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DANUTA ŻYCZYŃSKA-CIOŁEK
Institute of Philosophy and Sociology
Polish Academy of Sciences

The Roots of Poverty, Poverty at the Root:

The Relation between a Wartime Childhood and Material Hardship in Adulthood

Abstract: The article traces—from life course perspective—relationships between material hardship in middle or late adulthood and early life experiences of people who were children during WWII. It is based on 27 biographical interviews with the participants of the Polish Panel Survey POLPAN and questionnaire data collected from the same respondents. The analysis revealed that all individuals who—according to questionnaire data—experienced prolonged or recurring material hardship in middle or late adulthood, had struggled with (post)war poverty, and often faced other traumatic consequences of WWII. Meanwhile, most of the respondents who did not experience material hardship in adulthood had enjoyed relatively good material conditions during WWII and had not been directly touched by the most traumatic wartime events. While the minority had experienced (post)war poverty, they managed to overcome the difficult past later in life. Social, cultural, and economic capital of their families of origin emerged as an important factor in this context.

Keywords: mixed methods, WWII, poverty, life course perspective, Polish Panel Survey POLPAN

> *We were born before the war—there was poverty then. Then there was the war— poverty again. Then after the war—poverty again. Then we left and started saving, had children. Now, when things could be good, we're sick. So what do we get? A shitty life.*
>
> (Gertruda, a POLPAN study respondent)

> *Indeed, patterns of late-life adaptation and aging are generally linked to the formative years of life course development.*
>
> (Elder, Johnson, and Crosnoe 2003: 11)

Introduction

The main idea behind this article is to trace the relationship between material situation (and particularly material hardship) in middle or late adulthood, and earlier life experiences, especially the formative period of childhood and early adulthood. The analysis presented here is based on data acquired from 27 selected respondents of the Polish Panel Survey

POLPAN, whose childhood and youth coincided with the Second World War and the period immediately afterwards. In this work, I combine qualitative and quantitative approaches.

Theoretical Background and Previous Studies

The life course perspective and studying poverty

The theoretical framework adopted in this study is the life course perspective. This approach rests on five key principles (Elder, Johnson, and Crosnoe 2003; Kok 2007):

a) *The principle of life-span development*: human development occurs across a person's entire life.
b) *The principle of agency*: individuals take an active role in constructing their future trajectories through their choices and the actions they undertake within historically and socially determined possibilities and limitations.
c) *The principle of time and place*: individuals and their life courses are embedded in, and shaped by, historical time and the places where they live.
d) *The principle of timing*: the impact of life experiences and historical events varies according to their timing in a person's life.
e) *The principle of linked lives*: human lives are interdependent, and changes or socio-historical events impact the network of human relations.

Mitchell (2003) adds a sixth principle related to the impact of the past on the future. It states that early life course decisions, opportunities, and conditions affect later outcomes. To illustrate this rule, the author uses the metaphors of "domino effect," "ripple effect," and "chain reaction." She claims that the influence of the past can be viewed on the individual/familial and cohort/generational levels:

> For example, one generation can transmit to the next the reverberations of the historical circumstances that shaped its life history (living through the feminist movement, for example). The timing and conditions under which earlier life events and behaviours occur (e.g., dropping out of school, witnessing domestic abuse) can also set up a chain reaction of experiences for individuals and their families (e.g., reproduction of poverty, a cycle of family violence). The past, therefore, can significantly affect later life outcomes such as socioeconomic status, mental health, physical functioning, and marital patterns. This long-term view, with its recognition of cumulative advantage or disadvantage, is particularly valuable for understanding social inequality in later life […]. (Mitchell 2003).

The life course approach is by no means a homogenous research paradigm. Scholars who adopt it to study poverty vary in the theoretical frameworks they apply and the empirical methods they use (Dewilde 2003). Without a doubt, however, the temporal aspect of poverty is of key importance in this perspective. Some researchers claim that the reasons and consequences of long-term poverty differ so fundamentally from the reasons and consequences of short-term experiences of this kind that they should be classified as separate social phenomena (Walker 1998; Walker and Leisering 1998 after: McDonough, Sacker, and Wiggins 2005). Due to its specificities, the life course approach lends itself particularly well to application in longitudinal studies of poverty and to comparisons between cohorts and generations (Moore 2001, 2005; Potoczna and Warzywoda-Kruszyńska 2009). With it, we can explore the deeper mechanisms that led to

poverty and its long-term consequences. Another important characteristic of this approach, which corresponds with the principles of developmental psychology, is that it views childhood and youth as particularly sensitive periods, when the negative effects of poverty might considerably influence individuals' later lives (the principle of timing). There are numerous publications on this issue, in particular on the effect of poverty in early life on later health history (to mention only a few examples: Hill, Hill, and Walker 1998; Najman et al. 2010; Bäckman and Nilsson 2011; Kalil, Duncan, and Ziol-Guest 2016). The life course perspective is also consistent with works that adopt a structural approach and explore the cumulative aspect of life experiences, aggregated by members of specific social strata and leading to deepening social inequalities throughout the lifespan of particular cohorts (Dannefer 2003). Some researchers complement the structural perspective by the study of risky life events and their poverty triggering effects (Vandecasteele 2011, 2015).

Studies of the long-term effects of the Second World War

A crucial milestone in the development of the life course perspective was Glen H. Elder, Jr.'s comprehensive research (1974) into the cohort of US citizens born in the 1920s. The study, launched in the mid-1960s, focused on the long-term impact of the Great Depression on people who had experienced that economic crisis as children. However, the same cohort entered adulthood during the Second World War, hence the interest of American researchers gradually shifted toward studying the effects of war on life trajectories. In particular, numerous works on the experiences of men who served in the army were published (such as Elder 1986, 1987; Elder and Clipp 1988; Teachman and Tedrow 2004; Laub and Sampson 2005). Europe appears to have produced far fewer studies of the long-term effects of the Second World War on the life course of the individuals (or cohorts / groups) who experienced it. In 1988 Mayer published an analysis of the persistent or delayed effects of the Second World War on the life chances of the German population in the cohorts born in 1900–1930. The data was collected in the 1970s and 1980s. More recent publications on the long-term consequences of the war include Ichino and Winter-Ebmer 2004; Hiltl et al. 2009; Akbulut-Yuksel 2014; Kesternich et al. 2014; Havari and Peracchi 2012, 2017, 2019; Bellucci, Fuochi, and Conzo 2019; Youssim et al. 2021.[1] The most general conclusions from these studies are that children and youth who suffered through difficult, damaging experiences during the war sustained a variety of predominantly negative consequences many years later, even in late adulthood. The consequences affected, among other matters, their educational achievements, labor market outcomes, and health status.

Research Questions

This article offers an analysis of the life courses of individuals born in the years 1928–1942. The main research question is whether—and if so, how—the respondents who experienced prolonged or recurring material hardship in middle or late adulthood differ from the other

[1] Higher interest in the subject of long-term consequences of WWII was undoubtedly stimulated by access to the SHARELIFE data (Börsch-Supan 2019).

respondents in terms of (a) their wartime and postwar material situation, (b) the intensity of difficult and damaging war-related events, such as the death or absence of a parent or loss of shelter, (c) the direct consequences of (a) and (b). In other words, I attempt to ascertain whether poverty in middle or late adulthood in this group can be traced all the way back to their wartime experiences.

Since intergenerational transmission of poverty has been widely described in the literature, I also consider the characteristics of each respondent's family of origin in both groups (those experiencing or not experiencing material hardship in adult life). I assume that families of lower economic and social standing before the war could have been more severely affected by wartime hardship, due to their limited resources (material, social, and cultural). Therefore, the respondents' situation after the war could have resulted from a combination of pre-war circumstances and wartime experiences. This gives rise to an additional research question: is there a difference between the two groups of respondents in terms of their family of origin's pre-war social status and material situation?

Data and Method

I used quantitative and qualitative data obtained from respondents of the Polish Panel Survey POLPAN (www.polpan.org, Tomescu-Dubrow et al. 2021). POLPAN is a panel study of the social structure in Poland, with seven waves delivered so far: at the end of 1987 and beginning of 1988,[2] and then in 1993, 1998, 2003, 2008, 2013, and 2018. In each wave interviewers talk to the same respondents, and since 1998 young cohorts have regularly been added to the sample. Although POLPAN is a quantitative survey, executed on a large, national sample, it has also been expanded by additional qualitative elements (cf. Tomescu-Dubrow et al. 2019; Filipkowski and Życzyńska-Ciołek 2016). Among the new components are biographical narrative interviews, conducted in the years 2014–2019 with selected POLPAN respondents from the older cohorts. One of the topics of the interviews is the war experiences of the narrators—data not provided through the core POLPAN survey. While selecting respondents for the biographical project, researchers aimed at maximum diversity in terms of education, socio-occupational category (at the time of the interview if the respondents were professionally active, otherwise in the past), region and place of residence (size of locality). Quite naturally, female respondents dominated in the "biographical sample," due to the general higher number of women in the cohorts of Poles chosen for the qualitative study (researchers interviewed 28 women and 21 men). In the context of this article, it is important to note that the selection criteria for respondents did not include their material status but, as emerged in later analyses, the side effect of the remaining criteria was that the narratives acquired in the fieldwork came from respondents who varied widely in this respect.

The analyses presented in this article are based on: (a) the biographical interviews discussed above, and (b) POLPAN survey data from the same respondents. The following algorithm was applied:

[2] Further in the article, for the sake of convenience and commonly adopted practice, I will use 1988 to refer to this wave of POLPAN.

1. In step one, of the total 49 biographical interviews I excluded those obtained from respondents who (a) were not interviewed in all six waves of POLPAN prior to the biographical project (3 cases), (b) at the time of the outbreak of the Second World War were 14 years of age or older, which means that by that point they could have completed primary education (in a 7-grade public school), and by the time the war ended they had become adults (also 3 cases).
2. For the remaining respondents, I analyzed—case by case—indicators of material hardship which were present in (or were possible to reconstruct on the basis of) the POLPAN survey data from the six waves (1988–2013).[3] I distinguished two categories of indicators: objective and subjective ones. As an objective indicator I adopted living in a household that fell below the relative poverty line in the year of the survey. Subjective thresholds were related to a declared sense of material deprivation (e.g., not having enough resources to satisfy basic needs such as buying food or paying bills).
   It was possible to obtain the objective indicator in every wave of the survey and for a vast majority of respondents. In a few cases, however, it was impossible to calculate for a given person in a given wave since the respondent did not provide enough data (usually no information about total household income). I decided to exclude one such case where this situation occurred in more than one of the six waves of POLPAN. Subjective indicators were available for all survey participants for 1993–2013 (in 1993 this section was particularly extensive; hence I used as many as three subjective indicators for this wave). In 1988, only some of the respondents were asked to make a subjective assessment of their household's material situation (and this was done using different questions from those used in later waves). Detailed information about the selection and structure of indicators used in the article is provided in the Annex.
3. If at least one indicator for a given wave reflected material hardship, that is, it was "positive" (regardless of whether it was subjective or objective in nature), I classified the respondent's household as having material problems at that time. Based on this rule I identified two groups of respondents. The first group (initially 15 individuals but ultimately 14[4]) consisted of respondents whose households had material problems at least in three waves of the POLPAN (out of the six included in the analysis). For example, if in 1988, 2003, and 2013 person A declared that in the past year their household had insufficient resources to cover the cost of food or bills, they qualified for this group. The same holds true for person B, if they declared lack of resources to buy food or pay the bills only in 1993, but in 1998 and 2008 their household was below the relative poverty line. In the article, this group is labeled as "experiencing material hardship in 1988–2013."

[3] Wave seven of POLPAN survey was conducted in 2018, and most of the biographical interviews were executed earlier. Moreover, not all narrators took part in wave seven. Therefore, I do not take into account questionnaire data from the latest POLPAN wave.

[4] Initially, this group included one respondent who did not report insufficient resources to buy food or pay bills in any of the relevant POLPAN waves (all subjective indicators were negative) while his household remained three times below the relative poverty line. A biographical interview with this person indicated that his material situation in 1988–2013 was rather stable and good. After thorough consideration, I eventually decided to exclude this case from the analysis. The low income, below the poverty line, could have been a result of not counting (mistakenly or intentionally) part of the household income to the sum declared in the POLPAN survey.

The second group comprised 13 respondents for whom both subjective and objective indicators of material hardship in all POLPAN waves included in the analysis were negative (i.e., indicated no material problems). This group was named "not experiencing material hardship in 1988–2013."

To summarize, I finally arrived at 27 biographical interviews and corresponding POLPAN survey data. The selected respondents were born between 1928 and 1942. In 1988, when the first wave of the POLPAN survey was executed, they were aged 46–60.

In this article, I used POLPAN survey data to distinguish the two groups described above, as well as to make preliminary comparisons between them. These comparisons are limited to the analysis of frequency distributions and, as such, do not need any further methodological explanation. In the case of qualitative data, however, additional information may be useful. The intention of the authors of the biographical project was to conduct the research using the method of Fritz Schütze's (1983, 2016) autobiographical narrative interview, which means that the first, fundamental phase of the interview should consist in the respondent's free-flowing narrative of their own life. In practice, the conversation often took the form of an unstructured, in-depth interview, usually with longer narrative fragments (Filipkowski and Życzyńska-Ciołek 2019).[5] Furthermore, the study was a kind of methodological experiment and it was not aimed (especially initially) at exploring any specific subject or sociological problem (in particular, the war experience). The researchers did not have a predetermined list of topics to be addressed or questions to be asked. Nevertheless, their aim was to obtain the fullest possible *life story* of the respondent. Therefore, as far as significant historical and political changes are concerned, if the interviewee did not mention the Second World War or the period of transformational changes at the end of the 1980s and beginning of the 1990s, the researchers usually asked about these events.

Biographical interviews can be analyzed in many different ways. In my analysis, I treated the biographies *as a means* (Helling 1990) to identify differences in early life experiences across the two selected groups of respondents. Thus, I focused specifically on those parts of the biographical narratives that related to childhood and early adulthood, with particular attention to the impact of the events of the Second World War and the postwar period on this phase of the respondents' lives. In the first step, through careful reading of the interviews, supported by the use of MAXQDA software, I identified ten partially overlapping thematic categories relevant to my research questions: (1) the material status of the respondent's family before the war, (2) the respondent's parents—what they did before the Second World War, what their life was like during the war (in particular, whether they survived), (3) the material situation of the respondent's family during the war, (4) traumatic experiences of the respondent's family during the war, (5) the respondent's own experiences during the war, (6) the respondent's education during the war, (7) migration of the respondent's family (forced or not) during or after the war, (8) the material situation of the respondent's family after the war, (9) the respondent's education after the war, including the decision to (dis)continue education, and (10) other important events or circumstances. In the next step, for each of the groups (experiencing or not experiencing material hard-

[5] The average interview length among the 27 selected interviews was 1 hour and 49 minutes (the shortest one was 45 minutes and the longest—3 hours and 19 minutes).

ship in 1988–2013) I created a table in which the columns were assigned to individuals and the rows to the thematic categories. I then filled the tables with short summaries of the information presented in the interviews. This procedure allowed me to see the events described in the interviews both in the perspective of a single biography and in a comparative perspective (between cases). I then analyzed the table for the group labeled "experiencing material hardship in 1988–2013" and compared the results to the data on the other group.

Results

Presentation of the results begins with a preliminary comparison of the socio-demographic characteristics of the respondents in the two groups, followed by an attempt to reconstruct the basic information about their families of origin (based on POLPAN survey data). The next, main part of the "Results" section presents an analysis of the biographical interviews with the respondents who experienced material hardship in 1988–2013. In the subsequent part I compare the results of this analysis with corresponding data referring to individuals who did not experience material hardship in 1988–2013.

Preliminary comparison of socio-demographic characteristics

Table 1 presents the basic socio-demographic characteristics of the individuals, qualified into two contrasting groups on the basis of POLPAN survey data: experiencing vs. not experiencing material hardship in 1988–2013.

As it turned out, the majority of respondents who experienced material hardship were women, while in the other group, the ratio of men to women was roughly equal. There was also marked difference between the groups in terms of education levels. In the former group 10 respondents declared having an education below the secondary level, compared to only one in the latter group. When the biographical interviews were conducted, among the "material hardship respondents" as many as 12 were widowed, while there were only five widows or widowers in the other group, plus two divorced individuals (the other respondents were married).

In terms of occupational history (not included in Table 1 but reconstructed from biographical interviews), in the group I qualified as afflicted by material hardship on the basis of POLPAN survey data, five respondents had formerly supported themselves mainly as farmers. The group included also two public administration employees, one accountant and one skilled manual worker. Two other respondents initially accepted short-term jobs in a variety professions, and then their occupational situation stabilized. One started working at a telephone exchange; the other found employment in trade. The professional biographies of the remaining three respondents did not lend themselves to clear qualification. Two worked predominantly as seamstresses but also took other jobs. The third worked as a hairdresser for a short period of time and then was a homemaker. However, as emerged from the biographical interview, in that period she also worked a lot at home helping her husband breed aquarium fish for sale. When the biographical interviews were being conducted, all the respondents in this group had retired and were receiving retirement

Table 1

Sociodemographic information about respondents (a) experiencing material hardship (b) not experiencing material hardship in the years 1988–2013

Gender	Individuals experiencing material hardship 1988–2013 (14 respondents)	Individuals not experiencing material hardship 1988–2013 (13 respondents)
Gender		
Women	13	7
Men	1	6
Education		
Elementary not completed	2	—
Elementary completed	4	—
Basic vocational[a]	4[b]	1
General high school	3	1
Vocational high school	—	2
Post high school	1	2
College or university	—	7
Marital status at the time of the biographical interview		
Married	2	6
Widowed	12	5
Divorced	—	2

Source: POLPAN 2013 data.

[a] Basic vocational or equivalent education.
[b] In the biographical interview, one of the female respondents in this category insisted on being qualified under primary rather than vocational education.

benefits (including one who received a widow's benefit[6]). One continued to work part time (as a janitor and seamstress), and one was helping her son on his farm.

In the group of respondents whose questionnaire data did not indicate material hardship, most spent long stretches of time, often their whole professional lives, in one job or in similar jobs, usually in state institutions or state-owned companies. In this group there were three teachers, two nurses, one medical doctor, two public administration employees, a musician, three men who worked in various technical jobs requiring conceptual work—including managerial positions—and one foreman-assembler who continued to augment his income on retirement by working as a "handyman" for a kindergarten. At the time of conducting the biographical interviews, none of the respondents in this group remained professionally active, either full- or part-time.

This preliminary comparison highlighted the differences between the two groups. First, compared to the better-off respondents, the group who demonstrated material problems in 1988–2013 were more often women, were less educated, had less prestigious and generally lower paid jobs in the past, changed jobs more often, and were widowed at the time of the interviews.

[6] In Poland in specified cases a spouse is entitled to continue collecting their husband's/wife's retirement benefit after their death.

Family of origin, childhood and youth in light of the POLPAN survey data

Unfortunately, the POLPAN survey does not offer information about the material status of the respondents in their childhood and youth. However, data sheds light on their original social group and family. This information is presented in Table 2.

The above data indicate that people who experienced material hardship in 1988–2013, as indicated in POLPAN survey data, were more likely than members of the contrasting group to come from rural backgrounds and large households and have less educated parents. This suggests that even before the war the material status of their families of origin might have been worse than that of families in the other group. Only the last variable in Table 2—whether the respondent's father was alive when the respondent was 14—offers a counterintuitive outcome: in the "material hardship group" only one respondent had no living father at that time, while in the contrasting group there were three such respondents.

Childhood and early adulthood in the biographical narratives of the respondents who experienced material hardship in 1988–2013

Reconstructing the pre-war living conditions of the narrators' families was made difficult by the fact that of the fourteen interviewees whose narratives I analyze in this section, two were born during the war and a number of the others were too young to have any memories from pre-war times. Some did quote facts they had heard secondhand from their parents. Three women were convinced that their families had been relatively well off before the war. Another three claimed quite the reverse—that their families had suffered material hardship or even extreme poverty. The remaining narrators did not provide clear information on the subject. One woman said her mother had fallen seriously ill and died before the war. She had spent the wartime with her father and stepmother. The other narrators were living with both parents when the war broke out (including one case where the parents were not married).

All the respondents born before the outbreak of the Second World War (12 individuals) spoke of the war (spontaneously or prompted by the interviewer). The stories of their families in that period are predominantly quite dramatic. Four of the narrators lost their fathers[7] to violence or to disease and lack of access to medical care. The father of one female respondent became ill and died shortly after the war—a fact she blamed on his poor mental condition, which was caused by his inability to return home (their family village was located on territory that became part of the Ukrainian Soviet Socialist Republic after the war). Two other fathers were conscripted (including one who, as a Silesian, was drafted into the German army), became POWs, and remained away from home throughout nearly the entire war; the third remained imprisoned for a time that is difficult to determine but was much shorter. A father's death or absence, besides being a trying experience psychologically, also undoubtedly compromised the material situation of a respondent's family, particularly because in the pre-war period men were generally the main and often the only breadwinner.

In some cases the respondent's family lost their home during the war: they lost the flat they were renting, or their house, with all the outbuildings, was completely destroyed.

[7] Three were under 14—which renders information from the biographical interviews inconsistent with the survey data quoted earlier (in Table 2).

Table 2

Family of origin of respondents who (a) experienced material hardship (b) did not experience material hardship in the years 1988–2013

	Individuals who experienced material hardship 1988–2013 (14 respondents)	Individuals who did not experience material hardship 1988–2013 (13 respondents)
Paternal grandparent's profession (socio-occupational category)[a]		
Farm owners	10	7
Labourers in agriculture, forestry, and fishing	2	—
Skilled manual workers	1	—
Missing data	1	6
Profession of father or carer when respondent was 14 years old—socio-occupational category[b]		
Farm owners	8	2
Business owners	1	—
Labourers in agriculture, forestry, and fishing	—	1
Sales and service workers	1	—
Manual workers in elementary occupations	1	4
Skilled manual workers	2	1
Foremen	—	1
Unskilled workers in services and trade	1	—
Administrative workers and middle-level specialists	—	2
Technicians	—	1
Missing data	—	1
Father's education		
Elementary not completed	7	1
Elementary completed	5	10
Basic vocational	2	—
Vocational high school	—	1
College or university	—	1
Mother's education[c]		
Elementary not completed	9	2
Elementary completed	3	8
Basic vocational	—	—
Vocational high school	1	1
General high school	—	1
College or university	—	—
Missing data	1	1
Number of siblings[d]		
0–2	3	8
3–5	8	5
6–11	2	—
Don't know	1	—
Was respondent's father alive when the respondent was 14[e]		
Yes	13	10
No	1	3

[a] Source: POLPAN 1988. Respondents were asked about grandfather's profession at the same age as the age of the respondent at the time of the interview. Responses were coded by the researchers into predefined categories.

[b] Source: POLPAN 1988. If the respondent had no living father at the age of 14, they were asked about the father's last profession; In the case of father not working at the time, respondents were asked about the closest period of his professional activity; In the case of 'don't know', respondents were asked about the profession of the caregiver. Responses were coded by the researchers into predefined categories. The data should be approached with caution: In many cases the respondents turned 14 during or shortly after the war, in the time when people often accepted any type of work, often random and short-term, not necessarily in the profession they had before the war or a job they would adopt a couple years later.

[c] Source: POLPAN 2003.

[d] Source: POLPAN 2008.

[e] Source: POLPAN 1988.

Two women said their families had had to leave their homes behind when escaping from Ukrainian nationalists in the territories that were no longer within the borders of Poland after the war. In other cases, the loss or destruction was caused directly by military operations, the necessity to leave the house unattended to escape the approaching front, or by theft or fires. Below I present two quotes illustrating these kind of dramatic situations, which resulted in the temporary homelessness of the respondents and their families.

The front was right here on the Narew river, and they chased us out. Everything was completely destroyed, down to the foundations. They didn't burn it but took it apart to build the trenches and burnt the buildings in winter. [Interviewer: Your house, right? Where you …] *Not only the house, the barns and all, anything made of wood, they burnt it all. We were in* [village name]*, right here, and they chased us away, because it was directly on the frontline. We came back when the Germans moved on; the Russians drove them away, so we came back and saw the only thing that was left was the root cellar, the kind where you store potatoes. And that's where we lived…I don't know exactly…two and a half, three, three and a half years…we lived there.* [Interviewer: In that cellar?] *In the cellar. We were lucky to have a place, any place*. (No. 22, M, 17)[8]

Anyway, the fire was before Easter. […] I can still remember that night. I think I had a cold; I had serious kidney problems—all swollen. And I was waiting to get some coal, at the train station—waiting for the coal ration. Somebody yelled there was [a fire—DŻC]. *And I already had the kidney problems. My legs were all swollen, like balloons. I was little, small—I'm small now, let alone when I was 10, 11. So I ran back…but* [the neighbors—DŻC] *carried out some stuff, helped us, carried out our possessions, those…What furniture—there was no furniture, just some* [poor quality furnishings—DŻC]*, because my mother had sold whatever she could, to survive; she sold the wardrobe…People from the countryside came and bought it dirt cheap. For food. So we were left with only the clothes on our backs, covered in them. It was snowing, all that. That's how we spent the holiday. That was our Easter*. (No. 39, F, 12)

Most of the narrators spoke about the time of war as a period of extreme hardship. Their families experienced the loss of family members or relatives, a variety of life-threatening situations, diseases, loss of shelter, as well as the ensuing poverty.

Several respondents talked about hunger. Their families had to make extraordinary efforts to obtain even basic foodstuffs.

We had soured rye-flour soup for breakfast, soured rye-flour soup for lunch, and… [Interviewer: in the evening?] *…for a change, soured rye-flour soup. Then my mother went—when they took Żory, the mill was on fire—with the neighbors, with my brother,* [they took—DŻC] *a trolley and went to Żory to get some grain. They brought it back and so we had grain but it stank of smoke. So we rinsed it, dried it, and we made the sour soup. You'd grind it in a grinder and that's how you got flour*. (No. 48, F, 10)

For families coming from the countryside, owning (and preserving) a cow was often a matter of survival, as indicated by the quotes below.

We walked around the empty fields. We had a cow; we brought her all the way from the East. We needed to feed her. I remember picking leaves from beets that hadn't been harvested. We needed them to keep the cow to have our own milk. (No. 42, F, 17)

And my mother and uncle—we were going to stay with my mother's relatives, and then the Russkies [Soviet soldiers—DŻC] *came and took away the cow. I remember my mother begged, 'Please, don't take it away! Don't take away the cow; we have children; don't take away the cow…' They took it. And we went to relatives in* [village name]. *We lived there under the building. There was this large cellar and we stayed in the cellar*. (No. 16, F, 7)

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[8] In parentheses, I provide the number of the interview (according to the internal numbering within the biographical project), information on the gender of the respondent (M—male, F—female), and their age in 1945—at the end of World War II. In a few cases, the age has been altered by one year to protect the identity of the respondents.

The narrators recalled that the wartime hardship—particularly where men were missing—necessitated a shift in household roles. Women (mothers) who had not worked before the war, now needed to support the family, that is, earn money and provide food for their children. These efforts were at times humiliating and risky (such as illicit trade) and often physically and mentally exhausting. Women who used to work the land with their husbands, in their absence also performed the heavy manual tasks that earlier had been considered typically masculine. The narrators also often spoke about children working to lessen the burden on the adults and help the family survive. Children took care of younger siblings, traded, and produced goods for sale:

I walked to Poświętne, you know, it's like seven kilometers—walked all the way as a kid. We brought buttermilk and cheeses. They brought Jews […] to work; so we took the cheese—all the produce—and they bought and paid for them. At the beginning they didn't keep Jews so strictly separate. When the Germans were here I sold vodka […]. I needed to help my parents. I sold vodka—me and another girl—and this adult woman. […] I had small siblings; my mother worked as … [as hired farm help—DŻC]. *And I cried my eyes out but had to look after the little ones. I had to feed them and change their diapers. My sisters—one was born in 1943, still a baby—when our mother had to work all day long, and I was twelve. So my childhood—nothing to talk about—it was terrible*. (No. 09, F, 14)

I could knit sweaters, even though I was so young. […] I knitted some sweaters and they brought food, flour, cereals, this and that, and you know, somehow we survived the winter. (No. 43, F, 17)

As emerges from the interviews, some of the older narrators had their education cut short during the war, or at least interrupted for a time, or—in the case of younger respondents—it was not possible to start learning.

I didn't go to school because it was occupied by the Germans. My mother taught me to read and write. (No. 06, F, 10)

Our school was very big, but they closed it down during the war. (No. 03, F, 10)

As the quote below indicates, even if there were secret classes in the neighborhood, for some respondents attending them was impossible for financial reasons.

Under the Germans what we had was secret schools, secret classes. But later parents couldn't afford it, because the secret classes cost money. (No. 09, F, 14)

While some of the respondents did not talk about wartime poverty, perhaps because they were too young to remember it, or perhaps those times were not so hard for their families, it is striking that post-war hardship appears in all 14 narratives. It was either a direct consequence of the events that occurred during the war, or of post-war unrest, violence, forced relocations, or political conflicts. In some cases it was to some extent independent of what had happened during or after the war (such as in the case of a large family with many children). The two quotes below illustrate the situation of respondents who lost their fathers and family property during the war.

We found two sisters of my father, but you know how families are—a woman with two children, no husband—so people took advantage. We would herd cows. I mean I would, 'cause I was the older one. And my mother [worked—DŻC] *in the fields and did sewing. And we had nothing. I can see it like it was yesterday. I was in the first grade and in the afternoon my mother would do sewing work for millers, after working in the fields, in the*

evenings, sometimes at night. I remember climbing though a basement window to go buy some bread and butter, because they wouldn't feed us. (No. 18, F, 6)

When I think back on all we lived through I wouldn't want to be eighteen again. It was all extremely difficult. Father died, everything was in ruins. They took away his horses. All we had left was one cow. Everything was gone; we returned to nothing. Nothing to…not a piece of bread. […]. When the Germans left, the Russkies came; I was eighteen. How do you start building if you have no way to transport things? Nothing here and nothing there. (No. 22, M, 17)

In some families the situation was so difficult that one or more children were sent to wealthier relatives.

And in 1946, in December […] they burnt down half of our village.[9] *Our buildings were the first to go. We were asleep. […] When my mother woke up our window panes were already cracking from the fire. […] After the fire, we lived with our sister in her flat, in her two rooms. She already had two children and we stayed with them. My older sister lived with my brother and my other sister also stayed with him […]. Mother sent me to stay with an uncle she didn't get on with. You know, she was right not to like him. They were impossible to like. […] It was all a result of them burning down our home. You became like a stray, moved around…* [Interviewer: To other people's houses?] *Right, to other people.* (No. 03, F, 10)

Several respondents mentioned the experience of hunger in the post-war years.

Then I moved [for work—DŻC] *in a canteen. And it was only because we could get something to eat. There were all kinds of situations. We went foraging for food in German attics. We found some dried food there, potatoes, vegetables…The soup was good, with the veggies. Germans kept so much food in the attics. I remember dried veggies, potatoes in large paper sacks. All kinds of things—bread. They did manage to take some with them, but what they didn't manage to take they left behind in the attics. You were really lucky if you found it.* (No. 42, F, 17)

The post-war politics of the Polish state also contributed to the poverty of some families.

So there it was—my father was imprisoned in 1939 and came back after five years. [Sigh.] *He got into politics. When he got into politics; they got him and sentenced him. Because he was a supporter of the pre-war Poland, against communism. He hated communism—he got sentenced.*[10] *[…] So my father was gone again and my mother was alone again. I mean, it got so bad, because after the sentence everything was taken away from us. They took it all and we had to leave with little more than the clothes on our backs. […] [T]hey took everything apart, anything of value—the UB* [Public Security—DŻC] *people—they drove up in cars and* [took away—DŻC] *anything of value. Because* [my father—DŻC] *was deprived of civil rights for some time.* (No. 39, F, 12)

[A]fter the war, there was this thing they called the quota—we needed to give up some of the harvest to the state. They paid very little. My father would take grain and we had to provide meat and wool. (No. 34, F, 3)

Material deprivation was often associated with illnesses that affected the respondents themselves or their family members. Parental health problems influenced the situation of children.

A lot of times—I remember from my childhood—when other children went on a school trip, with the teachers leading them along, I had to stay and work. I would be working in the fields and there they were on their trip, so my mother would hide me between the vegetable beds […] She covered me, told me to lie down to make sure the other children don't see me and tease me that I'm not going on a school trip and am pulling weeds instead. She

[9] It was a pacification of the village as reprisal for the supposedly communist sympathies, deployed by the unit of WiN, commanded by Zdzisław Broński, nom de guerre *Uskok* (WiN—Freedom and Independence—Polish underground anti-communist organization founded in September 1945).

[10] When asked directly, the narrator said that her father was 'I guess a member of WiN.'

explained that I couldn't go because mummy was ill and daddy was ill, too. There was nobody else who could help. We did not have enough money to hire someone—nothing to pay with. (No. 35, F, 3)

For the younger respondents, the main practical consequence of the difficult post-war situation was having to work to help the parents, and for the older ones, having to become self-sufficient early, to lessen the material burden on the family. The narrators' decisions (or the decisions of their families or caregivers) related to their education were taken with the entire family in mind. Four respondents recalled that they had had to quit school early (they did not go beyond primary education) because of the family situation. One narrator, who was in the care of her stepmother during the war, remembered that the woman kept her from going to school. While the reasons were not clearly explained at that point in the interview, taking other parts into account, it could be surmised that cost was a key consideration. The narrator eventually completed primary education—quite probably encouraged by one of the teachers and thanks to her own determination—and later went on to receive vocational training. Two respondents at some point stopped going to secondary school; they explained that this decision had been caused by their mothers' illnesses and the necessity to look after younger siblings and contribute to the household's income. Another narrator changed plans for the same reason: she started an apprenticeship with the local tailor instead of going to a vocational school. One woman respondent, a member of a poor household, stopped studying after primary school due to her own poor health resulting from a failed surgical procedure. Another female respondent completed a sewing course only with the help of her aunt: the families of the trainees did not pay the teacher but "took turns to bring her lunch" (interview No. 25), and the narrator's mother could not afford it. Only four respondents did not mention the need to reduce educational plans or aspirations due to difficult circumstances (of the narrator or their family). However, in one of the four cases, such a situation can be surmised from the broader context of the narrative. In terms of adults supporting the educational aspirations of the narrators, only in the above-mentioned interview No. 25 was the young person encouraged to keep studying (interestingly enough, not by the parent). The respondents' households experienced material hardship after the war, which contributed significantly to the respondents' "lack of childhood" or "shortened childhood" (Tarkowska, Górniak, Kalbarczyk 2006). However, what is also important was the lack of psychological support for children going out into the world. Some of the parents were ill, or broken by their wartime experiences and losses, and unable to support their children materially or emotionally. They themselves needed help. It is likely that such a situation influenced the young people by shaping specific, suboptimal psychological mechanisms, such as parentification (Wasilewska 2012).

According to some narrators, the post-war school system was not fully functional either:

[A]fter the war it took a long time for them to open the school. Something was not going right. It was open but in practice it didn't work. There were so many of us in one classroom […] around forty kids. We had one Polish textbook between all of us. […] We took turns; each day a different kid could take it home with them and bring it back. […] Our class tutor was Mrs. [surname]. *She taught Polish. We did learn some Polish. She often went to Lublin and brought bits and pieces—anything that had print on it, letters […], just to help us learn to read. It was all a mess, torn pieces—it wasn't whole pieces, just fragments. I mean there were whole sentences and there were torn off ones. […] If you had the time, you went to school; if not, you didn't. Nobody cared if you were present or not. Nobody took attendance.* (No. 03, F, 10)

Unsurprisingly, first employment in such circumstances was a matter of necessity (to help the parents), or of simply taking the only available job opportunity. Some respondents remained in their village, where they helped to rebuild family farms that had suffered in the war, and then started their own farming enterprises. Some female narrators—often encouraged or helped by older siblings, relatives, or friends—migrated to larger cities. Their first jobs were predominantly neither prestigious nor well paid. With time, some succeeded in securing better employment, promotion, education, a flat of their own, and—to some extent—stabilized their life and material situation. Sometimes, however, this path was disrupted by different factors, some of which I mention at the end of the article.

Childhood and early adulthood in the biographical narratives of the respondents who did not experience material hardship in 1988–2013

How do the above narratives compare with the war and post-war childhood and youth of respondents from the other group—the individuals who did not experience material hardship between 1988 and 2013 (according to the POLPAN questionnaire data)?

First, in this group only one respondent spoke about the difficult circumstances of his household before the war. Meanwhile, four respondents mentioned facts that might indirectly attest to the good material situation of their families (such as ownership of a large farm, the fact that the family had a new house built shortly before the war, or the trading skills of the father, who was a talented salesman and brought new dolls for his daughter). When asked directly about the family's economic status before the war, some respondents suggested their household had belonged to the lower, less affluent strata. However, the knowledge was rather "theoretical" and the narrative did not reveal personal experience of poverty:

[B]oth my parents came from the countryside, from moderate-income families, farming households. […] There surely were no riches. My father was a manual laborer and there were five children in the family. (No. 37, F, 15)

We—my parents were never part of the richer class. So for them what happened after the war was social promotion. My father was a manual worker all his life and there [after the war—DŻC] *he was, suddenly, a secretary*. (No. 38, F, 11)

As for the wartime memories in the narratives, in this respondent group there were far fewer narrators who talked about extreme poverty. Difficult material circumstances during the war were mentioned by four of the total thirteen narrators (however, it should be noted that in three of the four cases, the individuals described extreme adversity). In the remaining interviews the respondents hardly ever mentioned the topic of material living conditions.

Among the respondents in the "not experiencing material hardship group," one person had lost a parent—their father—in the war (but one respondent's father died before the war, in 1935, and another respondent's father in 1948, as an indirect result of the war events). It should be remembered that according to the interviews, in the "material hardship group" there were four respondents affected by the death of a father during the war. The two groups were not different (at least in terms of numbers) in regard to the prolonged absence of fathers, who were either conscripted or imprisoned: in the group discussed in this section, as in the "material hardship group," three narrators were affected by it.

Again, as in the other group, the respondents in the group "not experiencing material hardship" often spoke of the loss of their family home. However, their parents were less likely than the parents of narrators from the "experiencing material hardship group" to be farmers (village dwellers), so the loss of their home was less often equal to the loss of a farm—the family source of income.

Although the war also caused some narrators in this group to stop studying, there were far more cases than in the other group where a respondent said they continued to receive education during the occupation, be it in a traditional form (at school) or in secret classes paid for by their parents:

And then as usual, back to school. We went to school all the time. Because we were not in the General Government, I went to school from the beginning. I was seven when I first went to school. I did my first, second, and third grade during the occupation. […] So when it comes to school, I had no breaks. […] We had very good teachers—teachers from before the war. […] They did an excellent job teaching us. (No. 12, F, 11)

I went to school, because it was a public school. […] I learnt [German—DŻC] *during the occupation, my mother sent me to school.* (No. 10, F, 15)

My mother said I had too much time on my hands and needed to be kept busy. So, I started playing the violin. (No. 11, M, 13)

Especially the last account reveals the impact of people in the nearest environment on the educational opportunities provided to the narrators during the occupation. This was by no means an isolated case and was also the result of belonging to a particular social strata. Alternative educational opportunities (when public schools were closed) seemed to be more available to and used by families that had higher socio-economic status before the war (of course, such a claim must be established on the basis of the available data). The place of residence was also a significant factor. While in the "material hardship group" most of the narrators spent their childhood in villages, in the group discussed here roughly half spent their childhood in a city, which no doubt provided them with better access to educational opportunities.

Experience of post-war poverty is where the two groups show a marked difference. In the group discussed in this section, it is mentioned in four out of thirteen interviews, including one case where the experience was brief. While in the remaining interviews narrators sometimes mentioned difficult housing conditions or the general scarcity that was the common post-war experience ("after the war, people in the countryside were poor, miserable," "everybody was poor after the war"), their stories were not as dramatic as the accounts of the respondents in the previous group.

In the interviews with respondents who did not experience material hardship in 1988–2013 there was hardly a case of a child having to forgo education after the war due to the need to help the family, as was so typical of the other group. The dilemma of whether to "study or start working" was mentioned (in varying degree) only in two interviews. The respondents quite frequently mentioned having received encouragement and concrete help from friends or relatives to continue studying. Again, it is worth remembering that this was most probably related to the respondents belonging to social strata with higher standing and educational aspirations, where children's education was viewed as an unquestionable asset.

In general, the narratives of this group were less likely to paint a picture of wartime as a series of disasters and traumatic experiences. This, of course, does not mean that the suffering of those people who talked about such hardship in the interview can be disregarded. I wish to note that the various difficult circumstances related by the narrators were not "evenly distributed" among all the interviews. Instead, a string of critical events (e.g., a father's death, the loss of shelter, post-war poverty) was often reported by the same person. While most of the narrators from the group "not experiencing material hardship" survived the war and post-war period in relatively acceptable or even good material circumstances, without experiencing the most traumatic kinds of events, I would qualify four narratives in this group as very dramatic and attesting to the experience of abject poverty.

Summary and Discussion

The life courses of most people born in Poland between 1928 and 1942 were significantly affected by the Second World War and related events (*the principle of time and place*). The consequences of the war were made more acute by the fact that they coincided with a particularly important, formative period in the lives of these persons (*the principle of timing*). Individuals who were (very) young at the time of the war were subject to *the linked lives principle* in a variety of ways: their fates were largely determined by what families they grew up in and what happened to members of their families during the war. In many cases *the past* of these individuals *shaped their future*: Wartime and post-war experiences had a strong and lasting effect on their adult lives, for example, by making it particularly difficult to escape poverty. On the other hand, through *the principles of life-span development* and *agency* (and quite probably also other factors), some of the people who experienced wartime hardship in their childhood and youth succeeded in overcoming internal (psychological) and external obstacles to build a satisfactory life, including in the material sense.

The analysis discussed in this article revealed that the two groups—individuals who experienced material hardship in 1988–2013, and respondents who escaped such experiences—differed in terms of (a) their material conditions during and especially shortly after the war, (b) the intensity of various difficult and damaging war-related events, such as the death of a parent, or the loss of a family farm—the source of income, (c) the direct consequences of (a) and (b), which consisted above all in the (im)possibility of the respondents' continuing their education. All the narrators in the group of individuals who, according to POLPAN survey data, experienced prolonged or recurrent material hardship in 1988–2013, also reported extreme poverty during or—more often—shortly after the war, and many of them also went through other traumatic war-related events. The most common consequence of difficult life circumstances in childhood and youth was the decision to discontinue education and instead to go to work to help parents or become self-sufficient. The respondents in this group could not rely on their parents for support in order to continue their education. The histories of the respondents who did not experience material problems in 1988–2013 varied. According to the narratives, most of these individuals lived through

the war and the first post-war years in *relatively* neutral or even good material circumstances and escaped the most traumatic experiences. While some did experience extreme poverty during the war (and in some cases other destructive events as well), later in life they managed to stabilize their material situation at a relatively good level. The analysis suggests that the social, cultural, and economic capital of the respondents' families of origin was a factor that might have significantly impacted the respondents' wartime experiences and affected their later life.

This analysis obviously has certain limitations. The nature of biographical narratives is constructivist and interpretative. Therefore, we may wonder whether the absence of dramatic wartime memories in a narration proves that the respondent's experience was relatively neutral, or that they are in denial of their difficult experiences, fading them out of their awareness (Schütze 1983). On the other hand, highly dramatic narratives may also be questioned, for example as secondary memories shaped by the stories of the respondents' family members or even by public discourse. Separating *life story* from *life history* would require a thorough exploration of each case, and even this might not yield unambiguous answers about the "facts" or "what really happened."[11] However, a more detailed analysis of individual cases would allow for a better understanding of the psychological mechanisms underlying the life courses of particular respondents and the way they talked about their wartime experience.

In this context, the question may arise as to why I did not use any of the existing methods designed to analyze biographical interviews. My answer is that these methods are geared either to analyzing single biographies or, more often, to comparing cases selected for contrast. Meanwhile, my aim was to compare two predefined groups of respondents, using all 27 interviews. Moreover, in the Schütze's method—which was used to interview the POLPAN respondents—it is strongly recommended to perform the analysis in a group, which was not possible in this case. Therefore, I decided to use my own method, although I am aware that I may be criticized for treating qualitative data too superficially or for quantifying it.

There is also another reservation that I would like to express: neither of the two groups analyzed was homogenous with regards to the respondents' economic status in 1988–2013. There was quite a significant diversity within each of them. The "material hardship group" could potentially include a person for whom all indicators in each of the six waves of the survey were positive, as well as a person for whom only three indicators (in three different waves) were positive. In the "not experiencing material hardship group" the diversity was even wider, ranging from a retiree of modest means to an unmistakably affluent person. The only common denominator there was the fact that these individuals did not experience lasting and dramatic poverty in the years 1988–2013. In addition, both the objective and subjective indicators have their limitations. An objective indicator is liable to conceal income and neglect context (such as large spending on medical care for a family member, loans, non-financial aspects of the material situation). It also might not reflect the respondent's subjective experience. On the other hand, subjective indicators are relative by definition.

[11] The same controversy concerning the credibility of information collected retrospectively applies also to questionnaire surveys (cf. Havari, Mazzonna 2015).

Finally, this article does not answer the following important question: what happened to the respondents between the moment they reached adulthood and 1988, the year in which the POLPAN survey began? What factors that emerged in their adulthood affected their material situation between 1988 and 2013? My decision not to address this topic is motivated by the high number of factors that would have to be considered. Avoiding simplification would require a significant lengthening of the article. Preliminary analysis indicates, however, that the two groups differ in terms of life circumstances during adulthood (before 1988). For example, the spouses of respondents in the "material hardship group" had—on average—lower educational and occupational status (than spouses in the other group). Moreover, the respondents in this group more often experienced the early death of a spouse, when their children were small. It can be surmised that these phenomena are indirect effects of life conditions in the early period of the respondents' life. For example, in the case of individuals who were forced by post-war poverty and insufficient support from their parents to discontinue their education and take up relatively low-status jobs, the lower educational and professional status of their spouse can be explained by the principle of marital homogamy (Domański and Przybysz 2007; Drobnič and Blossfeld 2004). The same principle can cautiously be applied to the higher frequency of early death of the spouse observed in this group: the respondents who were more "damaged" by the war and less educated were probably more likely to choose life partners who had gone through similar ordeals, which could result in the spouse's worse health and as a consequence sometimes premature death. These are, however, only speculations. Moreover, some of the differences between the two groups in regard to the respondents' adult lives appear to be significantly more difficult to explain. I believe that the topic of poverty dynamics in adulthood deserves a separate study which could be based on quantitative and qualitative POLPAN data. Such a study could also shed light on the situation of the four respondents from the "not experiencing material hardship group" who had yet experienced extreme (post)war poverty and would help to answer the question of what combination of individual factors (such as agency, diligence, thrift, and intelligence), social capital, family-related conditions, social and historic circumstances, state policies, and random factors made it possible for them to rise and stabilize their material status at a good level.

Despite the above caveats, I believe that my analysis contributes to an understanding of the phenomenon and mechanisms of long-term poverty and the long-term implications of the Second World War. I see its value and uniqueness primarily in the combination of individual level data on the (now distant) war period—information that is not currently readily available—with more recent, panel data on material living conditions. The existing literature on the impact of the Second World War on individual life-courses, which was mentioned earlier, does not address the issue of war-related poverty and its connection with material situation in later life. My article to some extent fills this gap. On the other hand, the results of my analysis indicate that the most frequent direct, negative effect of (post)war poverty was the decision to discontinue education. This finding confirms the well-studied role of poverty in limiting educational achievements and, indirectly, the well-studied role of education in preventing poverty (Hannum and Xie 2016; Tarkowska, Górniak, Kalbarczyk 2006; Domański 2018).

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Biographical Note: Danuta Życzyńska-Ciołek (Ph.D.), is a sociologist at the Institute of Philosophy and Sociology of the Polish Academy of Sciences. Her research interests include methodology of social sciences, social data archiving, biographical perspective in sociology, and life-course studies.

ORCID iD: https://orcid.org/0000-0003-3478-3544

E-mail: dzyczynska-ciolek@ifispan.edu.pl

Annex.
Subjective and objective indicators of material hardship, POLPAN 1988–2013

1. Objective indicator.

I assumed that the relative poverty line is set at 60% of the median of the monthly equivalized net income measured in the sample of the POLPAN survey. Equivalized income was calculated according to the modified OECD equivalence scale that assigns weights to household members to calculate income per capita in the household: first adult is assigned the value of 1, each next member aged 14 or more—0.5, every child under 13—0.3. When the age of a household member (excluding the respondent) was impossible to determine, 0.4 weight was assigned.

2. Subjective indicators.

Year	Question	Responses qualified as indicators of material hardship	Comments
1988	Do you have enough money to satisfy needs of you and other persons in your household? (1) Enough (2) Somewhat too little (3) Much too little (8—other, difficult to say)	(3) Much too little	Question asked only in one version of the questionnaire (out of three used in 1988)
1988	How do you assess the material situation of your household? Is it: (1) Very good (2) Rather good (3) Acceptable (4) Rather bad (5) Very bad? (8—DK*, difficult to say)	(4) Rather bad	Question asked only in two versions of the questionnaire; no respondents in the relevant group chose answer (5)
1993	Which of the following characterizes the best the way you manage finances in your household? (1) There is not enough money even for food (2) There is sparingly enough money for food, but there is no option for other purchases (3) You economise a lot in order to save money for more serious purchases (4) You economise, but there is enough money for everything (5) There is enough money for everything without particular economising (8—other, difficult to say)	(1) There is not enough money even for food	
1993	How do you assess current material situation of your household? Is it: (1) Very good (2) Rather good (3) Average (4) Rather bad, or (5) Very bad? (8—difficult to say)	(5) Very bad	

Year	Question	Responses qualified as indicators of material hardship	Comments
1993	In the last twelve months, were there financial problems in your household such that there was not enough money for:		
	(A) food? (1—yes) (0—no) (8—DK)	(1—yes)	
	(B) utilities—rent, electricity, and other? (1—yes) (0—no) (8—DK)	(1—yes)	
1998	In the last twelve months, were there financial problems in your household such that there was not enough money for:		
	(A) food? (1—yes) (0—no) (8—DK)	(1—yes)	
	(B) utilities—rent, electricity, and other? (1—yes) (0—no) (8—DK)	(1—yes)	
2003	In the last twelve months, were there financial problems in your household such that there was not enough money for:		
	(A) food? (1—yes) (0—no) (8—DK)	(1—yes)	
	(B) utilities—rent, electricity, and other? (1—yes) (0—no) (8—DK)	(1—yes)	
2008	In the last twelve months, were there financial problems in your household such that there was not enough money for:		
	(A) food? (1—yes) (0—no) (8—DK)	(1—yes)	
	(B) utilities—rent, electricity, and other? (1—yes) (0—no) (8—DK)	(1—yes)	
2013	In the last twelve months, were there financial problems in your household such that there was not enough money for:		
	(A) food? (1—yes) (0—no) (8—DK)	(1—yes)	
	(B) utilities—rent, electricity, and other? (1—yes) (0—no) (8—DK)	(1—yes)	

* DK = don’t know.