accumulates and we try to grant our knowledge, I don't how it is with you, to students. Mhm. That's why many, for example NVD came (translation? 40:20) and

say that you...but our textile right now...nothing works and I couldn't advise anything to NVD. Russia right now, I say that Russians don't have Russia, and I say that we don't have anything. So I...my heart hurt because I couldn't help them with anything. And they have new materials for army uniforms. That...and he has a dissertation, like yours, that and you took such a difficult dissertation (Oleks chuckles) that...

Oleks: You knew it (interruption at 39:17)

Oleks: Yes (interruption at 39:49) + In lungs (interruption at 39:51)

Oleks: Yes, yes, I heard about this (interruption 40:07-10)

Oleks: Help (interruption 40:42) + Hmm (interruption 40:49)

Oleks: But an interesting one

Ekatirina: Well of course an interesting one, but at the same time it is good that you are presenting it abroad and not here (translation? 41:09)

Oleks: It's difficult and I feel sorry for people (translation? 41:06)

Oleks: Well, you know, still. Here, you know, here it's...how I do say. You need to face the unpleasant facts, I think here people are afraid to look, but it has to happen. Someone needs to stand up at some point and say 'you know, everything's pretty bad around here'. (laughs)

Ekatirina: Yes

Oleks: Very much

Ekatirina: Yes, Mhm.

Oleks: But still, we already have a lot of old people, and they deserve a normal life.

Ekatirina: Well people (translation? 41:31 – interruption)

Ekatirina: Well, they do deserve, they deserve Sashenka. Understand, that...I was born in 1939, on 23 December. I was a little bit older than one when the war began. When we need to receive all vitamins we, good that my father was an army officer and we lived splendidly until the war began. That is what we have...my younger sister was born during the war. That which we have to receive, we didn't get. We didn't get vitamins, nothing. In the north everything was totally

dry. It's right now that same here and there, but then all foods were dried. Dry potatoes, carrots, everything was dry. And then after the war, that hunger and ruins, also we didn't receive that. I was four years old when the war ended, and we didn't receive that. Why do you think children of war laugh? Do you know what hunger is? I pray you don't (translation? 42:43).

Oleks: Mhm

Ekatirina: Sasha, I pray you don't. We slept so that we wouldn't want to eat. And our parents? They were so worried that they couldn't feed their children. I saw mother's eyes and so...can you imagine? That's why I'm saying, I'm still an optimist and still wait for it to work out (translation? 43:01). That's why I try to, it will be fine and...ehh...yes. You know? That's why, we lived through everything and right now we are living through this. Yes. In the beginning and in the end. That's why it's regrettable that we...

Oleks: Hard life (interruption 43:14)

Oleks: Yes (interruption 43:17)

Oleks: It's unfair, I think. Maybe I am wrong

Ekatirina: Yes. (Pause as she talks to colleague's son and leaves to see results of refurbishment)

Ekatirina: So Sasha, maybe another question? That's why I, the goal of my life...

Oleks: You reached it

Ekatirina: Yes. So...

(Talk to colleague and explain how I am conducting the interview)

Ekatirina: Is that it? Sasha? Or some more?

Oleks: No, I think that for now...if there's something then I will talk

Ekatirina: Yes, Sashenka. Because in my life path, what I planned I did. So...

Oleks: You did (interruption 44:05)

Ekatirina: And I help, if I can I help my sister to go to confession. Physically and spiritually I help, and materially. Because I can live on 1,000 hrivna. I can also live on 2,000 hrivna. (laughs)

I can live on less if...if its destined. We are children of war, and so we have gotten used...and as they say, our character is very strong.

Oleks: Yes, I can imagine that (laughs)

Ekatirina: Yes, a strong character. We are used to...because many fathers did not return from the war, that's why we tried. My father did not return; I don't think he died but he just didn't return. He disappeared without a word. That's why our characters are strong.

Oleks: I'm even sure (interruption at 44:41)

Oleks: Fathers (interruption at 44:49)

## Second Interview – Tatyana

Oleks: What are your experiences of life on pension?

Tatyana: Of the pensioner life, right?

Oleks: Yes

Tatyana: Well, the thing is, my dear, I am a young pensioner.

Oleks: That doesn't matter

Tatyana: I arranged my pension last year, and that's that. What should I tell you? What should I say? Life did not get better, that's for sure. So...but, when, because I am working maybe I cannot objectively enough say how life is only on a pension. I work, secondly when I arranged my pension I had extra payments, so, I had a salary. Plus, the pension, so it seemed like a relatively good outcome. If I lived alone then it would be very good. Working with additional payments, plus pension...then I think it would be normal. You couldn't live in luxury, but you wouldn't live in poverty...how I see pensioners visiting stores as if on an excursion, as they can't afford anything. That's that. But, there is, I live with my daughter, alone, live with my daughter that has two small children. In this situation, she only receives monetary aid, she gets 800 hrivna for the child. Unfortunately, her husband does not help her, he doesn't live with us but he does not help her. That means that this money is also used for upkeeping the child. This means diapers, food, medical care and all that. Consequently, taking into account my status, I clearly do

not have enough money now, when my lovely director removed the additional payments. I receive a naked salary and pension. I'll say right now that after the increase in these communal payments, like right now in the country, though not only in the country because it's probably happening all around the world right now...we somehow ended up in such a situation. Everything mainly goes to communal payments and to food. For example, children, grandchildren, I mainly dress through secondhand. However sad that sounds, I drop by and if there is a relatively new item then I buy it. This is one way to economize. On what else can we economize? If we buy diapers, then we look for sales. Unfortunately, this is the way that all current pensioners in Ukraine live. This can be felt in stores, when you come in and where there is a sale then pensioner run and buy everything on this sale. We do exactly the same when we buy diapers and all kinds of creams and childcare items...everything according to sales. Further, in terms of communal payments we also try to economize. For example, to use a little less water. In our family, we do not have an electric kettle, we forgo it. I cannot forgo a washing machine because of small children, but I learned to economize on water like abroad. I don't need to tell you...if I am not washing anything with water then I instantly turn it off, lathered soap and then turn it on again. I economize in this way. When I am doing laundry, if I poured in water then I turn off the water, I wash and then I turn it on. So water does not flow for no reason. Yes. Light too, uhm...I walk around all the rooms, I have a three-room flat, and I walk around and turn off the light and watch the children so that they economize. So, we live, you can say, economically. But this isn't because I am a pensioner, I'd like to emphasize. There is also...you are saying how pensioners live but I told you that I cannot tell you 100% how a pensioner lives. I think, looking at how people actually live on only a pension, it is simply, I think, a poor life. So the government totally does not help pensioner. Doesn't help in anything, I even think that they trick them more. Even though they say that they help. But help in what? The pension is so small...and everyone who left last year...it's very small, about 1,300-1,400. Right now pensioners receive 2,400-2,500, that's what they receive. That's already not 1,300, yes? Therefore, how to survive on that money I do not know. Uhhm, I can't even, probably you need to...(name?) works. That saves her, that she works.

Oleks: Yes, because she works

Tatyana: You need to find a person that lives concretely only on their pension. That does not work. For instance, my mother-in-law, but she also works part-time. She has a small pension, so she went to (duzhurit?) for example, she works unofficially. But if she would not be (dezhurit) then I really don't, she says that she wouldn't know how to exist. Yes, she applies for subsidies...but still, for a normal life...and I am not saying about living in luxury, and being able to get something expensive, yes? I'm talking about living normally, to be able to buy a candy or afford to buy some fruit. A pensioner today cannot do this.

Oleks: Especially if they live alone (? 6:37)

Tatyana: Even I, who works and gets a pension, cannot always afford to buy that kilogram. Everything leads to the fact that, I don't know how it is abroad, but everything leads to the fact that in our country everything is done prettily. They look abroad and increase prices and communal prices, but the main thing is...what do they not raise? Wages. That means that the efforts of a person are valued at the lowest level. And Klichko was speaking when he talked about communal prices, even though he has no power even if he is the mayor of the city. He said that...what can be said? The first that needs to be done is to increase pensions and provide decent payment for work. If the person is actually working, then he should earn accordingly. Probably life would also be better then. (laughs) And pensions will be good.

Oleks: Hmm. (Question at 7:45)

Tatyana: Yes, they have a very small pension. Tamara Mihalvna also worked for 40 years and she has, I think, 1,200. My pension is normal, I have 2,500. But now everyone is leaving like this, they raised the coefficient in some way, and the pension is more or less fine. If I lived alone, then it would be okay. I have some trouble because I have a daughter with small children. So, I live between two full families. But life is very difficult for pensioners in Ukraine. I don't know how it is in Russia and such, but in Ukraine...I think that they are not poor, they are living a deprived life. (8:54?) They cannot afford anything. Look at how pensioners are dressed...they walk in slippers because they do not have enough money for shoes.

Oleks: I noticed. Also, one time I saw, and it amazed me and even my mother, we were in a park...you know the one near the Duma...and we walked around and suddenly we saw a grandpa. (9:25 sentence)



Tatyana: Yes, a lot of people...there is also a pensioner living in my house and in the morning he hauls the (tachky?) with bottles. And himself, he barely walks...and I say god, are those bottles really all that...they give almost nothing there, but still that is enough for bread. Is that normal? That is not normal. Or for example yesterday, we were in the metro and an elderly normally dressed came in and started to sing arias. Well that's already, you know, I think that the person probably worked and got a wage...and now they have to sing in the metro to survive. Yet that's how pensioners live. (laughs)

Oleks: I can't even imagine

Tatyana: Unfortunately, this...it's awful, it is awful. And everyone knows about this, yet no one does anything. I don't even know...I think that the government, don't know, there was a revolution and people rose up with hope that something would change. No, nothing changed. Nothing changed at all. I even think that in some ways we...the government...maybe I don't understand politics well, but the government is so robbed (word 10:52). I understand that it was robbed, and we need to rise. But if we must rise, the we must probably rise all together. Then why do some receive millions while others...to rise they must receive almost nothing (expression 11:08). I think that then sorry, what kind of higher wages can there be and large thousands? How can that be? I think that everyone should receive minimal to rise. To lift up the government if its robbed.

Oleks: All together, yes

Tatyana: But in fact it is being robbed further.

Oleks: Further, yes (laughs). A cycle

Tatyana: It's being robbed further, unfortunately, and the people...I don't know how all this is going to end. The children....that is, the children will....that's why I say when children go abroad I am always happy for them. I always think that they may live there. I don't see a good future, unfortunately. Maybe I am a pessimist, I don't know. (laughs)

Oleks: Well, by now, all the people that I met think the same way

Tatyana: You don't want to think this way, but I don't see a future yet, here in Ukraine. Even though they say that wait, there will a come time and we will live well. But if we are stealing

then how can we live well? If...I mean the higher-ups, the one that lives like that. The result is that some live in luxury while others are in deprivation. That is, pensioners live in an awful state. Even the subsidies do not help, they say that they are so small. I did not arrange them because I am working, so they don't save. There is also no information about the consequences of these subsidies.

Oleks: Also true

Tatyana: Maybe they will say that, for example the pensioner dies and the children get the willed belongings. And the government can say that you need to pay for compensation costs. Can this happen?

Oleks: I think that it can happen, here it can happen. (tatyana and oleks laugh)

Tatyana: Yes

Oleks: I don't even think, I know

Tatyana: Well, ask something. I don't know what to tell you. I said that, unfortunately I cannot feel if I lived alone and only lived on a pension. I can only say that it is really bad. But how...but I am still holding on thanks to the fact that I work and somehow we are all holding on.

Oleks: I am just (question and statement 13:24)

Tatyana: To a regime

Oleks: Yes (statement)

Tatyana: It's psychological stress. Yes, unfortunately, yes. I was once also at home, and there are still things to do at home. But then I thought god, how you sink down (expression 14:17). You don't pay attention to what you are wearing, you may not brush your hair. Well you will your face and take care of basic hygiene, but then dressing is somehow disregarded. And this is only when you are at home from time to time. Can you imagine if a person retires, no one is waiting for them, they don't need to hurry anywhere. It probably also depends on how a person builds their retirement period. There are people like, I like these kinds of people, they...when they retire they start to do something. They either participate in tourism, or they join some society, or go to church...so they look, they don't lose their connection to society. The main thing is to not lose

connection to society. Then, probably, I think, it is easier to deal with retirement loneliness. We will say that retirement (pension) is loneliness. Because many people I think, when they retire, they move away from daily society, they close up and life becomes gray, uninteresting and boring. At this point, it probably depends on the person itself, how they will build their life after pension...no, not during but after retirement. Concerning this, unfortunately there are no psychologists in our government. If we actually had good psychologists and people would not be afraid to reach out to them, then maybe they would help people to build an interesting life. It is actually possible to escape this frame of mind, there tends to be a strong period of depression and if you will find an activity, an interest, in time then it is possible to escape this state. In this way you can also retire. I think that you need to psychologically prepare yourself and find something to do. Some people care for their grandchildren: bring them to clubs, studies with them, and builds their future. This is also a big stimulus for pensioners. If there are no grandchildren, then they should...a lot of people go to...earlier Hydropark had dance grounds and people came to just dance.

Oleks: (heard about sentences 17:25)

Tatyana: Yes. I don't know if it is there right now, but earlier you know where it was? It was at Teatryalna, they were there and made it for themselves, they danced there. Lots of people laughed, but those who laugh are those who work. There you go, people are just dancing. Just for their soul, they like it, and conversation with people of their own age. Plus, you can dance. Where...that, now you know a lot of people are creating folklore groups. Yes?

Oleks: For conversation (interrupt at 17:45)

Oleks: Yes

Tatyana: They sing songs and that kind...this lifts up. I, for instance, I right now I am little, because of small children, but I already made up my mind, I thought also...I have this thing that when I feel bad and it's hard I look for a way out. The way out is to do something. I will probably sign up for some kind of courses. For example, I will either go do embroidery or, for example, in the culinary area right now they are making all kinds of pretty things from fruits and vegetables. They even have those kinds of courses. I will even go to these kinds of courses.

(laughs) I had this period in my life when I lost a close person, and I had such a depression. I could not escape this state for a year. I felt that I was dying. Let's say it that way.

Oleks: Mhm

Tatyana: So...and I understood that I needed to do something to restore, to start living again. Even though I worked, and parents were nearby and children were nearby. But there was this depression. And you know what saved, surprisingly, oriental dancing. I went dancing. I signed up for dancing and I danced for two years. Through this I escaped my depression. So, I have this perspective that...Now Klushina, for example, (ekatirina?) finds herself in her job. For what reason does she still work at that age? Because she is afraid of loneliness.

Oleks: Yes, I think you are right. (?)

Tatyana: There you go, dancing helped me escape sadness. I think that people should not wait for something from the government. There won't be anything good. On the other hand, I don't know. You are writing about this, maybe abroad they help these kinds of people.

Oleks: Mhh

Tatyana: Or does everything also depend on people? I think it depends on people

Oleks: (explanation)

Tatyana: Yes, there you go, people...I see that people who are desperate they get together. Look...we have a park, park Pobedi, and in the evening, they come there, elderly people. They get to know men, they take a walk, they talk...this is also a way out. It is not necessarily financial, and yes it is hard, but...there is also, you have to give credit to Ukrainian people, but not just people, but I think that even...let's say because I lived in the Soviet Union...I mean people, we were always very strong willed. Notwithstanding the large amount of not good, bad, large and hard periods but people are so strong...people are so.... they survive through everything and still walk with a smile. Now that...they don't fall so hard, only a handful. Those who burrow there...even they have their own stimulus. Recently there were tv shows about the fact that our garbage is not handled correctly.

Oleks: Hmm

Tatyana: Yes, there was recently a tv show. And they said, pay attention to how people who sort trash are actually earning good money from this. He earned, journalist went with him to handle the trash, and in a day he earned about 60-70 hrivna. He handled the trash, handed it in, and said that now he has earnings. So, we probably see it as terrifying, to look into trash, but for him it is a means to survive, to earn. And they actually receive lots of money if they correctly handle (perrabotat?) the trash.

Oleks: Yes

Tatyana: There you go! Also a stimulus. It's us who perceive it this way.

Oleks: (statement about perception)

Tatyana: Because we live in a different world, a different material, how do you say, sphere. It seems awful to me too, but I watched this show and thought well yes, there must be some meaning to this. No wonder (ne zrya) there was an experiment. Volunteers took a homeless person when it was very cold, during winter people help, and they took they, washed them, cleaned them and even told them that they would even get them employed. They provided them with a job and everything, they even provided them with a hotel room. All in all, they provided them with normal livelihood conditions. And what do you think? They left, they left to be homeless. They said that this kind of lifestyle does not suit them anymore. This one suits them. Once again, psychology of a person.

Oleks: Yes, psychology for sure

Tatyana: You might also need to study psychology, and explain in your thesis that lots depends on a person's psychology. And I think that to say, even I sometimes start to complain, that everything is bad, bad and there is no money. On the other hand, a lot also depends on us, what mindset we adapt. We can wake up in the morning and say how everything is really bad, and the whole day is ruined. Or we can wake up and say how great, how good, the sun is shining and there is no war, right? Nature is flourishing, how great. And you will have a good mood for the whole day. And one again this will not be connected to money. Of course when you get your bills, your mood will worsen (says while laughing), but that is another situation. On the other hand, pensioners...as I said there are different categories of pensioners, ones dance and enjoy

life, yes a small wage, but I will go and dance and my mood will improve. Others sit and cry, because they feel bad. That's why its difficult to describe how we live, good or bad.

Oleks: (explanation about interesting variations in cases)

Tatyana: Yes, there you go. To find an average.

Oleks: Average, but also to identify (vivisti?) specificities

Tatyana: Nonetheless, I would like to say that obviously pensioners in Ukraine are not protected. They are not protected, and their life is bad. It is bad.

Oleks: (description of what I read and interest in mothers)

Tatyana: Yes (interruption at 25:02)

Tatyana: Yes, yes I really don't know how they....well there is a little...in what sense, when they raise their children alone...do you mean the people who help or the people who raise the children?

Oleks: The people who raise the children, the mother

Tatyana: Well, they get a subsidy. It...they get a subsidy and, I'd like to tell you, they also get...truly if they bother, people just don't bother. For example, I know that my sister raised her child alone, and the child constantly went on free travels (putevki?), she received. So the government provided free trips, though I don't know how it is now. But at that time there was a free trip, plus she received the subsidy (posobie?). Then he was fed for free in school, there was free food. Only mainly that which she...all in all there was some help. Right now I don't know, I can't say. It's necessary to ask around about how they receive, because there were camps and all that, it was all for free.

Oleks: Right now I also heard that there are these kinds

Tatyana: I think that those are for...that register themselves as a single mother, why do so many still register themselves as single mothers while living with men? So, plus those that have three children or more. Yes? It seems that they are helped and they receive free trips and healthcare for free and food, and I think they pay less in kindergardens than we who pay full price, and free food in school. That is, some type of help exists. The problem is that life became good, we have

everything that we have not seen before. And you want everything, that's natural. But you don't have money for that. Maybe because of this situation life seems bad, because everything is there but you cannot afford anything. And we have not learned to economize, we had a good life. (laughs)

Oleks: Yes

Tatyana: Abroad people seem more economic.

Oleks: Well, it depends on the country. But in The Netherlands they save their whole lives – save, save, save, everything goes into savings.

Tatyana: Yes, they do not always allow themselves what they want, but what they need. But we buy what we want sometimes. For example, I walked and saw something that I really liked something. And I think do I need it, no I don't need it. But I really liked it and so I take it. And then...

Oleks: I do things like that as well

Tatyana: Is that so? And then I come back home and I say Natasha I bought this plate. I liked it so much, and then I myself think...but is not economical. I spent money, but do I need this plate? I have about ten plates like this. (laughs)

Oleks: (explaining my own issues of addiction)

Tatyana: Yes, yes. Why is it necessary? (interruption 29:01)

Tatyana: Well, we didn't learn...but you probably need to teach this since birth.

Oleks: Well you also need to...I think that you can teach yourself

Tatyana: No. It is impossible. You need to teach this since birth. Or you have to gather strength of will and pass by saying to yourself I don't need this, I don't need this, I don't need this. But generally, you should teach people since birth. In our country this will not work. Even if we don't have money, it doesn't matter, it was born and we try to get them the best toy. We will deny ourselves something but we will buy that for them. And this is already us teaching the child that everything is allowed, everything that I want I can have. Yes?

Oleks: Yes, strength of will (interruption at 29:16)

Oleks: Mhm

Tatyana: Mhm (laughs)(coughs)

Tatyana: Let's talk about pensioners. What else should I tell you about pensioners?

Oleks: (laughs)

Tatyana: (sighs) Bad, of course, it's regrettable that it's not clear why people truly work for so many years and their work is valued so badly. It is not valued. Right now, they cancelled, I think I know, the veteran of work. Earlier, our women have the document of a veteran of work but it doesn't work anywhere. So transportation costs, earlier it was used for transportation, buying medicine, in sanatoriums, if somewhere...that is, in healthcare it worked. Now it works nowhere.

Oleks: Oh, god

Tatyana: Totally, does not. Though I think it was correct. If a person worked for 40 or 50 years they deserve at least something, right?

Oleks: Right, I agree with that of course

Tatyana: Wages do not depend on us, and the pension too. On the other hand, the country will not be able to increase the pensions and wages because there is neither manufacturing nor economy. There is not manufacturing.

Oleks: (explains how I noticed)

Tatyana: Well no, because everything depends on whether the country works intensively.... I mean whether manufacturing is running. At that point relationships between countries start, and trade.

Oleks: Yes, and trade

Tatyana: And everything else. And, in general...now what makes Putin so strong right now? Because he took a large branch of.... why did he to go to the Donbas and relocated all the factories? It's because everything depends on it, the country and these millions are only earned that way. And we cannot exit yet, in no way. Everything is in a total dead end.

Oleks: Yeah, everything has been closed. (more comments about grandpa)



Tatyana: Everything is in a dead end. Even that light manufacturing, I don't know...because there is no light manufacturing.

Oleks: (explanations of what is present right now)

Tatyana: Yeah, but there is so much of them already that no one needs them, like lawyers.

Oleks: Yes, yes (laughs)

Tatyana: And we won't talk about, because we are going beyond the topic, our jurisprudence. Yes?

Oleks: (talks about father)

Tatyana: That's a special conversation. Yes? (laughs)

Oleks: (more comments about dad)

Tatyana: We won't go into more details.

Oleks: (more comments about topic)

Tatyana: That's how it, Sashunka. What else can I tell you? What else do you want?

Oleks: (question)

Tatyana: Yes (interruption at 33:40)

Tatyana: Well, that's mainly paid in private firms.

Oleks: Yes. (continues with question formation)

Tatyana: There are no payments like in the governmental budget, I mean in governmental...places like our organization.

Oleks: Yes

Tatyana: Yes, truly it does have an impact on pensions. For example, my son-in-law works, he has a salary of 1,400, but he receives 4,000. And I asked how is that possible? The rest is in an envelope.

Oleks: In an envelope, yes, yes

Tatyana: And I always say, but wait can you imagine what kind of pension you will have? Sooner or later it will still come.

Oleks: Yeah

Tatyana: Ah, why should I think about this now?

Oleks: (laughs) You should

Tatyana: Hmm

Oleks: Well yeah

Tatyana: Well, this is mainly private firms.

Oleks: Yes

Tatyana: Private firms, restaurants, all kinds of private enterprises

Oleks: Which do not want to lose money

Tatyana: On the other hand, uhm, we also...today 2,000 is nothing. It is just enough to pay for your apartment – 2,000. If I didn't work right now, I have a three-room apartment. That means that I have about 1,500 and now they will get more expensive to 2,000. So I get my pension and pay for communal costs, and how do I survive on 500 hrivna? Hmm?

Oleks: That's a good question, I am not really sure (chuckling)

Tatyana: How do you survive on 500 hrivna?

Oleks: I do not know. That is, for now I am...

Tatyana: It's only probably as my dad would say, who passed through cold, hunger and war, he'd say that it's really easy – bread and water

Oleks: Well yeah

Tatyana: And then I say that dad it's probably necessary to return to those years, when you lived that way. But then there was a war, it was a different kind of situation. But maybe right now it's even worse. Not so open.

Oleks: Well let's hope it doesn't escalate further

Tatyana: I don't know. Nothing changed, in general, and the situation is quite miserable for pensioners. Everything continues to be bought, and you know how pensioners earn money now? They go to protests.

Oleks: Hmm?

Tatyana: 50 hrivna. You stay there for 2-3 hours and you get it, 50 hrivna. And sometimes, if you're lucky, even 100. Personally, my mother-in-law went there to the Verhovna Rada. And I asked what were you asking for anyways? And she said she doesn't know, I received money and stood a little. Currently pensioners earn in this way. Then, during elections, everyone has to vote for someone. And this actually exists.

Oleks: I can imagine

Tatyana: They vote

Oleks: Well something like this is also present in America, though it may be called differently

Tatyana: Yes

Oleks: This is present everywhere, it is just called differently

Tatyana: And right now, the earth feeds those who have land.

Oleks: Yes, and even then, they sell, the grandmas, all the time

Tatyana: Yes, everything that they can they sell.

Oleks: Yeah

Tatyana: Some sell figurines, not necessarily what you grew, but I even see my own grandmothers with figurines and books

Oleks: Yes, books and flower crowns and

Tatyana: That's the pensioner's way of life. And they visit the store as if they are on an excursion

Oleks: Yes, yesterday we also (sentence about pensioners)

Tatyana: When there is some kind of...uhmm...real family, then it's still kind of...though it's really hard

Oleks: Well, they also have a dacha

Tatyana: Well that's not bad. We'll say middle people (serednyaki), the way they said earlier, though I said right now society does not have a middle part. There are only the rich and poor right now, at the moment.

Oleks: (talks about inequality)

Tatyana: Well, earlier it was there. For example, the revolution was in 2014 right?

Oleks: Mhm

Tatyana: Well, even if you take 2012 or 2013, then even then, when Yanukovich was in power, the bandit as they say, I could afford to go abroad. I had enough for communal payments, my granddaughter was small and at the same time I earned enough to travel and come back. Right now, no. Today I was asked are you going on holiday? Are you travelling anywhere? And I said no, I am staying at home. (laughs) No, life is bad. Not even mentioning the fact that we are fed by low quality products, and all these sales are on out-of-date products. Just awful. It means that people buy such products for the low prices. So Sashenka, nothing (sighs) But, I say again that everything also depends on psychology; a person must be busy with something until the end of their days. It's meant that way. Then life is not that gray or lonely. It is necessary to do something, for your head to be busy.

Oleks: Hmm. Everything changes, let's say that...yeah, in life during pension age (more explanation)

Tatyana: You need to change yourself. Yes, you need to change your way of life. Yes, already you are not standing up as early in the morning. You are not running, but many people wake up and do exercises.

Oleks: Yes

Tatyana: Sometimes in the park, they do exercises. My neighbor runs to the kiosk each morning to buy the newspaper. For him this is already some kind of stimulus.

Oleks: Mhm

Tatyana: And then I say, why do...uhhh...you not go outside and walk? He says I sit at home and solve word puzzles. And I say that actually you have to go outside...to breathe some air. What is this....word puzzles are good for the head, so but you still need to somehow go outside. Maybe it is possible to travel, it's not necessary to travel somewhere far. Even in our city you can walk around. Currently there are a lot of inexpensive excursions being organized. You can also do it yourself – create a goal, take a map of Kyiv, right, and organize yourself. Take a book for this path and read about its history, and take a walk. You can also start to do photography.

Oleks: Yes, that's possible

Tatyana: At one point I sat and thought and thought, if it wasn't that expensive then I would even...we have a photography faculty and it would be possible to complete it.

Oleks: Yes?

Tatyana: I have a higher degree, then you can start from the third year. Well, you'll have to study two years.

Oleks: Well, in Holland (talk about comparisons)

Tatyana: Invest money into a camera, or buy it through credit. Yes, it is possible to buy a good camera through credit.

Oleks: Here too?

Tatyana: And so, choose a certain part of the city. Isn't that so? And then photograph it. Also, there you go, an interesting stimulus.

Oleks: Yes, that's a real stimulus.

Tatyana: Yes, there is a lot of websites right now.

Oleks: Yes, websites

Tatyana: Well, right now a lot of pensioners are good (molodets) who are not afraid...uhhh...learn the computer and...uhhh...create films and talk and go online somewhere there...

Oleks: Into social networks

Tatyana: In social networks.

Oleks: And talk and find relatives.

Tatyana: Unfortunately, we have a very, for some reason...I remember myself shouting I won't come near a computer, god forbid. I don't need it. That's what I said then. But still, I have not mastered it the way one's supposed to. But there are people, this is also an escape out of a state. Even if it is an addiction, but at that age one has the right to have some addictions. (both laugh)  
So, is that right Sash?

Oleks: Well yeah, my grandpa

Tatyana: Only we found opportunities to escape a dead end.

Oleks: There is always an opportunity

Tatyana: We came to the conclusion that pensioner's lives are bad, in one word. Bad, hard, and difficult because the monetary level is very low, the lowest unfortunately. A person cannot afford anything. But, to not lose strength of will, and so to say not fall into the hole completely, you need to find yourself and boost your spirit. I'm not old. When my granddaughter started to tell me 'grandma you are already old' I said 'no, I am not old yet, I am still your young grandma'. We even danced, there was a program at the kindergarten about different countries. The teacher came up to me and asked 'who will you be? What will Nastya dance?'. I thought for a minute and then say 'well you know, we could perform an oriental dance'. She just looked at me and said 'Can you manage it?'. And I say 'We'll try'. Fine. (laughs) We sewed the costumes, at that time Nastyanka was given an oriental costume, and I say 'nasty, let's train (sighs a lot, and clears throat) twirl your hips' and so we twirled and twirled, and twirled something up. But it ended up being very interesting. I come in the oriental costume, and all the mothers are looking at me. At the grandma and what did she think up. (laughs) So then we danced, though during the dance my belt started to sag and I held onto it so it wouldn't fall. I thought 'Well I just had to embarrass myself like this'. (laughs) I didn't clasp it on well enough, and when you dance it sagged. But it's okay I held it up. Well anyways, afterwards that grandma was so popular, and the mothers came up to us and said 'You showed all the young mothers, only the grandma

danced with her granddaughter'. You see how it is, and it was so nice for me, thinking that maybe I'm not that old yet. So, my spirit was boosted. I also remember the graduation and there was that...the grandma is out of competition, she gets everything for free, she has all the (Igoti?), for everything. Let grandma dance.

Oleks: Grandma dances

Tatyana: Yeah, so...that's that. Also, what would be very interesting for grandmothers, I would recommend, is to get involved with florists.

Oleks: Flowers

Tatyana: You know, at some point I signed my children up for floritisky, and I got interested in it myself. I liked it so much. And many summers we jointly made those works, I even remember in this library but they already threw them away because they aged, but it is so interesting. And it's also interesting, and why not? And I see, right now a lot of stores have opened where...that...you can make your own (bysi)

Oleks: Yes

Tatyana: Brooches, jewelry...you can sell it all. Once again an income, that's true. Oh, there you go. Income again and you don't have to sort through the trash, you can earn in this way.

Oleks: Well, I don't know. Maybe, even, (explanation)

Tatyana: Everything boils down to the fact that, unfortunately people are sometimes, especially those who occupied high positions, I think that those have it even harder, because they are used to control people because they stand higher. And suddenly they are lowered, to that level at which we all are. My friend once said something great, you know it doesn't matter who's higher and who's lower. People are born naked and naked we leave this world. In principal.

Oleks: In principal, yes.

Tatyana: Well, they are undressed in the morgue. (laughs) It is us, afterwards, who try to dress them up and make them pretty, to...well in fact he said it wrong. We are born naked and we leave this world naked, no matter the position. You can be the president, a farmer, a janitor but in

the end we all leave this world naked. And he said it right, and I really liked it and told him ‘that makes sense’.

Oleks: Mhm

Tatyana: That’s that. So, one of the methods to...monetarily the governmental will not help. And lead up to the fact that a person probably needs to learn himself how to approach...when they enter retirement, the pension is truly small and surviving on it is practically impossible. This means that it is necessary to find a method which will boost your spirit and from which you can make money. Or if not boosting, then at least not losing your spirit. Right? The problem also lies in the fact that, unfortunately, pensioners get sick. They get sick a lot, and healthcare is at the lowest level. Right now, in general, the essence of healthcare, like we mentioned jurisprudence, right now fully...healthcare is also not the same as it once was.

Tatyana: So (sighs) that’s that. What else should I tell you? Once again lots of people, unfortunately I am not part of this, (zakalivayutsa), run...I don’t really like this kind of sport.

Oleks: If they can

Tatyana: I can even be jealous. Even...but I am lazy in this sense.

Oleks: Well, in general the life of a pensioner depends on their health and like I said earlier also on family. (mentions different cases)

Tatyana: Well in that case, it is also important for children to support. There is no question, that pensioners are actually like children. No wonder they say that everything comes back like a spiral. A child is born, they grow up, they are an adult, and then they return to a childhood age – the retirement age. It’s truly that way. I even read, don’t remember what...hmmm...something to do with names...and truly...if you, I don’t really remember what it was, but you take your name and write it down (raspisavaesh) and you end up with a curve that comes back to the point of birth. So genuinely, at a certain time a person reverts into childhood. That’s why pensioners are like children, they want to be listened to, cared for, almost fed from a spoon...they really become children. And this happens to everyone. We simply don’t it yet. There is this, I don’t remember, you collapsed your name somehow...and actually I returned to the place where I was born. Towards old age I am coming...



Oleks: Back

Tatyana: Unfortunately, in our society there is no respect for old age. This is still a big problem – we do not respect the elderly, which is only (svoistveno) common in the orient.

Oleks: And this means, the elderly like....

Tatyana: In Asia, they really respect the elderly.

Oleks: (story about grand-grandfather)

Tatyana: Neither the government nor close people take care of them

Oleks: Only we, thank god, took care of him

Tatyana: Very little people do that. Today there are already families that send their elderly into nursing homes. Or even forget about them.

Oleks: And there they simply...simply die (interruption)

Tatyana: When you sit down and read, I don't even want to read those newspapers anymore. Because sometimes you read such things in there...that mothers are abandoned and all that. All in all, there is no respect for old age. And that is also a big problem of pensioners.

Oleks: Yep, that's that.

Tatyana: So Sashunka, I have little that I can...but that's okay, we still had a great conversation.

Oleks: (explanation of interest in conversation)

Tatyana: I can imagine how I will live if I will not work. I cannot imagine, it is awful. It is terrible. I tell my daughter that I do not know how we will live. Yeah, yes, I say that I don't know. But in any case, we will have to find some kind of solution. The thing is, that with every person this happens differently. For example, with me, at first there is a dead end. I sit there and I dumbstruck, I cannot understand what I need to do. Then I start to think, calm down, and afterwards somewhere a solution is discovered. A solution can always be found, if one wishes to. Another person may find their way more quickly

Oleks: (response)

Tatyana: Yes, find their way more quickly. Another may not be able to find their bearings at all. This is psychology right here, you may need to include a part on psychology.

Oleks: Well, I need to

Tatyana: I am telling you seriously

Oleks: Well I will have several different parts for this. It is a master thesis

Tatyana: Yes, yes. Well no worries, you will manage. But read some psychology, I think that you might find a lot of answers in there. And what else can I say, we live badly. Pensioners live badly. I am horrified by the thought. Right now if you send me into retirement

Oleks: Life totally changes. Never mind the...

Tatyana: It will not change, no, it will just be harder to live. But you will look for a solution from a hard situation.

Oleks: (response)

Tatyana: What you said, yes it changes. What I said, when you stay home you walk around in a bathrobe...

Oleks: Yes, I know, you don't have to go to school, to the library...

Tatyana: You can ignore putting on eye makeup, lips...you can even not look in the mirror at all. Why? But that's retirement age, that's retirement. Why do people sink? Why...uhhh...why does this happen? Why does a person instantly age, especially a woman?

Oleks: Yes

Tatyana: A man not so much, but a woman instantly ages by several years. Because, truly...you can't really come up with...someone came up with work because we live through work, we talk and want to look good. Today I put on a dress and three people already told me 'oh, you lost weight Tanya. You look so good' and I think how beautiful and nice. (laughs)

Oleks: Yes, that's nice

Tatyana: Already, this is such a stimulus. Mhm. And at home you walk around and no one tells you this. Just ‘grandma, grandma’ what grandma? (laughs) Around there I walk in slippers, but that’s normal. Yes?

Oleks: Yes

Tatyana: Though there are women, we had a relative, kingdom of heaven to her, she cared a lot for herself. And I remember she was 70 or 80, and when you visited her she was always in a good dress, she never put on a bathrobe, but that must be in the blood. She was the wife of a general, such a position, and she was always in a dress, with makeup, eyes and lips, hair combed, so...that is like she was going to work. She was like this every day. And that’s how she left life, looking that way. That’s that.

Oleks: (reply)

Tatyana: Yes, it must in the blood probably.

Oleks: Maybe they can’t think any other way

Tatyana: It’s probably, she lived her whole life like that it is an automatic reaction

Oleks: Yes, she must

Tatyana: And we are a little

Oleks: Yes, I understand

Tatyana: When I come back, I am so tired. Should I shower or not? But no, I need to shower. I barely forced myself to take a shower, wash up, after the travel. And myself, I am just exhausted. And to put on cream or something, I did not have enough strength. Yet today I am standing and thinking, why did I not put on some cream? Now my hands are not the same, I should have put some cream on.

Oleks: Yeah

Tatyana: Then there are those kinds of women

Oleks: Yes, there are. My grandmother has friends

Tatyana: Mhm

Oleks: (Response about what to call them)(laughs)

Tatyana: Oh, intelligencia. Yes, maybe, right now the intellegencia died out. There are only a handful left. Their speech and way of talking are totally different, and perspectives on life are really not the same as modern ones. Right now everything is more rough, more open.

Oleks: Open

Tatyana: I remember that my mother always blushed when I said anything about sex, and even brought this topic up. She became flushed and said ‘Tanya, don’t say that kind of thing. It is not nice’. And if I said that to my grandmother, and I remember that I said something like that to my grandfather and he almost took a (prut?) and chased me with it. He was also an intelligent. It was holy, for them that...not everything was as open as today with youth talking. Today youth are honestly open, yes? For them, the private relationships of a man is holy and this topic is closed. So...but maybe this is right? I don’t know. On the other hand, Sashenka, I always tell myself that I am probably person of the twentieth century and right now children are from the twenty first century. Maybe you are...you are totally different. You are good with technology, right now right from infancy they take tv controls and reach for that technology.

Oleks: Yes, to the phone

Tatyana: Currently, there are such wunderkinds that its... and maybe, truly all that was closed before, it is not scary that it is open. Maybe it is more...right now is a time when there are more infectious diseases, earlier our grandpas and grandmas did not get sick like this and there weren’t any sicknesses like that, and all this allows to fight against this. Right? Maybe thinking like this is the correct way of thinking, you live by the twentieth century but you need to live by the twenty first. And if you can’t by the twenty first then sit down and do not complain. (laughs) Accept it the way it is. For example, yesterday my daughter-in-law tells me ‘I bought a new dress, it’s a famous brand’. So a black dress, it’s nice and pretty and a skull.

Oleks: Oh god

Tatyana: Yes, and she said that right now it is a trend. Right now it’s skulls, and I am standing there and say ‘You know I think right it’s really fashionable that bird’ oh how do you call it...that...sclerosis....(sighs) owls. You probably know.

Oleks: Ah, owls. Yes, they were everywhere (talks about trend)

Tatyana: Well, right now in Ukraine we have these owls. Well I say that it's clear that it's a smart bird, very wise. That kind of owl. And she has this skull, and with frills and then there is this skull. I look at it, and I say 'Well you know I will not argue with you' because my daughter-in-law is a bit difficult in conversation. I said 'I don't appreciate, for me this is a symbol of death and not good. I don't know...a skull'. 'What are you taking about? It is a symbol of life'. I said 'You know this is the first that I hear that a skull is a symbol for life.'

Oleks: Yeah, me too

Tatyana: 'How can it be a symbol of life? Even if people make ash trays from them I count it as (koshunstvo?). It is an offense to a person. Or like when we were...hmm...where were we....you know they made a kind of museum from bones.

Oleks: How awful

Tatyana: I also count that as (koshunstvo)...where was that...in Hungary...I think we were in Prague...and near Prague....yes near Prague there is a town in which they made a museum from bones.

Oleks: God that's awful

Tatyana: Yes, and I asked him 'where are these bones from?' In reality, when the plague took place a lot of people died.

Oleks: Yes

Tatyana: They were buried, and I say 'How? How many years can the plague live?' And he said no, we treated them. And when you come in there, and all the chandeliers, steps, columns, everything is made from human bone. Well, my coworker ran away and did not go inside. I was simply interested. And then there are these bunkers, and there they have mountains of skulls. But, first of all you come in and I still consider it death. And she tells me 'It's a symbol of life. You don't understand and you, that's just not right' And a t-shirt with a skull, and my grandson has shorts with skulls.

Oleks: Yeah, right now they are everywhere. I never buy them because I don't like it myself

Tatyana: What kind of symbol is that? What is it? I don't agree with her.

Oleks: No, for me its also a symbol of death

Tatyana: It is not a symbol of life. What kind of symbol of life can it be? How is it like that? A skull, can you imagine...but what I was leading up to is that this kind of fashion, well I never criticize because I have my own fashion style and taste, and I also dress my granddaughter in my own way. And I would never put a skull on her. An open clothing, sure that is a possibility. But these symbols...or for example she works, she does tattoos. I don't understand

Oleks: Oh, tattoos?

Tatyana: Tattoos, she works in that...

Oleks: A salon?

Tatyana: Yes, and I say 'For what reason? Nature is something...the lord gave beauty...the human body itself is beautiful'. That that's. Of course, if there is something after a trauma and you need to hide then that's understandable. But right now there is something like that...youth lost its mind. A young boy standing in the metro, he has one there and there and it turned he also had one on his chest and legs. Now tell me, sure it looks good while you are young, but then the body starts to age. It starts to...and you cannot take it away.

Oleks: It is possible, but it is very expensive, very expensive laser

Tatyana: What if it's the whole body? Okay, what if there is some kind of painting...well I don't know...but again that friend was in jail and he got rings made here. And he went as far as to burn them off, what did he not do to simply get rid of it. Tell my why? Nature, the most beautiful is nature and only it gives beauty. And you abuse it, you destroy it. Like you are destroying, you are also destroying yourself. (Oleks laughs) And my daughter-in-law 'What are you saying? It's so beautiful' and that's something.

Oleks: Everyone has their own understandings. I won't judge. I am not really interested in this.  
(tells story)

Tatyana: Well, ears get pierced at two years old.

Oleks: (tell my story)

Tatyana: Is that so? (laughs)

Oleks: (story)

Tatyana: Well they say that it crosses some points. They say that it crosses some point that it's allowed

Oleks: (story)

Tatyana: And pierced them. But don't get tattoos.

Oleks: (response)

Tatyana: Yes, no, no. Don't get into it.

Oleks: (response)

Tatyana: We had a conversation (laughs)

### **Third Interview – Tamara**

Tamara: Well ask your question, I am listening intently

Oleks: Well, maybe the first question I would like to ask would be (pause) Wait (hmm), did your life change in any way when you started to receive your pension? Or no? The same routine?

Tamara: I was demoted

Oleks: Awful, god that's awful.

Tamara leaves to tend to library visitors.

Oleks: Okay. Can I ask, did anything change in your daily life? Maybe your routine or you started to work less? Or maybe do other things more? (was interrupted)

Tamara: No. The opposite, I started to work more.

Oleks: Work more (laughs). Yeah, it seems that it's the same for everyone. I don't know, at least the ones who have a job. Some are fired (word for being released because institution doesn't need that much personnel or can't afford them), for that reason I don't know what they do.

Oleks: Uhhm, okay. (clears throat) Can I ask you, okay, if you had some kind of, when you became 55 or the pension age, uhhm, did you experience some changes in life, how should I say this, did a new part of your life begin? Did you feel it in some ways or not?

Tamara: No, I didn't feel it because my grandmother, mother, had a seizure at that time. (I said god quietly) For that reason, I, at that time, I lived in the hospital for one month. I slept there overnight, then I left for work and afterwards returned there again. I was busy with my mother.

Oleks: Okay. (uhhm) What should I ask now? Let's see. Okay, what do you think, did your life path affect, that is your childhood and all the time until now and all the things that happened then whether personal, like where you live or with who you lived, did they have any effect on your current situation? That is, where you work and who you talk to? I don't need details.

Tamara: Of course they had an effect. Because my father got me a job here (ystroil na raboty). At 17, which means that I was 16 when I finished school and that's it. I didn't work anywhere else, I only worked here. And after pension, my position (dolzhnoist) is lower and lower, it keeps getting lower.

Oleks: Yeah, awful. I don't even imagine how you can live here on a pension.

Tamara: Ah, you can't survive on it.

Oleks: Terrifying. In fact, sure if a person lives alone you still need to at least...(interrupted)

Tamara: You can't survive on it. When our grandmother was in the hospital, and our grandfather, my daughter (did not want name mentioned) helped with all of it. Because I remember that grandfather needed (probably talking about help) and grandmother and I, when I started to receive my pension, it was all my daughter. She was always studying and she worked there, and didn't work in one place, she worked in an institute, she taught there, after that she tutored all for the sake of helping her kin here (rodstveniki). That's the deal.

Oleks: Sometimes I am so sad, I don't know that to do. I can't work there, because student in Holland are not allowed to work.

Tamara: They are not allowed to work, yes?

Oleks: I walk, thinking, because work there... (interrupted)



Tamara: Well, she was also not allowed to work illegally. So then she worked as a waitress.

Oleks: Yeah, you can find all of that. I even (clears throat) tried to look. But the problem is that even my friend who told me where to look, because she also worked near the sea. You know, in the summer there are restaraunts and they are hiring everyone. She was never called for work, because she is not Dutch and doesn't know the language well. And all in all, she only worked two hours per week and she didn't really get paid and she wasn't hired. Hmm, don't know.

Tamara: No, I remember my daughter worked everywhere. In Krakow, in London and where did she not work? On strawberry farms, as a student when they traveled from Poland. They gathered strawberries and apples and pears and so on. Money, she didn't buy clothes (confusing sentence! 5:59)

Oleks: Yeah, that's that. I hope that I can do this for my mom and dad someday.

Tamara: Well of course, she started to help more when she started working. When she had a good position (dolzhnost). And before that, of course she jumped around, sometimes a waitress, sometimes an administrator, sometimes a brigadier. She also helped all her friends to get jobs, her classmates from the international academy in Krakow. They did not get in to this program, to earn money (zarobotki 6:46), and she asked the owner of the farm and he called them up personally. Made an exception. For that reason, the guys there...she was helping with placement for all her friends.

(Next part is not transcribed, as per the wish of the interviewee to not disclose the personal information) Till 8:51

Oleks: Okay, well then let's continue along this theme. Uhhm, when did your children leave? I understand that your son is also gone now.

Tamara: No, he is here.

Oleks: Still, but he is not with you?

Tamara: No, he left and lives apart. He married. He was in England for two years, but the woman who is not his wife, she wanted to see to her parents. She couldn't take that kind of pressure. She returned, said that we are returning, because my parents are alone and I am the only one my parents have. That's it. And so he returned. My daughter is still there.

Oleks: Uhhm, the situation in which both children have left. Even if one is closer than the other, did they have any effect, or will they have any effect, on your life? What do you think?

Tamara: At that time I had my grandmother, around the hospitals. All that, I looked after her a lot. For that reason, I kind of...do you understand, yes it was bad and in contrast, I was just lacking some hands (manual help 10:27). Monetary resources, I don't really ask for them...well in my case, it rolled like a wheel, there was no space. I retired or didn't, that wheel just kept spinning, like a (mohovik). So, I can't really say.

Oleks: Right away it spun further (10:38) (interruption)

Oleks: Okay, I'm just interested, after that, you know there are, when children grow up, there are changes in life, and did this small change, as yet, of getting pension, and the lower job station. Did it affect your social networks, social life, on your daily time allocation? Do you work more, less or on your responsibilities? No?

Tamara: Nothing changed. The only thing is that I started to earn less, and did not really feel this pension because I was demoted and earn less. Even monetarily, the same level persists because of the demotion which equaled the size of the pension. A year ago, I was demoted even further. Thus, you have to chase time. Just a little more, just little more, just a little more (laugh). Thus, I don't really want to, but even my daughter tells me 'leave your job, mom you will at least have some time' and I already have a granddaughter, thus I also need to spend time on my granddaughter (maybe 'with' better? 12:31) and I don't feel comfortable taking money from my daughter because she has her own life and she also needs money. And I would like my own, therefore I am still holding on and that's it. And that rhythm (temp? 12:50), and stress and emotional pressure which I had, there was a lot of negative after this pension. I don't know, just a lot. Grandmothers sickness started, after that I buried her, I was in a very bad condition and almost had a heart attack, due to which they took me to a hospital. Thank god, that did not take place (other words? 13:17), then I spent a month in the hospital in this condition. (Not transcribed as per request of interviewee until 14:15) So I constantly had such difficulties.

Oleks: So we talked, and if I can ask you, if you don't want and I said if you are not comfortable you don't have to always answer. You said you don't feel your pension, and then I am interested because you need to allocate your time, for your granddaughter and yourself and think about

your pension and all the payments, and so on. How do you find time, how can you think all this though and organize it? We have to this, this and this. Because right now I still don't know how to do all this.

Tamara: Well, I try. For example, the service payment (communalnie 15:18) I ask my brother to pay. Two days he was standing in a line, we have those, and he lost consciousness. And he was taken to the hospital. Sasha, I have enough. That's that. Right now I'm thinking how to call him because he is at the doctors, because he ran away from the hospital after he signed a waiver (right translation? 15:46) But he helps me pay the rent when there are lines. In some things he helps, but in general I just try.

Oleks: Yeah, my grandfather told me (interruption) (later 15:30 and 15:46) - God

Oleks: Wow, there is so much different things. For me, its studying, it's easier. For me its study, go home, survive. (repeated) Mom always asks 'Sasha are you eating well, sasha are you doing this, and so on'. Mom, she's like that. Sometimes too much. She annoys (tukaet 16:26), but she does that to Ivan and me. I understand that she does this from love, but....

Tamara: Well of course, Mom worries for you. (interruption)

Oleks: You said, again, you repeated several times and I am repeating it now that you have started to work and your work has become a bigger part of your life. How do you think, well first of all 'why' is obvious because you are earning money, but how did this affect your life? Is it harder for you? Or is it bothersome that you have more work now?

Tamara: Harder.

Oleks: Just harder? Well with age that's for sure. (Mhm)

Tamara: Because I also frequently feel sick (unwell?). I end up in the hospital two times a year, for sure. Prichem (17:31) I don't choose to be admitted, but I end up there through the ambulance.

Oleks: Awful. One time I was in the same situation, and in fact I told my friends that next time no one is taking me nowhere.

Tamara: Yes, yes. You constantly write those denial (translation? 17:48) forms.

Oleks: Well, Holland simply does not have denial forms. There, if they call they pick you up right away. Especially because, the only time that I was taken to the hospital, I had an epileptic attack and couldn't say anything. I woke up, don't know where I am, heard I was driving somewhere...

Tamara: (interruption) You had this from overexertion, yes? Yes, Sash?

Oleks: Yes. I fell in school and didn't remember anything afterwards. Scared everyone.

Tamara: It was overexertion darling. You were eating badly and had little sleep, and studied a lot. And this is what happened.

Oleks: (interruption) And I had little sleep

Oleks: (18:30) Well yeah, mom called and there was such a.... well it was not a scandal, but my mom was in panic.

Tamara: Well of course Sash, because you always worry very hard about your children. My daughter is a lot older than you, and how much.... whenever I call.... right now she went to Italy. Her job is very tied to travel, she travels around the world and each time I, for example she is flying to Singapore and I go to church to pray for safe travels. Well to somehow, in this way. Well now she is Italy, and I call her on Skype and it doesn't connect or she doesn't pick up and I leave voicemails. That's it, I start to panic, I haven't heard from her in two days, three days, I am already crying into the phone saying 'What is this? I don't know where you are and how you are?'. Then she writes to me at 12:30 'Mom, don't worry, everything is all right.' One text message. Now that she wrote me the text message and that's it, I 'm thinking that she's afraid because its 12:40, but I am already calm. Because you are constantly worried, you can understand these feelings only when you will have your own children and then...my son still does not understand and says 'Why are you worried about me? Or for your granddaughter?' and of course, she is my granddaughter and naturally I would worry for them the adults as well. And he says 'No mom, it can't be this way. Others do not worry like this, then you get sick'. Son you will understand everything yourself later. I say 'Do you worry a lot about your daughter?' And he says 'But she is young'. However, our small person is very grown up. She is smart, likes to read. She is small, 2 years and 10 months, but yesterday a couple asked me in the park 'Is she five years old?' And I say 'Yes, she is going to be 2 years and 10 months'. And they said

‘Really!?’ She keeps on telling ‘Grandma, don’t run you are already tired. Relax, sit down here’ She’s on a samokat (translation? 21:24), understand? ‘That’s it grandma, don’t run, I will chase daddy because he arrived. I will chase him on the samokat’

Oleks: (interruption) Laughs

Oleks: What about the poor dad? He has to run?

Tamara: Yes, yes. The dad runs. She is like you know, there is safari hunting? Yes?

Oleks: Yes. She is hunting dad on the samokat.

Tamara: Yes. For that reason, he...grandma can barely do it... with my bags. The break is here and something is over there. And she says ‘Grandma, relax and sit down. Sit down and relax and rest.’ So funny. Yes. Funny girl and smart and loves children.

Oleks: (interruption) Cool girl.

Oleks: Is that so?

Tamara: Yes. Walks up to them and they say ‘Pipsqueak, you will not ride with us because there are only grown ups here’ And then she says ‘Boy, I am not a pipsqueak, I am already three years old.’

Oleks: Good for her. (Tamara laughs)

Tamara: We laughed with my son.

Oleks: Well, it’s a joy after all.

Tamara: Yes, such happiness.

Oleks: Mom is already ‘When, when?’ And then I say ‘Mom, Ivan will have children first. Don’t even hope. Go to Ivan’.

Tamara: My daughter said the same thing. ‘For now I don’t plan to, for now I don’t plan to’.

Oleks: Dad even says ‘Sasha how awful, you are never going to get married with this attitude’. All of a sudden its dad, who went crazy. First it was mom, then suddenly mom changed and said that I should study and think about my career. Now dad has it in his head that I need to marry.

Tamara: (interruption) Sasha, how old are you? Aren't you still young?

Oleks: I'm going to be 23

Tamara: (scoffs) Sasha, until 30 its fine, especially according to Western standards.

Oleks: In fact, he says 'Sasha, no one will pay attention to you if you dress this way. This and that, and that...' And I say 'Dad, for god's sake where is this coming from? Did you become a woman?' I don't know

Tamara: Because your parents are worried for you (laughs).

Oleks: Well, he is also worried because right now I am finishing my masters and what? I need to find work, and right now finding a job is not easy. Everywhere. And for him, the last chance is to maybe get married. He's so funny, I say 'Dad, I can't just walk up to a Dutch guy and ask him to marry me'. I can't tell him 'Take me as your wife, I will be with your whole life'.

Tamara: (laughs) Yes, my daughter said she would put up a poster.

Oleks: Yes, you know 'Please, for free, just take me with you'. But seriously, it's ridiculous.

Tamara: Don't worry, you will find a job. You are a smart girl; you will find work. You will create a good resume and everything will be fine. I think you'll be lucky.

Oleks: Well, my attitude is that you can find anything you simply have to look. And if you look hard enough you will find something.

Tamara: Yes, it's very good in big companies that will not disappear. (Not transcribed as per request until 28)

Oleks: Well, of course. Its calm there. (interruption)

Oleks: I hope. But what will happen, will happen. Somehow I will get through life.

Tamara: No, your father has a lot of friends. And you mom too. Maybe they can somehow help, on the other side that doesn't really work there. There you have to somehow...

Oleks: You have to climb up yourself there.

Tamara: Yes.

Oleks: You understand, dad simply, and I myself, don't really want to come back here.

Tamara: Well, what can be done here? (translation? 28:18)

Oleks: If I will need to, if it will be really bad over there then I will return. But I will always look for jobs abroad.

Tamara: Of course. Of course.

Oleks: Don't want here. (whisper)

Oleks: I don't, maybe this is bad... you understand...

Tamara: No, listen. Both of Katia's sisters, her father was a diplomat and was ambassador on Cuba. He died there from a heart attack. At that point, he helped Olga to get a job at the ERBD. She finished university in Holland, Amsterdam. And he, her dad helped her to get a job in London, in that bank, and until this day she works there. She already has two kids, got married, and so she...dad's connections helped. So don't worry, he'll make an effort. With god's help everything will be ok. Most importantly, study right now.

#### **Fourth Interview – Natasha**

Oleks: (asking question about life changes after pension)

Natasha: Well, in principal, how do you say...there are some...the pension a little...in a way...how do you say...it helps a little. But not a lot, you cannot say so. If it was a good pension, then I would not be working anymore. So here and there a little bit in some way...but this is not even noticeable.

Oleks: (agrees and describes other answers)

Natasha: Well no, my pension, if you find out it's size later on then you will understand everything. (laughs)

Oleks: Well, I heard about some sizes here and understand, after

Natasha: Yes, well...I also after...having a higher education and having worked about 40 years, to have such a pension, truthfully, is very displeasing. I don't know...somehow...well, what's there is there. (laughs)

Oleks: Well no, it is awful. (explanation of interest, and next question)

Natasha: Well first of all I...you mean you are interested in why I am working? Yes? After pension? Well, you understand, I work because I don't want to sit at home. (laughs) Even though I could find something to do, but I think that while I am interested in my work and I want to work while I can still work. That's first of all. Second of all, of course, is also that I am working and I am receiving a wage, my wage is twice as large as my pension, and so it, this really helps me. First of all it helps, and second of all I still just want to work. For myself.

Oleks: Well yes, probably...

Natasha: Even though abroad, people retire, they commit themselves to rest, they travel a lot...I would also love to travel, but for me...that is...for now there is, there is this (lanochka).

Oleks: (response)

Natasha: Well of course, if there is a desire you can travel somewhere. That's clear. But I am just saying that there the life of pensioners is totally different. Totally different. Not like the one we have.

Oleks: Yes, it's a little different. Umm...but again I know several people that also...

Natasha: On the other hand, we can also do that. In principal, it depends on the person. To a larger extent it depends on the person himself. How he wants to spend his time...that really depends on him. There are things that don't really depend on him, but in principal everything, to a larger extent depends on the person.

Oleks: Of course. Then let's move on (asks question about profession)

Natasha: Well, in principal, for me it turned out that I received this profession after finishing university and then, my husband was an officer (voeno sluzishii?), and I traveled with him. And so my profession, I could, that is where we were, I could find myself a job. Understand? Maybe



not totally close, well almost close, to...to my profession. Understand? So that helped me...and that is...the choice was like that and it stayed that way. I did not change my profession.

Oleks: Hmm, okay. (asks another question opinion on pension system)

Natasha: You know, you kind of want to believe that. (laughs) But really...you want to believe in that, but I think that if...if this was given more attention and if people would be a little...so, you understand, a lot also depends on us. Understand? But probably not all can understand that, and so that's why all this is dragged along, you know, without any changes, without anything. Some people try to do something, some are satisfied with this, and others just go with the flow. You know? They don't care. So this is...in my opinion I think that it will change, but not soon. So it will change...but, that is...not in the nearest time. Not in the nearest future, but it will change. Understand? It should not stay this way, because the majority of people are not satisfied with this. I think that something...

Oleks: (comment)

Natasha: Mhm. Well it's somehow, you understand, if you simply compare how...uhh...the pension system abroad and our own then there is such a difference, understand, and somehow this is very strange, understand, that...

Oleks: (response)(interrupted by Natasha several times)

Natasha: Well, yes I know. First of all, yes yes yes. I agree with you. That, first of all, we have a situation in our country right now and...like everyone says only 25 years of independence, kind of independently, so...and right now, of course, the economic situation right now is not great because of military engagement, all...all of this understandable. All of this impacts, it provides an imprint, but you want to believe that something will change.

Oleks: I believe, it's just that I am being convinced that I will not survive until it. (Natasha and Oleks laugh) At least I believe that my children will survive.

Natasha: Well I also believe that it will not happen soon, that is, but I...of course not so extremely...well I will surely not survive (dozhivu), probably. That's clear. (laughs) You will survive, I think so Sashenka, you don't even need to think about it. That's that. But it...of

course...it's...it's not going to be so fast, it is not so fast. On the other hand, you sometimes hope that it won't be dragged out too long.

Oleks: (starts question)

Natasha: Well you can't say very much, but in principal, I traveled. Understand? Because I told you in such a way that you will think that I really frequently changed. No, not very, but yes. (interrupted by Oleks)

Oleks: (continues question)

Natasha: Do you mean whether it changed...like...changed. So, if earlier I had some kind...so and after pension this stopped?

Oleks: Well stopped or changed

Natasha: Oh, changed.

Oleks: Yes

Natasha: Well, understand, I cannot say that it changed fully. Yes, it changed a little. Some things stayed, let's say, from that period, things that are interesting stayed of course, but this new period also already changed some things. But you cannot say that it really changed. But changed, changed something a little.

Oleks: Hmm, okay. (asks question about what these changes were)

Natasha: HUUUUH...in daily structure...not really, in daily structure it probably did not have a strong impact. There is insignificant, maybe something, so...what...in what ways did it change? (laughs)

Oleks: (reassuring comment)

Natasha: I will think right now. Daily structure stayed the same. But...what...

Oleks: (comment)

Natasha: Hmm, well yes. Well, like...like...you work and it's like drying out (12:35?). That tempo, and that, in principal, it is like...well, no I think that daily structure did not change. And what did change...what should I say? (laughs) What changed for me? Well changed, maybe, you

know, not even the daily structure but somehow, a little...uhh...I became...that is I see friends, but a little less frequently. Understand? This, a kind of nuance, is there. Not because I am...just people are a little...somehow we changed...they are a little busy and I somehow...exactly personal contacts became less frequent. They are there, but they are a little less frequent. I do not have an explanation for this, but maybe it's simply somehow...I don't know, honestly right now.

Oleks: (comment)

Natasha: That is, at this point you cannot say...that is, we meet and everything. But people, you know, maybe have a little more problems and also...and when a person has their own problems they do not disappear...that is to say...honestly, I don't know. To really say, finding a reason is really hard. (laughs) It's hard.

Oleks: (clarifying statement)

Natasha: No, insignificant nuances are present. But, in principal, it did not change very much.

Oleks: (comment)

Natasha: Well yeah. You have...I understand. Some kind of your own on this...

Oleks: (comment)(both laugh)

Oleks: (asks question)

Natasha: No, it doesn't depend. I have...that is...my socialization does not depend on work. Not at all.

Oleks: You are lucky

Natasha: No, there of course. You have it a little different, you are all together...and most importantly there is no (?). An educational institution is an education institution, and work is work. (laughs)

Oleks: (description)

Natasha: Mhm. Everyone is like a relative in soul.

Oleks: Yes, everyone is like a relative

Natasha: Then it's all clear. (laughs) That is bound to happen, without a doubt.

Oleks: (question about whether life path determined current situation) (Natasha laughs)

Natasha: No, I don't think that I would not work anymore. But maybe, in a way...how do I say...no work, I would definitely work. But maybe it would be a little different. It would be different, for example...how do I say this...

Oleks: (reassuring comment)(Natasha laughs)

Natasha: You understand, when you are younger there...if something in life changed a little then life itself would change considerably. That is for sure.

Oleks: Yes, considerably

Natasha: Uhh...when, somewhere...a person is older then things don't change considerably. That's for sure. They don't change. But some things, something, would change. What? That is hard to say, at this point it depends on the circumstances. It would change, I do not doubt that, something would change. Depending on the situation. But considerably already no, kind of no.

Oleks: Okay

Natasha: Depending on circumstances, yes something could change. But this depends on the circumstances.

Oleks: Yes, (comment)

Natasha: Well, yes. At this point nuances already exist. Understand?

Oleks: Yes

Oleks: Okay, and you (question about life before pension)

Natasha: Well, you understand, how to...well I can say it concisely

Oleks: Yes, concisely

Natasha: After husband's death, my husband died, I was left with a daughter, my daughter was 14 years old. I had to somehow...she was finishing school...and I had to somehow her...I kind of myself, understand, raised her further and support her, kind of. And of course, it was hard for.

It was hard for me, because my mother could not help me, she was also...we kind of, our family worked out in a really interesting way. My mother was widowed at 38 and I became a widow at 36, understand? My father died when he was 44, and my husband died when he was 40. So, it's like mine and my mother's destiny are very...you know...

Oleks: Yes

Natasha: Simply like I replicated my mother's destiny. Understand? She raised us, two girls, and I raised Masha. So, and consequently aside from my job I had to find part-time work. I also worked part-time. I, obviously, worked-part time during the weekend. During the weekend, I would try to work part-time. So, somehow life moved along (protikala) this way, you know, mainly like...well in this kind of...

Oleks: Tempo, a fast one

Natasha: Mhm. Kind of like...that is...kind of like...how should I say...just, there would be a goal, kind of like my daughter, so that she could live, understand? There were no other special...

Oleks: Children are children

Natasha: Mhm

Oleks: (comment)

Natasha: Mhm

Oleks: (comment)

Natasha: Well, it doesn't matter, understand? Well it somehow, life...I somehow didn't try to take care of my personal life, even though I could. Understand? Even my daughter told me 'Mom, take care of your personal life'. But I, kind of, honestly (laughs) was so busy with Masha that my own personal life was, well you can't say unimportant...so I (? 22:48) my personal life. Everything kind of...somehow all my attention concentrated on my daughter. And now she tells me 'Too bad you were like that' (both laugh)

Oleks: Well, it's like that

Natasha: Well, she's right. On some level she is right, and on some level she does not understand. So...but, in principal...so in this way, somehow, Sasha my life turned out. To say

that my life before my husband and I, we, he served a lot in Zabaikal region, we served at the Mongolian border. So, and there everything...that is, my youth was spent there. I have there all our friends are there; everyone is from there. All friends, we still keep in touch. So you understand? All those younger years were spent there. So, and there it was a small army town, and of course, there, families befriended each other very much. That's that. And so the most interesting years were spent there. Understand? So, and then when we arrived, in about 1985, and my husband died in 1987. And after that somehow the household problems started, my daughter was, kind of, the first priority and somehow life went a little, somehow it went right away, it changed. Life changes because of circumstances.

Oleks: Mhm

Natasha: Well, that's concisely what I can tell you. There's nothing really interesting. (laughs)

Oleks: (reply)

Natasha: Well that's because yours, Sasha, you have so much. People have different nuances, you understand, and so everyone has their own situation. (laughs)

Oleks: (commentary)

Natasha: Mhm

Oleks: (commentary)

Natasha: Mhm

Oleks: (commentary continues)

Natasha: And just, you know, every person...in the same situation, people behave differently. Understand? Once again, it's interesting how life...one person in life can somehow focus and somehow...and one person can instantly get puzzled. Understand? Somehow differently already. So there can be one situation, an identical one, but people perceive it differently and in different ways further, you know...so I just also compare and somehow...everything is interesting in life.

Oleks: Yes, yes (interruption 25:18)

Oleks: (comment) (Natasha laughs)

Natasha: Your mother told me that she thought you'd choose a totally different topic. (keeps laughing)

Oleks: Yes (comment)

Natasha: No, it was strange. What did you suddenly choose pensions? (keeps laughing)

Oleks: (story about topic)

Natasha: Everything is still not changing.

Oleks: (continues story)

Natasha: They don't need it.

Oleks: (continues)

Natasha: Well yeah, but that is difficult

Oleks: (continues)

Natasha: And imagine now, the number of internal migrants

Oleks: Yes

Natasha: And these people also need to be supported. Understand how? And of course, money...I don't know honestly...the situation is very complicated. I feel sorry for the people, because I can't imagine what they receive. Some don't receive anything at all. They cannot at all sort out the status of being an internal migrant. They don't, understand, they cannot even simply calculate what amounts people need to receive. There totally...it's a jumble, it is not clear what is happening at all. And thus, what kind of pension system can there be right now? What are you talking about? Right now, just for these people....so much money is needed for them, to at least for some time, so that people...even for that period until they...they abandoned their home and everything, understand? Some people took the most personal belongings, and some didn't take anything at all. Understand?

Oleks: Yes

Oleks: (interrupts with comment at 28:11)

Natasha: And...and that means that people have to start everything from zero. Nevermind those that arrive and instantly find a job. Some people can find work. And then there are people that are, like disabled and they arrive. There are also those who have a lot of children, understand, that is actually (voobzhe?) ...honestly I look at myself and I think that 'whatever, at least I receive some sort of pension'. You just look and....

Oleks: (comment)

Natasha: Mhm

Oleks: (continues comment)

Natasha: Mhm

Oleks: (continue comment)

Natasha: Well yeah. Mhm. They even...they don't know at all. For example, they give one family one amount and another family a different amount. And people cannot understand why, even though their situations are almost identical. And they, completely, how they calculate it all and how they...it is unbelievable, honestly. I don't know. And you are talking about pension reforms. Of course, it is...for the government it is very important, that's understandable, the pension system. Because right now we have more pensioners than working people. Understand? And they have to understand all this, and that's what do you...I don't know. And in general, the situation is...

Oleks: Well (interruption at 29:53)

Oleks: Yes, 50 percent (interruption at 30:02)

Oleks: (comment)

Natasha: You are probably comparing how it is abroad? Right? You will probably going to, when you will write your dissertation will you have any comparisons in there?

Oleks: (response)

Natasha: Mhn

Oleks: (continues answer)



Natasha: Then you know how it is there, and about us.

Oleks: (continues)

Natasha: Well yes, I understand you. Of course, you cannot compare it.

Oleks: (continue answer)

Natasha: Mhm, (question? 30:46)

Oleks: (system explanation)

Natasha: Mhm

Oleks: (continues explanation)

Natasha: Mhm

Oleks: (continues explanation)

Natasha: Mhm, well you know even if they can set something aside then they will doubt whether it will work, this system. Because around here it is so hopeless and unsafe that, understand, there is no 100% guarantee.

Oleks: Yes, people are very afraid (comment – interruption at 31:30)

Oleks: Yes, yes, that's the biggest problem

Natasha: That's why there will be difficulties, of course.

Oleks: (comment about current situation)(Natasha laughs)

Natasha: Of course, look at what's happening with the banking system! It's something, I don't even know where to leave my money. (laughs)

Oleks: (story about friend)

Natasha: How awful. Can you imagine? And how does the person feel?

Oleks: (continues story)

Natasha: Mhm, of course.

Oleks: (continues story)

Natasha: Well yeah, can you imagine?

Oleks: (continues story)

Natasha: Mhm, yes, yes.

Oleks: (comment)

Natasha: And if children (32:48? – don't hear sentence clearly)

Oleks: So that's...yeah. Crazy.

Natasha: Yes Sash, we have (zagovarilis?).

Oleks: (reassurance)

Natasha: You mother's pension is far away (laughs)

Oleks: (comment about mother)

Natasha: God, it would be good if your mother already had some kind of pension system reform.

Oleks: (comment)

Natasha: So that she would get a good pension

Oleks: (comment)

Natasha: A lot of people are like that. I know, my friends, who are retired and at home, so...they regretted it, some regretted. They said that suddenly life changes drastically, understand? If still...so...the social circle changes, then in general the person themselves...this res-structuring is very difficult. When suddenly someone is left without work, so when they leave and instantly that kind of life at home begins, then it's very hard. To re-structure yourself and somehow differently...you need some time...to re-structure.

Oleks: Mhm. Okay. (asks about family relations)

Natasha: Well, no. Nothing changed for me, in principle. Everything stayed the way it was.

Oleks: (mentions her daughter) (Natasha laughs)

Oleks: How old is your daughter?

Natasha: Oh, well she is also old. (laughs) My daughter is already, you know how old, 43.

Oleks: Oh, like mom

Natasha: She is already a big girl.

Oleks: Yeah. (comment about age)

Natasha: Oh, you don't need to hurry. (laughs) It is all, Sashenka, consecutively. Because, that is, life passes by so quickly, you won't have enough to turn back, honestly.

Oleks: (interruption at 35:42)

Natasha: It passes by very quickly. There are nuances...of course it is simply how a person builds their life and how it works out, like destiny. Someone gets settled earlier, others later, but that doesn't matter. That is, at any age there should be a period that is yours. Because, it is difficult to say... (laughs) for example I married at 18, my daughter is still not married officially. That is, she had a civil marriage, a short one. She doesn't children either. So, you understand, each person has their own nuances in life. So, she also, like you cannot say that everything in her life is good, no. Understand? So like, like I understand for a woman, of course she too, not everything is working out as good as is desirable – as I'd want it to. Well, that's another thing

Oleks: Okay (starts question)

Natasha: For me it turned out really interestingly. I married at 18, (? 37:02). I...became 18 and I married. I gave birth to my daughter at 21. In my case it all happened really quickly: got married, then gave birth at 21. It all took place very quickly.

Oleks: (question about moments that changed life)

Natasha: Yes, of course, yes. Before that...yes, it does change it a little...changes it a little. Because when you marry you kind of, a little, you have a family. Kind of a family is created, and when a child is born then there is already more responsibility already...it kind of...yes...it changes. Anything...I think that any event in the life of a person, it changes their life a little. Depending...and also, assuming that people have different changes. Understand? It also depends on the person.

Oleks: (comment to self) - interruption

Oleks: Yes

Natasha: There are some nuances here, understand? Differently, people experience things differently.

Oleks: Yes (comment)

Natasha: Don't worry about it.

Oleks: (asks question about life on pension – experiences)

Natasha: No, Sashenka, not comfortable. Everything stayed the way it was. Not comfortable, everything the way it was. Without...well I can't say that...I do not feel comfortable in any way.  
(laughs)

Oleks: It has stayed the way it was

Natasha: Yes, there is no comfort.

Oleks: (comment)

Natasha: Mhm

Oleks (comment continued)

Natasha: Yes, they have

Oleks: (comment continued)

Natasha: Yes, I agree with you

Oleks: (comment continued)

Natasha: Mhm

Oleks: (comment continued)

Natasha: Mhm

Oleks: (comment continued)

Natasha: Mhm

Oleks: (comment ends)

Natasha: No, I can't say that I am depressed, so but I mean that there is no particular happiness (laughs). That's what I mean. That is, it kind of like...uhh...it did not affect me, like that that strongly. I cannot say. Well not in a positive or negative direction. So, it kind of all remained the way it was.

Oleks: Mh. (question about changes in life phase and wanting governmental support)

Natasha: Well I understood what you are saying Mashenka. Oh I'm saying Mashenka, Sashenka.

Oleks: (comment about not caring what I'm called)

Natasha: Mashenka, Sashenka. (both laugh)

Oleks: Well, we have similar

Natasha: Sasha, I think that yes. You know, it seems to me that...a person, if they retired, should have a respectable pension. Understand? If a person would have a respectable pension, well I am sure let's say not 100%, but by 90%, well I am sure that the person would feel more comfortable. Understand? And more...they would feel more confident. And so maybe, a little for him, there would somehow be some kind of changes. In this phase of life. Understand? So when you feel confident, and feel somehow calm then everything's a little bit different. When you are not confident in tomorrow, so you don't know what is waiting for you. Understand? So here there is a little bit of some kind of pressure here. Of course, I am sure, that if there was a normal, if something would shift in this pension system, and pensions would be calculates in some other way. Understand? Understand? Our pensions are calculated in a weird way.

Oleks: (comment about calculation)

Natasha: What's most interesting is that if they were calculated according to working years, and the person lived their life and they worked their whole life. Understand? And they get some kind of pension, that is this pension doesn't even match the livelihood minimum. So that is just...totally, what is? Understand? What is this? A person has higher education. For example, I

have a cousin she has stayed home her whole life. That is, her whole life she was at home. She did not work.

Oleks: Yeah

Natasha: And so she received a pension identical to the one I have. She was given that...my pension is about the livelihood minimum.

Oleks: Yes, Yes

Natasha: And they all, right now they were given such a, such a pension. Understand? So that it...they cannot give a lower pension. And it turns out that she stayed at home her whole life. Understand? Well, and she herself told me that she worked about 5-6 years in her whole life. She tried to work several times, and after that she was, in principal, at home all the time. So, and she...and I worked my whole life, and she...she didn't even finish anything. She has a secondary education. So she finished school.

Oleks: Mhm

Natasha: That..uhh, she was married twice. Her first husband is in America right now...that is, she was provided for. You can't say that she was very well provided for, but she was normally provided for.

Oleks: Mhm

Natasha: So, her husband that's in America. He..her...while their common girl was growing up he helped her. So everything is normal. He is a respectable man. Her second husband is also ok. So, and she...understand...and most interesting. I am just...not that...I am not saying that I have something against her...but simply I don't really understand why I, let's say worked my whole life...and I totally, I only had pregnancy leave and even then, I didn't stay for long. I took pregnancy leave because I had to organize everything for the child. So, and I, honestly speaking, think...I worked my whole life with a higher education, why do I have such a pension? Understand?

Oleks: Yeah

Natasha: It's very strange, it's just kind of

Oleks: Comment about research on websites and not finding calculation

Natasha: Mhm

Oleks: (comment continues)

Natasha: Mhm

Oleks: (Continues comment)

Natasha: Mhm, and in general those re-calculations that they do. It's even just funny. Understand? Uhh...well earlier, and right now every two years there can be a re-calculation. So what? You work for two years and receive a normal wage, and you only get 50 hrivna added to your pension.

Oleks: Mhm

Natasha: Is that normal? What inflation. And what during these two years, by how many times, in total did prices for everything change. So to what extent did apartment payments change? To what extent...by how much did the dollar rise? All of this, none of it is taken into account. Now they add 50 hrivna (laughs) after two years when inflation is crazy. Is this normal? So how do they, all this...I don't know, do we actually have normal economists in our government?

Oleks: (starts to comment)

Natasha: Well I, for me this is a mystery. I think...our governmental economists, how do they count all this. How do they calculate all this? I am amazed. I think that inflation is much higher

Oleks: (agrees)

Natasha: They are hiding it. Inflation is much higher. They reduce the numbers. And also I am amazed, how do they all that...uhh...when I read audit economics, statistics about Ukraine's economics I wonder where do they get these numbers from? Understand? For me this is all...it is the way it was. Are there normal economists in our government? Or are there none? That's totally...too much. Oh Sasha, (laughs)

Oleks: (says that it's the last question)

Natasha: Go ahead

Oleks: (asks question about opposite of confidence)

Natasha: If nothing changes, then what then?

Oleks: Yes. (continues to ask question)

Natasha: Well I think, you know, I think that yes Sasha. If I was on my pension right now, then I wouldn't even have enough for half the payment for apartment costs. Understand? If I would be on my pension. That's why, that is why, I continue to work while I still can. I think that even if, let's say, we had some sort of cuts well, let's say, then I would look for a job for myself. But at my age it is really hard to find work.

Oleks: Mhm

Natasha: That's understandable. (laughs) Not even hard, it's practically...its, its...you can even say that it's very hard.

Oleks: (description of working possibilities in America and Europe)

Natasha: Their own bussiness

Oleks: (continues)

Natasha: Here, what are you talking about. Over there people can start, yes. But here even young people cannot...

Oleks: (continues about shop)

Natasha: young people, youth, cannot open their own business because there are such barriers. What are you talking about? Here even young people, healthy and strong, cannot...uhhh...because there are a lot of problems. Understand?

Oleks: (explains how this is main problem)

Natasha: You could

Oleks; (continues with describing European situation)

Natasha: Mhm

Oleks: (continues)



Natasha: Mhm, Mhm

Oleks: (continues about economic contributions)

Natasha: Well, and you know if people...I'm not an economist by education, that's why yes. And yet people who do all this, have a good economic education, working experience, they yes. They can do a lot. Understand?

Oleks: (about shop again)

Natasha: Yes

Oleks: (continues)

Natasha: Yes, yes, yes. Actually, yes. If business is successful, then it's yes. And look at what's here right now (49:56?)

Oleks: I don't know what's happening. (explains)

Natasha: No, Sasha, you have it better...you still have, for now you are better where you are, finish the academic institution. It is better to open your business there. Honestly, really, because there you will...I don't know how here, I just cannot imagine. Understand? There you really will. I cannot say...maybe something will change for the best. Then yes. But now it is so hard...I feel bad for the youth. Only...there is a lot of young people who are unemployed. Just without work. Not even open their own business, they just, after receiving a higher education, they cannot because they do not have working experience. Understand?

Oleks: (acknowledge difficult situation)

Natasha: So, and they explain it right...well...in, where people want to go into business or just, they are all told that they need 2-3 year of experience.

Oleks: (acknowledge problems)

Natasha: Well probably everywhere, But it's necessary to, a little, somehow...

Oleks: (continues talking)

Natasha: But it seems to me that, how...how can a person have working experience if they never worked. Just how? Understand? Thus, they are actually going against themselves.

Oleks: Yes

Natasha: So they want to take a person with that much work experience, and the person does not have this work experience because he could not get a job anywhere. I think that they should adopt a different method. They should simply hire the person, maybe somewhere and somehow have a trial period, I agree. And teach them, understand? And then see, after teaching, how the person will work further. And that's it. It's necessary to find some options. Because for me, I just look and I feel sorry for people. Understand? Never mind me, but about the youth. I look, and I feel so sorry. In fact, they are so smart, just so...just guys that...well, they made it easier. And they have these kinds...just. Problems catch up, understand?

Oleks: (comments about unemployment)

Natasha: Mhm. I understand. Imagine...Actually yes, how...I totally do not imagine a person in my position...more like myself in their position. Well, he studied. Yes? He finished a higher education institution. He studied, he acquired knowledge, all of that. And how is it, later, walk around and search for a job? And that, look for...really. It turns out that you are simply humiliated. And it's kind of...kind of immoral. It turns out to be very hard. And I just at all this.

Oleks: That's that

Natasha: That's why there is a lot of problems, not only pensioners Sashenka, even though pensioners are really important.

Oleks: (agreement)

Natasha: Do you know what they are for? By the way, these problems, they are interconnected. Understand?

Oleks: (agreement)

Natasha: They are so interconnected that you shouldn't really separate them.

Oleks: (comment about father's views on government)

Natasha: Mhm. They don't want to...don't want to notice them.

Oleks: (agreement and comment)

Natasha: You know, it's just that...and very good that you weren't here for long.

Oleks: Or I am a dreamer

Natasha: Because it would be...no Sashenka it's probably good if you come here from time to time. (laughs) For now. Simply for the fact that it's so hard here right now. It's to endure all this. I think so.

Oleks: Yes, probably

Natasha: When you've been in another world, it's different and everything is not like it is here. Then all this, it is hard, you won't understand and will think for a long time why and then begin to...well.... it's difficult