



The Collateral Damage of Policy Reform: Low-Income Women Retirees, State Feminism, and the Pension System in Sweden

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Abstract

In 2014, the Swedish government declared itself the first feminist government in the world. Indeed, the country has been successful in promoting gender equality, yet many retired women, particularly in rural areas, live on an income below the EU poverty line. Based on analysis of Sweden's pension system, the country's commitment to gender equality, and interviews with low-income women pensioners in rural Sweden, this article explores why some women end up living in poverty in later life. The article demonstrates how the Swedish pension reform of the 1990s has generated a structural lag; today's older women have lived during times that were radically different from the world nowadays, yet their pensions are based on forward-looking ideals. Consequently, today's older women have become "collateral damage" (Bauman 2011) of securing a new form of pension system, and seemingly also neglected in the state's promise of ensuring gender equality.

Keywords: Ageing; Women; State feminism; Pension reform; Lived experiences

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Introduction

In June 2022, the Swedish Parliament voted to introduce a tax-free income pension complement (*garantitillägg*) for pensioners with the lowest incomes. The decision was a result of ongoing political discussions about pension levels and the economic insecurity that many Swedish pensioners face. Although most pensioners are in a good economic situation, Lowén et al. (2018) estimate that over 300,000 of Sweden's 2.2 million pensioners live below or near the EU poverty line.¹ One of these pensioners, who also received the income pension complement, was Rut, born 1935. When I met her, in September 2022, she was very happy about the additional income, but said that the costs of living had increased considerably at the same time and that she really had to manage her expenses. A month before we met, the inflation rose to nine percent due to consequences of the pandemic and Russia's invasion of Ukraine. This was the highest inflation rate in Sweden in 31 years and it especially hit low-income households hard. Rut explained that she had stopped eating eggs and other items that had increased too much in price. Coffee, for example, she could only afford if it was on special offer. As a strategy to handle rising food costs, she only cooked with few ingredients and ate the same food almost every day. She could also not afford to travel anywhere, nor repaint her house and hoped that the worn and rumbling refrigerator would last her lifetime.

In many ways, Rut is an invisible woman. Her house, whose yellow paint was peeling off the walls, lies alone in the seemingly endless coniferous Finnskogen (Finn Forest) in western Sweden and her amputated leg, hurting back, and economic insecurity make her more or less constrained to the house nowadays. This was not always the case. She started working at the family farm at the age of 12 and up until retirement took care of her children and household, worked on farms, in forestry, child-minding, and managed the bookkeeping of her last husband's company. Indeed, she has worked throughout life. Yet her life history – shaped by inequalities on the labour market, the untaxed nature of rural work and her responsibilities as the primary (unpaid) caregiver for her family – goes unnoticed and unrewarded by the Swedish pension system. Although pension levels are debated in Sweden, the everyday existence and life histories of pensioners like Rut are seldom made visible.

Rut is not the only female pensioner who receives a low pension. Calculations show that over 70 percent of the recipients of the income pension complement are women (Swedish Pensions Agency 2022b). The fact that so many women face economic hardships in later life is perhaps particularly interesting as the Swedish government declared itself as the first feminist government in the world in 2014. This meant that the government set out a clear commitment to prioritize gender equality in decision-making, policy, and resource allocation. This commitment has influenced several spheres, including the creation of feminist foreign policies, the labour market, juridical legislations and social benefits (Gunnarsson 2013;

Sundström and Elgström 2020; Svensson and Gunnarsson 2012). Sweden has been described, both nationally and internationally, as a “normative force in world politics” (Sundström and Elgström 2020, 418). The country ranks high on the EU Gender Equality Index (EIGE 2019) and is renowned for its social democratic politics. Yet, despite Sweden’s track record of gender equality, the country’s feminist policies tend to fail older women. In 2020, the large majority of Sweden’s low-income pensioners were women and women received 31 percent less in pension than men (Kirs and Johansson 2022).

This article explores why women pensioners, like Rut, struggle to make ends meet in a country like Sweden, which so clearly has stated its commitment to state feminism. I explore why women receive a pension near or below the EU-poverty line by looking at the Swedish pension system and how it relates to older women’s life histories, in particular those who live in rural Sweden. Focusing on rural women is of particular interest as statistics show that the rates of poverty among people over the age of 65 are highest outside Swedish cities and towns (SCB 2020). In Sweden, it is not possible to state that there are equal opportunities throughout the country. If we look at the contemporary situation, Nordin (2020) shows how the urban-rural divide is increasing. Living standards in rural Sweden are characterized by decreasing population rates, weakening infrastructure, and dismantling of local services. The disposable income in the most rural areas is 15 percent lower than the national average, and the earned income is approximately 20 percent lower. Certainly, this gap affects future pension levels and underscores the importance of recognizing how gender intersects and overlaps with other factors and forms of discrimination or privilege, including geography and class.

In light of the high number of low-income *women* pensioners in Sweden, I argue that it is important to examine how the pension system intersects with the country’s feminist approach. Following Nyqvist (2008; 2011; 2016), I explore how large-scale political structures, and the relationship between them, play out in practice. Opposite to the neoliberal emphasis on personal responsibility and “individualization of life decisions” (Mayer 2004, 161), in this article I demonstrate how place, historical conditions, and gendered institutions affect and shape life courses (Mayer 2004; Elder 1998). Drawing on Riley et al. (1994), who classically argued that social structures related to education, work and population ageing do not keep up with individual lives and social change, I show that Sweden’s current pension system, introduced in the 1990s, does not properly account for historical structures related to family, work and gender relations and how personal lives are affected by these. I show how the transition to the pension system, which is based on gender-neutral principles, has not yet been fully realized due to the fact that gendered structures exist and impact people’s lives. As will be demonstrated in the article, today’s older women have lived during times that were radically different from the ideals of the pension system. Consequently, today’s older women have become “collateral damage” (Bauman 2011), negatively affected by a policy reform in a country often described as a role model for ageing societies and gender equality. In an interview with an analyst at the Swedish Pension’s Agency, low-income women pensioners were described as a transitional generation (*övergångsgeneration*) in the making of an economically beneficial and autonomous pension system. Thus, following Bauman (2011), these women’s low incomes are seen as a byproduct of and unavoidable side effect in the pursuit of economic growth and efficiency.

There is an abundance of scholarly texts, reports by state authorities and pensioner’s organisations, newspaper articles and commentaries on the Swedish pension system. Plenty of literature concerns the pension reform and its relationship to changes in the Swedish welfare system and neoliberalism (Kangas and Palme 1996; Kangas et al. 2006; Lundberg 2003; Palme 2001). Although some women pensioners have written about their own experiences of the pension system (Rundberg 2019; Sangregorio 2020), considerably fewer empirical studies exist. While Nyqvist’s research (2008; 2011; 2016) looks at how the architects of the pension system and future retirees think about and respond to

the pension system, there is a lack of research on current pensioners' life histories and the relationship between the pension system and the government's promise of prioritizing gender equality.

This article brings life histories of low-income women pensioners in rural Sweden into conversation with the pension system and the stated feminist aims of the government. The following text is divided into two parts. While the first two sections describe and discuss the Swedish pension system and Sweden's gender equality politics, the remainder of the article draws on empirical material based on interviews with nine women.

The Swedish Pension System

Policies, such as pension systems, are key organizing principles in society and important in creating and reproducing social and ideological values (Nyqvist 2011). Due to demographic change and economic stagnation towards the end of the 20th century, many governments started fearing that their pension systems were too generous and unsustainable. This was certainly the case in Sweden which, like many other European states, experienced significant economic growth after the Second World War. At that time, new social policies were developed and reformed. In Sweden, a public referendum and intense parliamentary debates resulted in the implementation of the universal ATP system (*Allmän tilläggs pension*, or National Supplementary Pension Scheme) in 1963.² The retirement age was set to 65 and pension levels were based on the best 15 years of income. The system rested on a promise from the state to pay around 65 percent of a person's income through pensions during retirement. Securing late-life incomes for all citizens, the ATP system was seen as "the crown jewel" of the Swedish Social Democratic Welfare state (Lundberg 2003).

However, economic and demographic anxieties in the 1980s led politicians to rethink the ATP system. A parliamentary committee, consisting of ten elected politicians, six experts and six secretaries, presented a set of pension policy reform suggestions in a 1994 report, which laid the basis for the current Swedish pension system (SOU 1994). The Swedish ATP system was consequently replaced by the new national pension system (*det nya pensionssystemet*) in 1999.³ This new national pension system consists of a public pension (*allmän pension*) which is based on a person's taxable income and follows the life income principle. The public pension is a defined-contribution system, meaning that the payments into the system are fixed. Aside from the public pension, many people also receive an occupational pension (*tjänstepension*) from their employer/s and keep a private savings account (*privat pension*).⁴

The pension system is regulated by an automatic balancing mechanism (*bromsen*) that depends on algorithms of demographic and economic forecasting. While contributions to the pension system, through the monthly taxes, are fixed, pension levels fluctuate. Individuals' pensions are thus dependent on their lifetime income as well as the nation's economic growth and demographic statistics.

For those who have received low or no incomes, there is a guaranteed pension, which is financed by the state budget. Pensioners with low incomes can also apply for housing supplements, and those without public pension can apply for maintenance support for older people (*ålderspension*). Those born in 1937 or earlier receive a public pension consisting of a supplementary pension, which replaces the old pension systems, an income pension complement, and any guaranteed pension. Persons born between 1938 and 1953 receive a supplementary pension as part of the public pension. The combination of these different pension systems is complicated. During separate interviews with a pension expert at one of Sweden's biggest insurance companies and an analyst at the Swedish Pensions Agency, I was told that even they found it hard to fully understand how pensions are calculated for today's oldest pensioners

and that one has to look very carefully at each specific case to determine what a person will receive in pension.

As previously mentioned, one of the incentives behind the new pension system was that the ATP system was seen as unsustainable as it was vulnerable to political, economic and demographic changes. Now the pension system is separated from the governmental budget, and it only pays out as much in pension as what is paid in. Its self-regulating, automatic, and robust mechanism also liberated the pension system from party politics and political decision-making. This automatic balancing mechanism is often described as apolitical as it transformed “a political issue into a neutral, purely technical one” (Nyqvist 2011, 205). However, PRO (*Pensionärernas riksorganisation*, Pensioner’s national organisation) highlights that the pension system is not sustainable from the pensioners’ own perspectives and that it is hard to navigate. Similarly, Nyqvist (2016, 55) writes that Swedish political debates in the 1990s marked a significant shift from focusing on the “welfare of the elderly” to being concerned with the “economic effects and long-term stability of the pension system.”

To see the system as apolitical also denies the political aspect of shifting former state responsibilities to other levels of society, such as individual taxpayers. Apart from the pension reform, a number of other deregulations took place around the same time in sectors such as health care, education and transportation; changes that are described as neoliberal techniques of governance (Nyqvist 2008). The welfare state was restructured with privatization of public service and increasing decentralization. In comparison to the ATP system, which was beneficial for those with uneven income and promised income security from the state to all citizens – the foundation of a welfare state – the new system depends on lifetime earnings, individual life choices, and the market. Now, “it is up to each citizen to secure his or her own future pension” (Nyqvist 2008, 14). This is disadvantageous for many of today’s older women as their family and working lives occurred beyond the structured tax system, meaning they are left out of the pension system. As Ekheden et al. (2019) write, women in Sweden are more likely to have fewer years of employment, work part-time and receive lower wages. In short, women are disadvantaged because of their traditional gender roles. Women also live longer than men and spend parts of their later life in single-person households. Outliving a partner results in a lower economic standard of living as household costs no longer are shared (ibid.). In contrast to Sweden’s “national self-image of gender equality” (Uimonen 2020, 2), there appears to be an imbalance between the goal of financial security and the goal of equality in the Swedish pension system.

Sweden’s State Feminsim

Worldwide, economic insecurity in later life is associated with gender inequalities (UN Women 2015) and poverty rates are highest among older women (UNDP 2017). Highlighting the gender-specific experiences of the life course, research has shown that older women are more vulnerable to economic insecurity and discrimination than older men (Ginn and Arber 1993; Calasanti and Slevin 2001). One contributing factor for this “feminisation of poverty” (Pearce 1978) is the gender-neutral design of pension systems (Ginn and Arber 1993). Several scholars have highlighted how pension reforms in the Global North have particularly discriminated against women (Green 2005; Leitner 2001; Loretto and Vickerstaff 2013; Marier 2007; Vara 2013). This is certainly also the case in Sweden, which is somewhat surprising given the government’s ambitions towards gender equality.

One reason why older women are discriminated in the pension system is, I argue, partly due to the particular kind of feminist ideal that the Swedish government has adopted. Central to Sweden’s work around gender equality has been to include women in the formal workforce (Bergqvist et al. 2007; Gunnarsson 2013; Svensson and Gunnarsson 2012). The inclusion of women in the labour market has

historical roots and is connected to both industrialization and the economic growth after the Second World War (Hirdman 2000). Today, the Swedish welfare state requires that women and men contribute to society through formal labour and women's inclusion in the labour market is seen as a necessity for gender equality (Hirdman 2000, 203). While it is indeed favourable that women and men have equal opportunities to join the labour market, this view of gender equality is also criticised for emphasizing gender sameness as it, according to Borchorst and Siim (2008, 211), "intends to turn women into citizen workers like men by, among other things, moving care work from the family into the market and the state" (Gunnarsson 2013; Hirdman 1990). More so, a certain form of working life is privileged over another. As will be demonstrated in the empirical material below, most of the interviewed women have worked, but not in the formal labour market. Instead, they have worked, for example, on farms, within forestry, childminding, or made and sold handicrafts.

A paradox exists in the current neoliberal emphasis on choice, freedom and agency. While the neoliberal person should be able to choose freely, the ideology of economic independence and benefits tied to lifelong earnings in the formal labour market requires both women and men to work (cf. Svensson & Gunnarsson 2012). The Swedish pension system is described as universal, yet its social entitlements are based on work performance as it privileges those with full-time continuous employment. With regards to pensions, some compensation is given for sickness, unemployment, and parental leave, yet it is framed in terms of "loss of income" (Ekheden et al. 2019, 5) rather than highlighting the value and contribution of domestic and caring responsibilities.

Another challenge with Sweden's work for gender equality is that regulation in Swedish law often is phrased in terms of gender neutrality (Gunnarsson 2013). With regards to pensions, the Pension Group (2017, 12) writes that the national pension system "is essentially gender-equal: pensions are calculated and paid in the same way, entirely irrespective of gender." Thus, regardless of individual, structural, geographical, or historical factors, the Swedish pension system is based on the life income principle and algorithms of demographic and economic forecasting. While this might be a good principle in theory, it does not consider the realities of Sweden's gender-segregated labour market, the gender division of domestic labour, rural-urban differences or gender norms and institutions – factors that become so apparent when listening to the life histories of the interviewed women. Even today, Sweden has a gender-segregated labour market, and salaries are persistently low in traditional female jobs, like midwifery, nursing, primary school teaching, and cleaning. Apart from the gender pay gap and unequal distribution of resources across the country, gender norms also shape understandings and expectations of different genders. Sweden is considered successful in integrating women in the labour market through, for instance, childcare policies and the introduction of paternity leave (*pappaledighet*), yet statistics show that women still do most of the unpaid household work (SCB 2018, 43-45), take more parental days than men (*ibid.*, 46-47) and more often work part-time (SCB 2018, 59-61). The fact that women are still the main unpaid home caregivers will affect their future pension levels.

The Pension Group recognizes that pensions are disbursed differently for women and men and, *in practice*, the pension system "does not provide gender-equal pensions" (Pension Group 2017, 12). However, according to the Pension Group the factors for the gender pension gap are beyond their control. The Pension Group says that it is in their "interest for involuntary part-time work to be stopped, for pay formation to take place in a gender-equal way and for responsibility for children to be divided equally between the sexes" (2017, 12). They argue that "it is working life that needs to become equal and then we also get equal pensions" (Ds. 2016, 19:1). While this is true, the reality – and especially when looked at historically – is that Sweden has a gender segregated labour market, with large differences between urban and rural areas, and strong gender norms. Thus, the circumstances for the gender pension gap require long-term solutions and normative changes that, according to the Pension

Group (2017; Ds 2016, 19), will take at least several decades. Not accounting for this delay makes the consequences of the structural lag between the *ideals* of the pension system and its *lived realities* felt by today's older people as well as by the coming ageing generations. In other words, women will suffer from economic insecurity in later life for decades to come if the pension system is not adjusted to meet gender aspects and structural inequalities of ageing.

Methods

The empirical data below is primarily based on ethnographic observations and interviews with nine rural women during 2022. At the time of the interviews, the women were between the ages of 75 and 92. Interviews were made in Värmland, a county in western Sweden, and Västerbotten, a county in the north. I connected with the women by receiving their contact information from the Swedish state personal address register (SPAR), through which I asked for details about women in rural Värmland and Västerbotten with an income below the poverty line. After receiving the data, I sent information about the project by post and then called some of the women whose telephone numbers I could access through online address search services. As of this writing, I have interviewed nine women, but the aim is to collect more life histories and develop the research further.

All the women I interviewed lived in rural areas and all but one had grown up in rural Sweden. Five women were widows and four were divorced. Seven women lived alone at the time of the interviews. The other two had met new partners that they lived with. Two of the women had home care services and one had a private cleaner. With regards to pension levels, all women received a pension that is below the EU poverty line. Out of the women who stated their exact pension level, the lowest monthly income was 8000 SEK per month.

I met all women in their homes for interviews and spoke to them on the phone before the meeting. One of the women I interviewed twice and two of the women I have kept telephone contact with afterwards. I conducted all interviews in Swedish. The interviews were semi-structured, based around a number of questions about the rural area, the women's life histories, their pension, and everyday lives. In the end, all interviews took the shape of a conversation and the women were allowed to talk about what mattered to them. Half of the face-to-face interviews were recorded. During the other interviews as well as during phone calls, I took fieldnotes. The face-to-face interviews lasted from 1.5 to 3.5 hours. The analysis involved an inductive reading of fieldnotes and interview transcripts. The empirical data was coded thematically, and integrative memos were used to develop my analytical ideas (Emerson et al. 1995).

In order to protect their anonymity, all women have been given pseudonyms. The following text is divided into sections that draw on central themes from the empirical data. To make the text readable, I emphasize some of the women's commonalities through a few of their life histories and contemporary day-to-day lives. Rather than presenting the women as separate case studies, I discuss them simultaneously through different themes related to education, domestic life, work, and partnership. By foregrounding these particular themes, this article hopes to democratise discussions around the Swedish pension system and gender equality policies, connecting historical aspects to the contemporary.

Broken Study Dreams and Becoming Housewives

Education is, in general, one of the primary means for increasing one's possibilities on the labour market and the pursuit of higher-paid and professional careers, which, in turn, affect pension levels. Whether

being due to socioeconomic backgrounds, sickness, or domestic and caring responsibilities, many of the women I interviewed lacked the opportunities for education beyond compulsory schooling.

“I went to study both in Stockholm and Uppsala at university. Back then, I was a bit of a swot (*plugghäst*).” Birgitta, born 1945, told me about how life was in her 20s while we sat and drank coffee at her kitchen table in rural Värmland. Although Birgitta has had a life-long interest in humanistic subjects, she never finished her university courses. “It was hard for me and I dropped out. Once when I was on the train with a study mate, she explained to me that higher education was not for the working-class.” While Birgitta back then internalized the idea that studying was not suited for a person with a working-class background like herself, she, nevertheless, returned to university in her mid-40s. At that time, she longed to study again and realized that she still had many years left until retirement. Unfortunately, she had to leave the course unfinished due to chronic sickness.

Birgitta was not the only woman who told me about unrealized education goals. During the interviews it became clear that most of the women had wished to study, but had not been able or allowed to do so. After seven years of compulsory school (*folkskola*), Rut, born 1935, wanted to continue studying. She recounted that she was a studious child and that one of her teachers, who did not have children of his own, had offered to pay for her education. For Rut, and many of the other women, the possibilities of further education were located away from their rural homes and their families could not afford to send their children away and pay for their expenses. In Rut’s case, her father, however, denied the possibility of receiving economic support as he needed Rut’s help at home. Rut’s mother had died young and Rut had, at a very early age, taken over her mother’s domestic responsibilities. Her older sisters had married at a young age, and it was Rut’s duty to become the “lady of the house” (*husmor*). Her responsibilities included looking after the youngest in a band of ten siblings and milking the cows before going to school. After school, she cleaned the farm, took care of the animals, cooked, and looked over the household economy. She learnt to cut and trim meat from their animals and, as the farm was without electricity, she also learnt how to conserve meat. Although limiting her possibilities of further education, Rut highlighted several times during our conversation how proud she had been to learn farmwork and to have taken on responsibilities at an early age.

Just like Rut, many of the other women had also worked at home and learnt to take care of households and farms. Skills that were learnt through this work came well in hand for a number of jobs that the women pursued later throughout their lives.

Some of the skills that Rut and the other women used on the farm were learnt at household/housewifery schools (*hushålls/husmodersskolor*). In the late 1800s and early 1900s, concern was expressed in public debates about women’s skills at home. Consequently, school cooking (*skolkök*) was introduced as a subject for girls only. Later, at the end of the 19th century housekeeping schools (*hushållsskolor*)/housewifery schools (*husmodersskolor*) were also established around Sweden. The aim of these schools was to give women theoretical and practical skills of how to be good mothers and wives, and how to take care of a household. The training included knowledge of nutrition and diet, cleaning, laundry and hygiene, sewing and textile care, nursing, childrearing and child psychology, horticulture, and household economics. In the 1930s, the Social Democratic government proposed the professionalization of housewives. This was done through the household schools and the modernization of household technology. Almost all of the women that I interviewed had thus been encouraged and trained in how to become housewives by the state.

Between the 1930s and 1960s, Hirdman (2000) argues that Swedish gender relations were established around the “housewife contract” (*husmoderskontraktet*). This was a normative contract based on a

specific idea of “household democracy” (*hushållsdemokrati*). Men were seen as breadwinners and responsible for the “large household” (*stora hushållet*), including politics and the labour market, whereas women were expected to be housewives and in charge of the “little household” (*lilla hushållet*), which included social relations and domestic work (Hirdman 2000, 209). According to Hirdman (2000), the “housewife contract” drew on established gender roles and was reproduced by the Social Democratic government as well as by women themselves. Housekeeping schools, for example, played an important role in shaping women’s lives and upholding traditional gender roles. The housewife norm was so established that the term “working housewives” was used to describe working women in statistics and official documents (Hirdman 2000, 212).

It was during the era of the “housewife contract” that the interviewed women grew up and established families on their own. It was a time when women were expected to become housewives and the role was internalized by many women. All but one of the interviewed women had stayed at home with children and taken care of the household. Some of the women commented on this by referring to the norms of “those days.” Barbro, born 1935, for instance, explained that “this was just the way it was at that time. Women stayed at home with the children.” Some of the women had children with many years between them, meaning that they stayed at home for a considerable length of time. As an example, one of the women had her first child in her mid-twenties and the last one at the age of 42.

Although women learnt to become housewives and the role was expected of them, most of the women I interviewed also cherished the nature of reproductive labour and the emotional value and reward of being with their children. Bodil, born 1939, recounted that her happiest time in life was when she stayed at home with her children. And Rut described, “It was always my dream to have children and I also felt that the children needed their mother’s presence.” In sum, women’s roles as housewives were for many an individual choice as well as institutionalized by the state, relating to dominant gender and family norms. Perhaps needless to say, this reproductive labour was not pensionable.

“I Have Worked My Entire Life!”

Although the Swedish pension system emphasizes work, it privileges certain kinds of work over others. This leaves many women’s lifetime of labour unrecognized. One of the defining characteristics of the “housewife contract” was, according to Hirdman (2000), the idea that unmarried women went to work while married women were expected to stay home. This idea was reflected in the interviewed women’s life histories. Just like Rut, Solveig, who was born 1932, had grown up on a farm and started helping her parents at home and with the animals at an early age. Living without electricity and running water, Solveig remembered how she and some of her ten siblings had prepared carbide lamps, fetched water from a nearby neighbour, and carried it home. Already at the age of six, Solveig had stayed for periods with her older sisters, who had already established families on their own, and helped them take care of their infants. When recounting this, Solveig was herself surprised how she had managed at such a young age: “I looked after babies, dressed them and gave them food.” Later, she went to household school, married, and got a job as a carpenter, but stopped working this job when she had children of her own. Apart from taking care of the children, she took care of the farm together with her husband and, later, occasionally worked in a restaurant. When the children were old enough to take care of themselves, Solveig continued running the farm and just before turning 50, she started working as an assistant nurse at the local health care center.

Solveig’s story was repeated in many of the other women’s life histories. Returning to Rut, she had handed over the farm responsibilities to a younger sister a year after finishing school and went to work in a restaurant in another part of Sweden. After almost a year away from home, she returned and took

on farm responsibilities again. During this time, she also helped her father in the forest to produce wood for the charcoal clamps (*kolmilor*). When she got married and moved in together with her husband, Rut stayed at home with their children, worked as a childminder at home, and took on some cleaning jobs. Later, she helped her husband with the bookkeeping of his business and sold some handicrafts on the side. While cleaning and selling handicrafts provided her with an income of her own, the works were not pensionable. For a short period, Rut did receive a pensionable income – just like Solveig and some of the other women – but this does not add up to much in pension.

Britta, born 1938, was also born into a family with very limited resources and had to start working immediately after school. At the age of 13 she moved to Stockholm. Her sister had already left to work in the Swedish capital at the age of 11 and Britta got a job in the same commercial garden as her. After a few years in the city, Britta missed the calmness and winters of the countryside, and so returned home. Back at home, she worked with reforestation and moved around as a maid in several families. “There was plenty of work to get,” Britta recounted. Later, after marriage and having children, she ran a mechanic company together with her husband. When the children had grown up, she worked extra as a nurse and, during the years before retirement, she worked at the post office.

Like Solveig, Rut, and Britta, most of the women had started working from an early age, stopped working when they became mothers, stayed at home with their children and taken up occasional work, and started working again when their children had grown up. The kind of work that the women had done ranged from farmwork, forestry, cooking, childminding, carpentry, bookkeeping and health care. They had also worked as telephone operators, as well as in post offices and the food industry.

Talking about her work experiences, one of the women said, “I have never had a sick day. I have worked my entire life! But none of the works I did were pensionable.” While jobs such as picking berries, working as maids, or producing firewood provided many of the women with an income of their own, it was not a pensionable income. Reproductive work at home or doing the bookkeeping for a spouse’s business helped the family economy, but was also not pensionable and, as such, was invisible in the women’s pensions.

All of the women had children and all except Marianne had been housewives. Marianne, who in comparison to the other women had grown up in Stockholm, had started working early and continued working after having children. This was made possible by her mother who took care of the children. At the time when the interviewed women had children, childcare services were not developed, and it was difficult for both parents to work if they lacked a support network. Thanks to her mother, Marianne was able to start working early in an office, helping architects and engineers to plan construction works. After a few years in the office, Marianne decided to change her career. She started working in a grocery store and, later, became in charge of its economy and HR. She enjoyed the work and often stayed longer hours. Reflecting on why she receives so little pension, Marianne said that she always had low salaries and that she lacked a collective labour agreement, meaning that she has not received any occupational pension. Due to an injury that resulted in chronic pains and bodily fatigue, Marianne also had to start working part-time and take out early retirement.

Another exception to the working life described above was Birgitta who had received early retirement due to a chronic disease that prevented her from working. Some of the other women had also retired early due to wear and tear injuries. While Birgitta and some of the others had to stop working due to physical limitations, all of the women expressed a desire to work. Solveig, for instance, described how she dislikes old age as she does not have the same energy as before and suffers from back pain: “I love to work! But now I have so much pain that I can’t do much. I can’t stand for long because of the back, it

feels as if it has gone through a jaw crusher.” Marianne, on the other hand, took her walker to the village center occasionally and volunteered in a local store when needed, often to allow its permanent staff to go on lunch breaks.

While the Swedish pension system now pushes for each citizen to take responsibility over their own pension by working, the women’s life histories show that not all working lives count. Their life histories also bring to light how historical conditions, inequalities in families and the labour market, and unforeseen circumstances, such as illness or wear and tear injuries, affect life course and, consequently, pension levels.

Better to be Two?

One of the central aims in Sweden’s gender equality policy is for women and men to have the same rights and opportunities in all areas of life. Despite this, women are, to a large extent, dependent on a (male) partner or state benefits in order to enjoy economic security in later life. Britta and Birgitta lived with new partners and testified about this when they described that it was beneficial for the household economy to live with someone as they could share all costs. Britta described how the partnership allowed her to travel. She was also the one who seemed to be more economically affluent. Although Birgitta’s new partner also had a low pension, she worried that she might not be able to sustain herself without him. Likewise, Marianne described how her household economy was considerably better when her husband was alive. His part of the pension disappeared the day he died and since then Marianne has had to “get rid of many things” to reduce her expenses. In Sweden, the widow pension (*änkepension*) was abolished in 1990. It was replaced by a survivor’s pension, but according to Marianne, this did not add up to much in comparison to how it had been when they were together.

While Marianne described her marriage as loving, Bodil, Britta, Rut, and Solveig had each faced their own marriage difficulties. Bodil felt a sense of relief when she became a widow, even though her household income was reduced. Talking about her marriage, she said that she regrets marrying her late husband as he was not good to her. She also spent many years caring for him when he was ill and this put a great load on her, mentally as well as physically. Britta also cared for her first husband. When he became ill, she started working part-time and took care of him for almost 10 years. It took a toll on her and she took out early retirement.

Rut and Solveig described how their husbands had been alcoholics and not easy to live with. Solveig said that her husband was jealous. She had not been allowed to meet people or go dancing. He monitored her, and if she was late from work, he became angry. Once he had locked her out and she had to sleep in the car. After the children had moved out, she left him and moved from their farm to the village center. Although she missed living in the countryside and struggled economically, she valued her independence and to live in peace. Rut got divorced from her alcoholic husband when she met another man, who she later married and had children with. After several years together, she found out that he had love affairs. She divorced him, despite this initially giving her some financial difficulties. Later, together with her third husband, she moved to her current house. Upon receiving her pension, she decided to also separate from him. Although the pension was low, she received her own money and this provided her with freedom. No longer did she feel the need to stay with her husband, who was stingy and whom she had little in common with. She had also had problems with his mother, who never accepted that she had children from a previous relationship.

In a study of older women’s lives in northern rural Sweden, Snellman (2009) also found that women highlighted and valued their economic independence after retirement. Although the women received

low pensions, they valued their autonomy and ability to provide for themselves. This resonates with my own work. Many of the women described how an independent and calm day-to-day life meant more than sharing household costs with their previous partners. Phrased differently, it was not worth staying in a dysfunctional relationship just to have a more secure economic situation. Sadly, although Sweden's gender equality policies aim to promote women's independence, the women in my study suffered economic insecurity by not living with a spouse due to the design of the pension system and its failure to consider the life histories and everyday living conditions for many of today's women pensioners.

Discussion and Conclusion

By putting women's life histories into conversation with Swedish state feminism and the pension system, tensions appear between ensuring gender equality, protecting individual freedom and choice, emphasizing the breadwinning model, valuing reproductive labour, considering historical, geographical as well as contemporary gender conditions, and creating a functioning pension system.

Listening to the life stories of these women, it becomes apparent that their lives have been affected by historical conditions and gender norms. The women were all born into families with limited resources, they have had limited access to education and almost all have been trained to become housewives through household schools. Living during a time characterized by the "housewife contract" where women were supposed to stay at home and childcare services were not available, all but Marianne had stayed at home and taken care of children and the household. Before and after being stay-at-home-mothers, the women had worked: on farms, in forestry, cooking, cleaning, childminding, bookkeeping, and in health care. While this provided them with some money of their own, their incomes were not pensionable, or they did not add up to much. As one of the women said, "I have worked hard my entire life, but ended up with barely no pension."

Some of the women's working lives also ended prematurely due to illness or wear and tear injuries. And all women testified to the fact that their economic situation would be more secure with a partner, but that they had either opted for leaving dysfunctional relationships or encountered hardships when becoming widows.

Today, these women's later lives become conditioned by the pension system and its failings, and marginalized by the government's claim to feminism. At the center of Sweden's declaration of being a feminist government, the nation aims to organize people and politics in new ways to ensure gender equality (Government Offices of Sweden 2024). On the national level, policies and policy-making processes should guarantee that all genders have the same possibilities. The Swedish feminist approach has indeed been successful in many regards, yet gendered conditions of later life and their connection to the life course, geography, and historical gender institutions, such as the housewife ideal, appear to be an overlooked dimension in the context of the pension system. The kind of work that women have conducted, including reproductive labour, was a necessity for the family and also beneficial for wider society. Despite this, it is not economically valued from the perspective of the pension system.

More so, Sweden's state feminism and the pension system push for women's economic independence. Nevertheless, today, many older women are dependent on a male partner for late-life economic security. Widowhood and divorce/separation, which may be preferred over a dysfunctional relationship, affect women's economic living standard negatively, as exemplified in the life stories of women like Rut, Solveig, and Marianne. It could certainly be argued a failure that women have to rely on a (male) partner in order to experience economic security in later life, that the work that the

interviewed women have done is not reflected in their pensions, and that women's uneven pensionable incomes are not better contextualised.

To borrow Bauman's concept (2011) and returning to the title of this paper, it seems that today's older women have become "collateral damage" of a forward-looking policy reform and overlooked by the state's feminist politics. Having been part of building the Swedish welfare state, the women in my study now find themselves living under the EU poverty line and struggling to make ends meet. The article demonstrates that the pension system and Swedish gender equality policies reproduce the norm of the breadwinner in the formal labour market. This emphasis tends to ignore history and discriminates against many older women and the productive as well as reproductive work that they have done. My research highlights that the pension system ignores historical factors such as the educational system, the nature of past working life, rural living conditions and traditional gender norms. Until family and working life become equal – something that is predicted to take a long time – older women will continue to become collateral damage of the pension system. The result is a pension penalty that affects their everyday lives.

For a better understanding of state feminism and policies regarding pensions, it is important to talk to older women about their life histories and day-to-day experiences and to look at the practical consequences of larger structural conditions. The contemporary focus on (life-long and taxable) employment and individual responsibility neglects real issues on the ground, which is especially prominent for today's pensioners. While the Swedish pension system may seem logical from the "inside" due to its neutrality, autonomy, and self-regulating mechanisms, it is also abstract and generalized, which simplifies and overlooks "outside" local and particular lived experiences. The pension system claims to be equal for all citizens, yet it overlooks the fact that economic insecurity in later life is shaped by the intersection of gender, rural and larger societal living conditions. To highlight this gender blindness, and an inspiration for my own work, is to focus on personal testimonies and experiences. As a range of feminist writers and thinkers have emphasized, a focus on the personal allows women to gain ownership of their life histories and brings to attention how personal lives and larger structural conditions intimately intertwine.

As demonstrated in this article, listening to women's life stories shows that poverty is not merely an individual experience, but is also socially and politically conditioned. This is perhaps the most important point of this paper and worth reiterating against the background of neoliberal reforms: the interviewed women's low pensions are the result of more than their personal choices and failures. Personal lives intersect with social and political structures, as well as unforeseen circumstances, in various ways throughout the life course. The gender blindness and structural lag created by the pension reform must be addressed urgently in Swedish politics and by policymakers.

Notes

1. To note, the EU poverty line threshold is currently set at 60 percent of the national median income, which equates to a disposable income of just above 13 000 SEK per month.
2. For a historical review of the Swedish pension system, see Kangas & Palme (1996).
3. For a comprehensive discussion of the pension reform see Lundberg (2003), Palme (2001) and Nyqvist (2016).
4. The retirement age in the current pension system is also flexible and the longer a person chooses to work, the higher the pension will be. The reason for this is that more contributions will be paid into the system and the subsequent pension will be paid out for fewer years. From 2026, the age limit for when a person can retire the earliest will be gradually adjusted, most likely increased, in line with demographic trends of life expectancy.

The pay-out from the income and premium pension are also less in proportion to developments of average wage, resulting in that it does not keep in line with costs of living. Even the better-off become relatively poorer with time in comparison to the rest of the population.

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