

# ANNALES



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## POVERTY IN SLOVENIA THROUGH THE KEY THEMES IN A LIFE COURSE APPROACH

*Andreja ŽIVODER*

University of Ljubljana, Faculty of Social Science, Kardeljeva ploščad 5, 1000 Ljubljana, Slovenia  
e-mail: Andreja.zivoder@fdv.uni-lj.si

*Alenka ŠVAB*

University of Ljubljana, Faculty of Social Science, Kardeljeva ploščad 5, 1000 Ljubljana, Slovenia  
e-mail: Alenka.svab@fdv.uni-lj.si

### ABSTRACT

*In this paper we present results of a qualitative study on the life course and everyday life of poor elderly people in Slovenia. 33 in-depth biographical interviews were conducted with individuals aged 65 and over living in poverty. By examining empirical data through the lens of the key themes of the life course approach, the aim of the article is to illuminate the intricate ways in which poverty unfolds and develops over time, in different periods of life as well as different in life trajectories, such as education, employment, family and health trajectory.*

**Keywords:** poverty, old people, life course, transition, linked lives, cumulative poverty, social and historical context

## LA POVERTÀ IN SLOVENIA ATTRAVERSO I TEMI CHIAVE DELL'APPROCCIO DEL CORSO DI VITA

### SINTESI

*Nell'articolo presentiamo i risultati di uno studio qualitativo sul corso di vita e sulla vita quotidiana degli anziani indigenti in Slovenia. Sono state condotte 33 interviste biografiche approfondite con individui di età pari o superiore a 65 anni che vivono in povertà. Lo scopo dell'articolo è quello di far luce sui modi complessi in cui la povertà si manifesta e si sviluppa nel tempo, in diverse fasi della vita e lungo varie traiettorie, come quelle educative, lavorative, familiari e sanitarie, utilizzando dati empirici attraverso la lente dei temi chiave dell'approccio del corso di vita.*

**Parole chiave:** povertà, anziani, corso di vita, transizione, vite connesse, povertà cumulativa, contesto sociale e storico

INTRODUCTION<sup>1</sup>

*Poor children have more than their share of problems. They usually weigh less than rich children at birth and are more likely to die in their first year of life. When they enter school, poor children score lower on standardized tests, and this remains true through high school. Poor children are also absent from school more often and have more behaviour problems than affluent children. Poor teenagers are more likely than teenagers from affluent families to have a baby, drop out of high school, and get in trouble with the law. Young adults who were poor as children complete fewer years of schooling, work fewer hours, and earn lower wages than young adults raised in affluent families. As a result, children raised in poverty are more likely to end up poor and in need of public assistance when they become adults.* (Mayer, 1997, 1)

This quote, written by Susan Mayer over 25 years ago, vividly illustrates the cumulative effects of poverty across different life stages and various trajectories in life (educational, employment, health trajectories, to name but a few) and is a strong argument for a life course approach to poverty research. It also underlines that poverty is a multi-layered process along individual life courses, rather than viewing poverty as a static fact, a state at a particular point in time. “Inequalities are processes and not static, measurable circumstances. They are in the making over the life course, interacting with each other, accumulating, attenuating, reproducing or spinning off along the way” (Nico & Pollock, 2021, 1). Poverty is a central topic of social science research as it affects all levels of social life, from the individual to the global level. However, much of the research focuses on the prevalence, measurement, international comparisons and distribution of income and inequality (Milanović, 2016; Halvorsen & Hvinden, 2016; Stiglitz, 2013; Banerjee & Duflo, 2011). These studies have undoubtedly contributed significantly to our understanding of the mechanisms and structural conditions that cause and maintain poverty and inequality. While quantitative data reveal the extent, trends and demographic characteristics of poverty, they offer only limited insights into the reproduction of poverty, its intergenerational consequences and how individuals experience and cope with it. Furthermore, they are not sufficient to develop policy

measures that consider the multiple effects of poverty in different areas of life (Lister, 2004; Leskošek, 2012). This underlines the importance of qualitative research methods to explore poverty in more depth using a life course and everyday life approach (Dewilde, 2003; Schaffner Goldberg, 2010; Rank & Hirschl, 2015; Švab, 2018). Everyday life research examines actions, discursive practices, and cognitive behaviours in the context of lived experiences (Ule, 2018), while the life course approach allows for the analysis of changes and connections between everyday life and broader social contexts over time, linking social changes, structures and individual behaviour (Elder & Giele, 2009).

Poverty is a dynamic and multi-layered process that unfolds over the course of a person’s life, rather than a static state that is recorded at a specific point in time. It is also significantly shaped by important transitions and turning points that occur at crossroads in the individual life course and represent moments of vulnerability or opportunity and determine whether individuals and families fall into poverty, remain in poverty or even escape it. There are many examples of such transitions in our lives, such as entering the education system, completing (or failing to complete) an education, entering the labour market, the birth of a child or retirement. Sometimes transitions also follow drastic life events such as marriage, accident or illness. Such transitions are crucial, not only because of their immediate economic impact, but also because of their cumulative effects over time, creating risks or opening up opportunities for advancement. Understanding poverty through the life course approach allows for a more comprehensive analysis of its causes and trajectories, emphasising the interplay of individual agency, structural constraints and the timing of life events (Elder, 1998; Hutchison, 2019).

The life course perspective is a comprehensive, interdisciplinary framework for the study of human life from birth to death (Mayer, 2009). It focuses on understanding the ways in which individuals’ lives unfold over time and how these lives are shaped by both personal experiences and socio-historical contexts. Crucial to the life course perspective is the recognition that human development continues throughout the life course, reminding us that “no life stage or period can be understood in isolation from others” (Johnson et al., 2011, 273). The life course approach allows us to identify and examine critical moments or turning points in the life course where both risks and opportunities accumulate (Heinz, 1997; Heinz et al., 2009). Therefore, the life course

<sup>1</sup> This work was financially founded by the Slovene Research and Innovation Agency under the research project *Everyday Life and Life Course of Old People Living in Poverty* (JP-4587). It was also financially supported under the research program *Social Psychology and Sociology of Everyday Life* (research core funding number: P5-0183). The funder played no role in the study design; the collection, analysis, and interpretation of the data; or the decision to submit the article for publication. The funder accepts no responsibility for the content.

focuses on understanding how a person's life unfolds and develops over time, in different life stages such as childhood, adolescence, adulthood and old age, as well as in different life domains such as education, family and health (Ule, 2011).

Poverty is a pervasive problem that strongly influences the life trajectories of individuals and families across the life course. Understanding poverty requires a multidimensional perspective that considers the temporal, relational and contextual dimensions. The life course approach provides a comprehensive framework for analysing poverty and emphasises how individual experiences are shaped by broader social structures and historical changes. It allows for the exploration of change and impact and the interconnectedness of everyday life and social context over time. It enables the study of connections between social change, social structure and the expectations and behaviours of individuals (Elder & Giele, 2009). This approach is particularly relevant to social work, which seeks to examine the intersection of personal experiences of poverty and anti-poverty interventions in order to evaluate their effectiveness and identify barriers to success (Parrott, 2014; Leskošek & Dragoš, 2014; Cummins, 2018). By examining empirical data through the lens of the key themes of the life course approach – interplay of human life and historical time, timing of lives, linked lives, human agency, diversity, and developmental risk and protection (Elder, 1974; 1998; Elder & Giele, 2009; Hutchison, 2019) – this paper seeks to illuminate the intricate ways in which poverty unfolds over time and across generations.

Central to this analysis is the *interplay of human lives and historical time*, which highlights how historical periods, events and societal changes influence the life course and patterns of poverty in a given society. The *timing of lives* emphasises the importance of the time at which poverty is experienced, especially during critical transitions such as childhood, adolescence or old age. How strongly and in what way a particular life event affects us is closely related to the stage of life and the age at which it occurs (e.g. a teenage pregnancy or the loss of a parent at the age of 3, 10, 20 or 60 – each event has a different impact on our lives). The theme of *interlinked or interdependent lives* emphasises the interconnectedness of family and community relationships and highlights how poverty affects not only the individual but also the people in their social networks.

In addition, the focus is on *human agency and decision-making*, looking at how individuals deal with and respond to poverty within the constraints and opportunities of their environment. People actively shape the course of their lives through decisions and choices, even though the social world influences

them considerably through norms, expectations, restrictions, opportunities and possibilities. The life course perspective also draws attention to the *diversity of life course trajectories* and recognises that life paths and also experiences of poverty are different in different social groups and are influenced by factors such as gender, ethnicity and socio-economic background.

Finally, the area of *developmental risk and protection* examines how poverty interacts with risk factors and protective mechanisms and shapes developmental outcomes across the lifespan. This is because an individual's decisions, choices, milestones, transitions and life experiences influence all subsequent transitions and events. These experiences either act as protective factors for the individual's life course or pose risks and obstacles. The key idea of this topic is that no phase of life can be studied, analysed or understood in isolation from other phases. Certain advantages or disadvantages that we possess tend to have a cumulative effect. This approach allows us to think about the cumulative consequences of life experiences throughout our life course and helps us to understand and define the role and impact of these experiences and transitions on our trajectories. In this context, sociology is particularly interested in socially constructed cumulative advantages and disadvantages – how social institutions and structures develop mechanisms that increasingly favour those who succeed early in life, while reinforcing disadvantages for those who start from a less favourable position and strive to improve it (Ferraro et al., 2009). Research shows that poverty tends to accumulate, with early disadvantages compounding over the life course. Slovenia is characterised by relatively low social mobility; people who are born into poverty often remain in it (Dragoš, 2020), which means that poverty is passed on from generation to generation. The concept of cumulative risk – the layering of disadvantage over time – illustrates how early experiences of poverty, poor education, precarious employment and health inequalities come together, often trapping individuals in a cycle of disadvantage (DiPrete & Eirich, 2006). At the same time, life course transitions also provide opportunities for recovery through protective factors such as stable employment, access to social safety nets and supportive family structures (Elder, 1998; Mayer, 2009).

By addressing these issues, this article aims to provide a nuanced analysis of poverty over the life course. Using empirical data and applying a deductive approach, it examines the dynamic processes that maintain or mitigate poverty and emphasises the importance of taking a holistic perspective to inform policies and interventions to reduce poverty and its long-term effects.

## METHODS

This paper analyses empirical data obtained from the qualitative study within the project *Everyday life and life course of old people living in poverty*, which focuses on the intertwining of micro and macro structures, the relationship between the private and public spheres and the study of the impact of this complexity on poverty among old people.<sup>2</sup> 33 retrospective semi-structured in-depth interviews were conducted between October 2023 and April 2024 with old people (over 65 years old) living in poverty in Slovenia. The interviews were conducted by several researchers and usually took place in the respondents' homes. Sometimes respondents did not feel comfortable inviting researchers to their homes, mostly expressing concerns about the lack of space. In these cases, interviews were conducted in another location, such as social service offices or other public spaces that allowed for sufficient intimacy. When determining the location for the interviews, the researchers adapted to the wishes of the respondents.

The length of the interviews varied greatly, with some respondents requiring only one interview and others two. Many interviews were emotionally intense and challenging for both sides, but the majority of interviewees were happy to participate and thanked the interviewer at the end of the interview.

The questionnaire was based on the life course approach and the everyday life approach. In the life course approach, we were interested in why the respondents were poor and therefore examined the fundamental trajectories in life courses (and their interconnectedness), namely childhood and educational trajectories, employment trajectories, family/partner trajectories and health trajectories. Using the everyday life approach, we examined respondents' current daily life to identify how people cope with poverty, and we were interested in their daily habits, money spending, saving strategies, eating habits, social networks and well-being.

The interviews were coded by two researchers with MaxQDA software, using a mixture of deductive approach (following the structure of the interview instrument, based on the life course and everyday life approaches) and inductive approach, where both coders identified new, emergent codes not predicted by the theoretical framework. Ten interviews were double coded by both coders, who discussed and coordinated a final coding scheme. The remaining interviews were coded individually by one of the coders according to the coordinated coding scheme. MaxQDA software was used to

process the extensive and complex empirical data more accurately and efficiently and to enable efficient collaboration between the coders.

## FINDINGS

The six interrelated life course themes that we will use to analyse the empirical data form the conceptual framework for life course research. The first four themes come from the seminal work of Glen H. Elder (1974), who analysed data from pioneering longitudinal studies of children conducted at the University of California at Berkeley. He studied the lives of a sample of middle-class children born in the 1920s and a sample of working-class children born in the late 1920s and early 1930s. His study showed the enormous impact of the Great Depression in the 1930s on the individual and family lives of the respondents, namely that economic hardship during the Great Depression had a significant, long-term impact on the children, although this varied according to age, gender and socio-economic status. The latter two themes were introduced following further research (Elder, 1998; Elder & Giele, 2009). By applying a deductive approach to the analysis of the empirical data using life course themes, we aim to test whether the existing theoretical framework for empirical data on poverty can be applied to the collected empirical data on poverty in Slovenia, where the life course approach has not yet been applied so extensively, as well as to illustrate the complexity of the life course approach and its potential in analysing different aspects of poverty. Each life course theme has its own explanatory power in a more constructed framework, but looking at them together could provide the most valuable insights. The detailed and more complex analysis of each theme is beyond the scope of this paper, but we want to make a proposal for future analysis of the existing empirical data and suggest possible directions for future research on poverty.

The empirical data is very rich and complex, the quotes have been selected to shed light on each theme, but there are many more cases and quotes in the collected material that had to be omitted due to the limited length of the paper.

### The interplay of human lives and historical time (historical and social context)

This theme emphasizes how the individual life trajectories are shaped by historical and social conditions. For people living in poverty, understanding the broader economic, political and cultural contexts that have influenced their experiences adds depth to the analysis,

2 The empirical data supporting this study are securely stored by the project team and are available from the corresponding author upon reasonable request.

as it situates personal struggles in systemic patterns rather than attributing them solely to individual failings. The interviews revealed how major social and political events (e.g. war, political changes and transitions, economic recessions) affected opportunities, social mobility and access to resources for the respondents and their families.

*We went into the forest, we went with carts, carrying goods. Father loaded us up and brought a bit of food – potatoes, beans... – whatever we had, we loaded it onto those carts, along with the children, as we were still small – quiet, quiet! – and we sneaked along to the ravine, where the water was, to go into the forest. And we went, we found a valley. It was a beautiful valley, and there we unpacked. We had a big tarp for the rain, and father made us a shelter (a roof, so to speak) like a house, and we filled it with dry leaves for the children to sleep on. And mother had this little baby boy, just a few months old... I carried the bottle and the pacifier. My younger brother led a goat, because mother didn't have enough milk to feed the baby... Do you see now? Now there are all these vitamins... but back then, we made do with what we had. And we were even healthier than people are now! (Luiza, F, 90)*

The above quotation illustrates the enormous impact of war on the respondents and the well-being of their families. It refers to the basic lack of all resources, such as housing, food, even baby food, while questioning today's living standards and requirements by contrasting absolute and relative poverty. It also points to the very limited options people have in difficult political situations.

*Oh! My ID card had expired. So, I went to a [city] and I said I wanted to sort out my ID... The person at the counter says, 'You'll need to go to the office in the back!' I go there, hand over the expired ID, she looks at it... 'You're one of the Erased! You were born in Croatia!' 'Yes!' I said, 'I was, but I was only in Croatia for two days.' (Zdenko, M, 72)*

The above quote illustrates the special situation that arose after Slovenia gained political independence, when the Ministry of the Interior unlawfully removed more than 25,000 Slovenian residents from the register of permanent residents on February 26, 1992. This deprived them of their legal status and the corresponding economic, health and social rights. They lost their health insurance, which led to health problems, and were unable to continue their

education. This political act was an important social transition – a turning point – in the life courses of the erased, leading directly to poverty.

*That's because I did a course to become a tai chi teacher, and parents started calling and writing to me, saying they were old, and I should come live with them. And also, at that time... it was Bush, and then nine-eleven happened [the 9/11 attack on the World Trade Center in New York]. And all of a sudden, all Americans... as soon as they even suspected you were a foreigner!!! Ooooo, a foreigner!!! Before that, when they heard my accent, they would all say, 'What a beautiful accent you have, where are you from?' You know?!? And then I thought to myself, 'Screw you – I'm going back to Europe! Like I have to live here!!!'* (Peter, M, 73)

The above quote is another example of a politically induced turning point that significantly impacted the lives of millions of people in the US and around the world. It created hatred, doubt, fear and stigmatisation and forced thousands of people to change their everyday lives as well as the transitions and direction of their lives by overriding the opportunities they had before the event.

### The “timing” of lives

The timing of certain life events in different life trajectories can have a significant impact on an individual's life chances and outcomes. This topic helps us analyse how the sequence and timing of events interact with poverty to shape people's life courses differently depending on their life stage. Early adversity such as dropping out of school or early parenthood can lead to cumulative disadvantage, highlighting the importance of timely interventions.

*Yes, I went to Ljubljana and enrolled in languages at the Faculty of Arts, but... [pause] I didn't get further than the second year because I gave birth and then I quit my studies and started working. ... I probably felt grown-up too early. I moved out on my own very early, and I had to be an adult because of my daughter and everything. I think I managed it pretty well... as a single mom, I think. (Ida, F, 68)*

The first quote illustrates how early parenthood can limit opportunities for education and work, especially among the most disadvantaged populations who lack the economic and social capital that would help them mitigate the negative aspects of the early transition to parenthood.

*But then I quit [school], I mean, because I had paresis facialis [facial nerve paralysis], so I had to stop. I repeated the year, but it happened again, so that was it... I almost finished trade school, but then I got a job because I was abroad, and there was demand. I struggled a bit while working, but I wasn't really cut out for that... [laughs].* (Dragica, F, 73)

The above quote again illustrates the problem and consequences of the wrong timing of certain events in our lives and also the spillover of problems into other stages of life trajectories – what occurs in one trajectory influences our position and opportunities in other trajectories. In this case, a health problem (health trajectory) had a direct impact on the educational trajectory in which the respondent was forced to drop out of school.

*When did you start drinking? How old were you?*

*Samo: About 17. But it was just drinking, we'd go to one fair, then another, have a few drinks... But the thing is, because of two head injuries I had, my system started breaking down. So even with a small amount of alcohol, I'd experience memory loss and aggression.* (Samo, M, 72)

The above quote shows the profound effects of past life problems on people's life. Teenage alcohol addition of the respondent was no coincidence but was facilitated by the difficult situation in his parents' home at a young age, which later had a significant impact on the lives of his own family members and his own.

### Linked lives

This theme highlights the interconnectedness of individuals within families and communities. Analysing the data through this lens shows how poverty affects not only the individual, but also the lives of family members. In the context of poverty, it is also important to look at the social networks, social capital and family support that provide emotional and material support – or exacerbate vulnerability.

*At the hospital, I had this boss who made it impossible for me to relax and work. I just couldn't relax because she was always watching me. And then there were those women who were always tattling on me and talking, saying I was lazy, that there was nothing good about me, that I needed to work harder. It was so bad, so hard, that she drove me into a deep depression. At home, I had all sorts of problems – my father drank, then I had a husband who was a disaster, no need to even talk about*

*it, always drunk and everything else. I'd rather not say, but just briefly, it's no wonder all this brought me to where I was. But it's good I held on as long as I did, because I barely made it, as they say. I finally went to get treated for depression [in two psychiatric hospitals]. Thank God, I'm happy with everything. They fixed me up to be who I am today.* (Nadja, F, 70)

The above quote illustrates the fundamental impact of the lack of (emotional) family support and difficult relationships in the work situation on the respondents' health trajectory. Alcohol and violence in the family affected our respondent's emotional stability and sense of direction and meaning in life, coupled with a hostile work environment that served as a triggering moment in which psychiatric treatment and withdrawal provided an environment in which Nadja found new support for her identity. Social and medical professionals also had a positive impact on her work situation by intervening at the management level of the employer. Today she is poor, but a very happy person who is grateful for supportive relationships and the help of medical and social professionals.

*She, to put it simply, stopped taking contraception and got pregnant. And I explained it clearly. I said: 'Look, don't think I don't care!' I even went to the hospital to talk. I explained clearly, I said: 'I have two daughters, I can handle this, I mean, everything, but I'm not ready for a third. I'm... I'm really sorry!' And she told me, I'll say, almost too late. I told her plainly, I said: 'Look, I... no way. No way!' I said, 'I've been sleeping on couches my whole life. I have nothing from my family. I'm just a card, as they say. A bank statement!' That's how it was.* (Samo, M, 72)

The above quote vividly illustrates how closely the lives of family members are interlinked. Their decisions, transitions and life events have a significant impact on the lives of those close to them and often require proactive behaviour to ensure the ability to influence our own lives. It also provides insight into managing the difficult emotional balance in less connected families.

*Well, then this woman, near the hill where there was a store – I don't know if it's still there, I think it is – she took me in. She said, 'You know what? I can see what it's like for you at home. I have a room since my daughter moved out. Come live with us, and you won't have to pay anything. Maybe you can help clean from time to time.'* (Marija, F, 70)

This quote shows the importance of social networks; in this case, the neighbour of our respondent

who was abandoned by her family (father), provided a home. This life event prevented the respondent from becoming homeless in her late teens.

*For health reasons, we couldn't come to an agreement because of the radiation treatments and such... So, I looked elsewhere, and I ended up finding something there [in a factory]. Again, it was through my parents, connections, and acquaintances, because otherwise, you can't get anywhere. (Dragica, F, 73)*

The above quote points to the well-documented importance of social capital – the so-called connections and acquaintances – as access to employment opportunities. But more importantly, it is a clear reminder of the barriers faced by the most disadvantaged people without social capital.

### Human agency

At the heart of this theme is the question of how the individual can act within given structural and systemic constraints. In relation to poverty, it allows researchers to examine how people navigate poverty, make decisions and adapt to their circumstances, even when choices are very limited.

*A social worker [delete for the purpose of anonymization], placed us directly into an institution [the children were taken from their parents]. That's how it was back then, you know, in those times. ... Then I wanted to enrol in a school in for metalworking. But then the school said it wasn't possible and all that. They told me, 'You have a special school completed; you need to complete a few more grades in evening classes.' I said, 'That's not going to work.' So, I went abroad. (Franko, M, 66)*

The above quote comes from an interview with a respondent, who (along with his siblings) was removed from his family by social services at a very early age and was placed in various institutions during his childhood and adolescence. According to the respondent, it was common at the time for children in such institutions to be placed in special school programs simply because of their social situation and regardless of their intellectual abilities. In this case, all siblings were placed in special schools, which prevented them from pursuing mainstream education. The respondent spent his youth in constant resilience and opposition to the pattern prescribed and predicted at will by the state and its social services. He demonstrated resilience and creativity in dealing with the very scarce resources and limited opportunities to lead a life outside the normative and socially expected framework. Today, although

he is poor (he collects and sells copper and iron to supplement his meagre government income), he is a respected member of his neighbourhood who is also recognized as a special person by social services. Nevertheless, his story also shows how systemic barriers (attending a special school due to his poor social situation) limit his ability to act and lead to suboptimal outcomes in life.

*First of all, when we closed the restaurant, it was a huge shock for me... I forgot to tell you – let me share this, I'll hide nothing! – I attempted suicide. It was terrible for me because there were so many unpaid bills left behind. ... I trusted her (my partner), she was managing it, but then a hole opened up. And they took me to [a psychiatric hospital], and when I started to recover, I went to the library and spent days and days reading. And there, I got this impulse, a mental push: 'Slavko, let's move forward!' And I came out like a new man, full of energy. (Slavko, M, 76)*

This quote is another example of human agency in difficult situations. The breakdown of his mental health gave him the opportunity to find himself again and also to overcome the obstacles in other areas of his life, such as employment and family.

### Diversity in life courses

This theme recognizes that the life course varies between different social groups and is shaped by factors such as gender, ethnicity, class and cultural background. At the same time, it recognizes that no two life trajectories are identical, even for individuals facing very similar social conditions and contexts. It helps us to avoid oversimplification and recognizes the heterogeneity of experiences within poverty.

*There at the institution, if we kids did something wrong, the manager would beat us with a belt. ... And then, I don't know, I started running away from the institution with others, you know, the apprentices or whatever you'd call them. And we slowly learned how to steal and so on. We'd steal from some weekend houses to get food and things like that. (Franko, M, 66)*

This quote illustrates the very difference in life course opportunities for different social groups, which are not strictly linked to classic socio-demographic factors such as gender or ethnicity.

Early life disadvantages, which manifest themselves in the loss of a family environment and upbringing in institutions, where they are confronted with violence and a lack of parental love

and support, among other things, multiply over the course of their lives and significantly reduce their life chances.

*I came home at half past 10 in the evening instead of at 10:10 or 10:15 [because of an accident involving a train]. ... He (my father) grabbed a pan – mother had just made him dinner, eggs and such – and threw it at me. I got burned all over. He said, 'Girl, where were you? Whoring around? You've got no business here.' He locked me out. I was 17 at the time. ... Right? 'Go to work if you can't handle school.' I said I'd always been a good student until all this crap started. I got fours and fives (good grades), except maybe in chemistry and physics, which I wasn't good at. But everything else was fours and fives. I played chess, was in championships, competing everywhere. But when it came time for me to leave Slovenia to compete, you wouldn't let me. 'A woman isn't going to travel around.' Yeah, championships, I was always among the top. Art class – 'That's nonsense; you're not going to earn your bread from that.' Everything I liked, they crushed me. (Marija, F, 70)*

This quote illustrates in a vivid and meaningful way that inequality and poverty are intertwined. Ethnicity, poverty, parental violence and gender all contribute to poor life choices, a very unfavourable and unsupportive home environment and deprive a very good and ambitious student of educational opportunities.

### **Developmental risk and protection: Cumulative Advantage/Disadvantage**

This theme examines how risk factors (e.g. experience of violence, poverty) and protective factors (e.g. supportive relationships, educational opportunities) influence life circumstances. It also examines how disadvantages multiply over the course of a lifetime, making it increasingly difficult to escape poverty and an unfavourable situation, especially if it starts early in life. The findings from this topic will enable an assessment of which interventions might be more successful in mitigating the impact of poverty, and at what period or transitions in the life course.

*Hmm, in fourth grade, everything was fine until we had to write an essay titled 'My Parents.' Everyone thought, because of my last name that my father was an officer and my mother was an officer's wife. But when we wrote 'My Parents,' the teacher was so pleased with my free essay that she had me read it aloud to the*

*class. That was the biggest mistake. Then it started: 'Get out, Bosnians!' Kids threw sand at me; you know the kind that sticks to your hair? They burned my hair; I had long hair down to here. It was awful. ... Well, then this guy kept bullying me, and the teacher told me, 'You know what, Marija? You're going to end up on the street.' She said, 'You know what you should do? Just get all ones (lowest grades), let them expel you from school, and then go to evening school instead.' This was my Slovene teacher. (Marija, F, 70)*

This is the quote from Marija, who was already presented above. The intersectionality of her status, including her ethnicity and gender, has significantly affected her life chances. As she was poor and not protected by her family and school environment, the teacher thought it would be best for her if she dropped out of school, even though she was a talented and promising student. Marija followed her advice. This story, this sequence of events, is considered unimaginable, at least for Slovenian pupils from the middle and upper classes. Early disadvantages in life quickly accumulate if they are not cushioned by the social and institutional framework.

*It's hard when you grow up in such an area, in such poverty... you have no idea... with uneducated parents who were illiterate. ... They (my parents) insisted that I stay home. I wanted to become a teacher. I was determined to enrol in a teacher training school. But they said – my father said – 'No chance! I don't have the money; I can't finance you... that's out of the question! Don't even think about it.' For those reasons. That was my life's dream, to be a teacher. Something about it really drew me in – teaching, you know? Because there was also a shortage of teachers, and I wanted to work here, in the village. But of course, I didn't finish it, or rather, I didn't even enrol. I gave up on that dream. So, I stayed home and, over time... after primary school... because I started school two years late, I finished school at the age of 18 – primary school. And then, when I finished school, I realized I had no chance to continue my education (a faint smile). (Enis, M, 73)*

This quotation also underlines the consequences of disadvantage in early life. The poor and illiterate parents had no means (or perhaps no knowledge or motivation) to support the respondent's educational and professional aspirations. His low educational attainment was written into his cradle.

## DISCUSSION AND CONCLUSION

Poverty is not a static state, but a process that is characterised by important transitions and turning points in the life course. The life course approach to poverty offers a more comprehensive, differentiated understanding of how poverty develops over the course of a lifetime. It goes beyond static measures of poverty and examines the crucial role of life transitions, cumulative disadvantage and the interconnectedness of an individual's life with broader social and political circumstances.

The life course approach emphasises the accumulation of risk over time, particularly for individuals who experience multiple forms of disadvantage. Poverty in early childhood is a strong predictor of future poverty as it affects educational attainment, health and employment prospects (Duncan & Brooks-Gunn, 1997). For example, children growing up in low-income households are at higher risk of poor health, which in turn limits their ability to perform well in school and find a well-paying job in adulthood (Case et al., 2002). These effects are not isolated; they interact and reinforce each other, creating a cycle of poverty that spans generations (Elder, 1998).

This article aimed to demonstrate the profound ways in which poverty is linked to historical, social and structural factors and shapes the individual life trajectories. The findings analysed in the context of key life course themes highlight several important insights that are of analytical value and offer potential for targeted interventions.

With regard to the *interplay of human lives and historical contexts*, it becomes clear how historical and political contexts (e.g. wars, economic changes or political discrimination) fundamentally influence the opportunities of individuals and often exacerbate poverty. Systemic decisions, such as the deletion of the legal status of residents in Slovenia, illustrate how political actions create turning points in the individual life course that can perpetuate poverty and inequality. These findings underscore the need to understand and address the systemic causes of poverty and to pay attention to how the "zeitgeist" shapes the context of poverty and constrains individuals in their attempts to escape poverty. This theme also reminds us not to succumb to individualistic approaches to poverty, such as lifestyle change.

In the context of *timing of lives*, we can recognise the crucial importance of the timing of when certain life events happen to us, as we have different abilities, opportunities and means at different stages of life to cope and compensate for the "mistimed" events in particular. In this context, early life adversities in particular, such as childhood poverty, teenage parenthood, educational dropouts or health problems, have long-term and

cumulative effects on the life trajectories. The data illustrates how the timing and sequence of life events, particularly in early developmental stages (but not only there), can lock people into cycles of poverty. Timely interventions that target families, children and young people in particular and continuously tackle poverty, for example through equal access to education, health services and social support for all, could more effectively mitigate cumulative disadvantage in later life.

In the context of *linked lives*, the findings clearly show that poverty is not an isolated phenomenon but impacts on whole families and sometimes wider communities. Social networks and family support – or lack thereof – play a central role in influencing the life trajectories. Therefore, an individual is rarely the best choice as a target for various interventions; instead, families, communities or better still society are the best targets for poverty reduction strategies, as poverty has many faces and many victims. It would be productive to view poverty as a societal rather than an individual problem, not only in terms of the consequences of poverty, but also in terms of its causes. Escaping the vicious circle of poverty should not be left to the individual. This is most evident in the case of child poverty.

The context of *human agency* illustrates that individuals often display remarkable resilience and agency in dealing with poverty despite systemic limitations. Stories of resistance to structural barriers (e.g. poor education systems or stigmatizing policies) illustrate the capacity for self-determination even in adverse circumstances. Policies should empower individuals by providing tailored support that considers their particular circumstances and promotes autonomy over their lives. Nonetheless, poverty should be addressed systematically and not left to the personal ingenuity and creativity of the individual, which is embedded in the very structure of neoliberal capitalism.

The *diversity of life courses* shows that life trajectories are very different due to intersecting factors such as gender, ethnicity and disadvantage early in life. Intersectionality exacerbates the challenges faced by marginalized groups, as demonstrated by the combined effects of violence, poverty and lack of educational opportunities. Targeted interventions must address these intersecting factors, with a focus on inclusive interventions that address the specific vulnerabilities of underrepresented or historically marginalized groups.

*Cumulative (dis)advantage* illustrates the long-lasting consequences and influences of (early) disadvantage in life, such as experiences of violence or lack of educational support, which multiply over time. Protective factors such as supportive relationships or educational opportunities are crucial to

breaking the cycle of poverty. Investment in early childhood development, education and family support systems are crucial to mitigate the compounding effects of poverty over the life course.

These findings highlight the complexity of poverty and the systemic nature of its perpetuation. They provide a nuanced understanding of how poverty unfolds over the life course and emphasize structural factors rather than individual vulnerabilities. The study combines quantitative trends with qualitative findings and offers a multidimensional perspective that is essential for the design of effective social policy. It also highlights the need to address poverty at both an individual and systemic level.

In addition, this approach helps policy makers to design more effective interventions by targeting key moments in life when the risk of poverty increases and by addressing the long-term structural causes of poverty. Policies that target critical life stages – such as early childhood interventions, support for stable employment and family support – are crucial to prevent the accumulation of disadvantage that leads to persistent poverty. The life course approach offers a dynamic framework for analysing poverty as it unfolds over time and underscores the need for longitudinal strategies that address the causes of poverty at key turning points in life.

In terms of evaluating the theoretical model of life course issues against the empirical data on poverty among older people in Slovenia, we can conclude that it provides an invaluable framework that offers a roadmap for how to think about, analyse and tackle poverty. It offers rich and insightful knowledge about the interplay of structural and individual factors that cause and maintain poverty over the course of a person's life. It also allows us to account for the complexity and variability of what it means to live in poverty and therefore opens many doors to poverty

prevention and/or reduction, particularly those that prevent the cumulative effects of poverty, as opposed to single interventions with more short-term or immediate effects.

The aim of this paper was to demonstrate the usefulness of the life course approach to poverty reduction. Each of the life course themes presented can be analysed individually and offers specific analytical value. It is undoubtedly most thorough and insightful to consider poverty in the context of all the themes, but this is a complex challenge. The framework also offers the opportunity to analyse poverty from the perspective of each of the key life trajectories (education, employment, family and health trajectories) and how these interact with each other (e.g. how dropping out of school – i.e. the education trajectory – affects employment opportunities (employment trajectory), health, i.e. reduced mental wellbeing (health trajectory), or the future prospects of the dropout's children (family trajectory)). Such analysis can provide invaluable insight into the spillover effects of a particular life event or disadvantage and in turn provide the opportunity to identify more targeted systemic interventions.

A further step in future analysis of the collected material would be to identify the key life transitions and turning points where social and institutional interventions would be most influential in enabling poor people to move out of poverty. According to the above analysis, even if we do not specifically aim to identify these, we can at least identify the following key crossroads in the individual life course: childhood education, transition from school to work, starting a family, health transitions. Interventions at these transitions, such as educational support, labour market policies, health services and social safety nets, can have a profound impact on preventing or mitigating poverty over the life course.

## REVŠČINA V SLOVENIJI SKOZI KLJUČNE TEME PRISTOPA ŽIVLJENJSKEGA POTEKA

*Andreja ŽIVODER*

Univerza v Ljubljani, Fakulteta za družbene vede, Kardeljeva ploščad 5, 1000 Ljubljana, Slovenija  
e-mail: Andreja.zivoder@fdv.uni-lj.si

*Alenka ŠVAB*

Univerza v Ljubljani, Fakulteta za družbene vede, Kardeljeva ploščad 5, 1000 Ljubljana, Slovenija  
e-mail: Alenka.svab@fdv.uni-lj.si

### POVZETEK

Članek predstavlja rezultate kvalitativnega dela raziskave o življenjskih potekih ter vsakdanjem življenju revnih starih ljudi v Sloveniji, ki so živeli in delali v socializmu in kapitalizmu. Raziskava je bila izvedena v obdobju med oktobrom 2023 in aprilom 2024, izvedenih je bilo 33 poglobljenih biografskih intervjujev s posamezniki in posameznicami, starejšimi od 65 let, ki živijo v revščini. Zanimali so nas kumulativni učinki revščine skozi različna življenjska obdobja, izhajali pa smo iz teze o razvojnem tveganju in zaščiti: izkušnje posameznika v enem življenjskem obdobju oz. prehodu vplivajo na vse njegove poznejše prehode in obdobja, ob tem pa bodo delovale bodisi varovalno na posameznikovo življenjsko pot (dejavniki zaščite) ali pa jo ogrozile oz. motile (dejavniki tveganja). Revščine ne razumemo kot statično stanje, temveč kot proces, ki ga oblikujejo ključni prehodi in prelomnice v življenju. Analiza revščine skozi pristop življenjskega poteka nam tako omogoča kompleksnejše in bolj niansirano razumevanje razvoja revščine skozi vse življenje. Rezultati kažejo, da se revščina tesno prepleta z zgodovinskimi, družbenimi in strukturnimi dejavniki, ki oblikujejo življenjske poti posameznikov ter da se življenjske poti zelo razlikujejo zaradi prepletajočih se dejavnikov, kot so spol, etnična pripadnost in primanjkljaki v zgodnjem življenju. Analiza je pokazala na pomembnost časovne dimenzije v smislu, kdaj se določeni življenjski dogodki zgodijo ter da revščina ni individualen pojav, temveč vpliva na celotno družino in včasih tudi na širše skupnosti. Vendar pa rezultati tudi kažejo, da kljub sistemskim omejitvam posamezniki pogosto izkazujejo izjemno odpornost in voljo pri premagovanju revščine.

**Ključne besede:** revščina, stari ljudje, življenjski potek, prehod, povezana življenja, kumulativna revščina, družbeni in zgodovinski kontekst

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