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András Gábos and

Péter Szivós

Poverty in Hungary on the Eve of Entry to the EU

Abstract

This paper we investigate the income poverty in Hungarian society, basing our research on the TÁRKI's latest household survey, from 2003, preceding Hungary's entry into the EU. Among the common objectives set in the March 2000 session of the European Council in Lisbon was the fight against poverty and social exclusion. In order to follow the processes towards the common objectives, a list of indicators was defined. These indicators can be used to monitor national level policies and study their effects, in addition to describing social problems relevant to those goals. We lay particular stress on the presentation of the Hungarian values for the Laeken indicators in context of old and new EU member states.

Our study first discusses the development of relative income poverty over time. The Laeken indicators are calculated next in accordance with the EUROSTAT methodology and their values are compared with previous Hungarian values as well as with values measured in other European Union member states. Finally, we shall attempt to characterize population subgroups particularly vulnerable to poverty in terms of their main socio-demographic characteristics and to identify the characteristics that are the most important factors leading to poverty.

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Authors:

ANDRÁS GÁBOS is a Research Assistant at TÁRKI; PhD student at the Department of Sociology and Social Policy, Corvinus University of Budapest. Research interests: family and social policy, fertility.

PÉTER SZIVÓS is an economic sociologist, Senior Researcher at TÁRKI. Research interests: income distribution, income inequalities, social exclusion and the empirical study of poverty.

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Introduction

In this paper we investigate the income poverty in Hungarian society, basing our research on the latest dataset, from 2003, preceding Hungary's entry into the EU.¹ Among the common objectives set in the March 2000 session of the European Council in Lisbon was the fight against poverty and social exclusion. In order to follow the processes towards the common objectives, a list of indicators was defined. These indicators can be used to monitor national level policies and study their effects, in addition to describing social problems relevant to those goals. Given that Hungary is a full member of the European Union, we lay particular stress in this paper on the presentation of the Hungarian values for the Laeken indicators.

An investigation of poverty purely at the level of income, or resources, cannot give a complete picture of the problem. In recent years the international literature has devoted an increasing amount of attention to the role of non-monetary dimensions and subjective factors in the study of poverty. The various approaches complement one another in giving a picture of social exclusion. In this paper, however, the multidimensional study of poverty is not adopted, and our investigations will be limited to the income-based approach.²

Our study first discusses the development of relative income poverty over time. The Laeken indicators are calculated next in accordance with the EUROSTAT methodology and their values are compared with previous Hungarian values as well as with values measured in other European Union member states. Finally, we shall attempt to characterize population subgroups particularly vulnerable to poverty in terms of their main socio-demographic characteristics and to identify the characteristics that are the most important factors leading to poverty.

¹ The paper is based on work in Gábos and Szivós (2004) and Gábos (2004).

² For a multidimensional approach to the study of poverty based on the latest data of the TÁRKI Household Monitor Survey, see Gábos and Szivós (2004). For investigations of this question in the Hungarian literature, see Havasi (2002) and Kapitány and Spéder (2004). In the international literature, see, for example, Förster, Tarcali and Till (2002).

Changes in relative income poverty in Hungary, 1992–2003

Over the course of the past decade, the trend for the incidence of relative income poverty has shown significant changes. According to the TÁRKI data, in the first half of the 1990s poverty rate gradually grew across the entire population—in parallel with, but not independently of, the increase in income inequalities. Poverty was most widespread in Hungary in 1995/1996: with the poverty threshold set at half of the median income, almost 13 per cent of the population were classed as poor and the corresponding figure was 18 per cent with the threshold set at half of the mean income (*Table 1*). After this period, the risk of poverty fell at the population level, and in subsequent years only small-scale, often statistically negligible changes could be observed. According to the latest data (from 2003), over the past two and a half or three years the magnitude of poverty in Hungary has hardly changed, although the poverty rates calculated with the threshold at either half of the median income or half of the mean income, are somewhat higher than in 2000/2001. With the threshold at half of the median, the poverty rate computed on the basis of income per capita was 10.9 per cent in 2003, compared to 10.3 per cent in 2000/2001. With the threshold at half of the mean, the proportion of poverty increased from 14.4 per cent to 15.9 per cent over this period. Lower levels of poverty result if we do our calculations using equivalent incomes. In this case, we find that in 2003, 8.3 per cent of the population lived on an income below half of the median, and 13.2 per cent on an income below half of the mean. The relative stability of the poverty rate was observed at a time when the forint value of the poverty threshold was rising.

The indicators of the incidence of poverty reveal only part of the problem, and the resulting picture is far from complete. The same poverty rates can characterize two populations with different income distributions, depending a) on the distance in the income scale between people living below the poverty line and the non-poor and b) on the shape of the income distribution curve of the poor. The poverty gap shows the average distance of the incomes of the poor from the value of the poverty threshold expressed as a ratio of the threshold value (see the notes to *Table 1*).

Table 1: Trends in poverty measures, 1992–2003

Years	Half of the median	Poverty threshold	
		Half of the mean	Quintile boundary
		Poverty rate, %	
1991/92	10.2	12.8	20.0
1995/96	12.8	18.3	20.0
1999/2000	9.1	14.6	20.0
2000/01	10.3	14.4	20.0
2003	10.9	15.9	20.0
		Poverty gap, %	
1991/92	31.3	33.2	30.9
1995/96	29.9	29.8	31.2
1999/2000	26.3	25.3	25.5
2000/01	26.8	27.3	26.7
2003	23.3	25.9	26.8
		Poverty deficit relative to the income of the non-poor, %	
1991/92	1.4	2.2	3.8
1995/96	1.7	2.8	3.4
1999/2000	1.1	2.0	3.1
2000/01	1.2	2.1	3.3
2003	1.1	2.2	3.2
		Sen index*1000	
1991/92	46.5	59.7	88.4
1995/96	55.7	77.8	87.5
1999/2000	33.7	52.9	72.8
2000/01	39.1	55.8	76.5
2003	36.9	57.8	74.8
		FGT(2)*100	
1991/92	1.66	2.16	3.05
1995/96	1.90	2.60	2.97
1999/2000	1.01	1.52	2.09
2000/01	1.17	1.68	2.28
2003	0.99	1.62	2.15

Note: The poverty thresholds are calculated on the basis of income per capita.

Definitions: Poverty rate: $H=p/n$

Poverty gap: $I=I/p*\sum_{i=1,p}((k-y_i)/k)$

Poverty deficit/income ratio: $\sum_{i=1,p}k-y_i/\sum_{i=p+1,n}y_i$

Sen index: $P_s=H(I+(1-I)G_p)$

FGT index: $P_{FGT}=I/n\sum_{i=1,p}((k-y_i)/k)^\alpha$,

where p is the number of poor, n the total population, y_i income, k the poverty threshold, G_p the Gini coefficient of inequality across the poor, α the calculation parameter ($\alpha \geq 0$), in the calculations shown here ($\alpha=2$).

Source: Szivós and Tóth (2000), and authors' own calculations for 2000/2001 and 2003 based on the data in the TÁRKI Household Monitor Survey.

During the course of the 1990s, this distance varied from one quarter to one third of the poverty threshold. Depending on the threshold chosen, the highest values were reached at the beginning or middle of the 1990s. The latest data show that the depth of poverty has decreased slightly in recent years for

both the half-of-median and half-of-mean thresholds, and is now around 23–26 per cent. These values are among the lowest found in the period since the regime change (*Table 1*). Relative to the quintile boundary, the poverty gap corresponds to the gap measured in 2000/2001. This suggests that it was those living in the worst conditions within the poor who benefited most from the growing level of living standards of the recent years.

We get another measure of depth of poverty if we compare the poverty deficit not with a threshold but with the income mass of the non-poor. These measures depend, to a significant extent, on what income threshold we take as the boundary of poverty. With the threshold at half of the median income, the indicator has been above one per cent but below 2 per cent in the past decade. With the threshold at half of the mean income, it has been between 2 and 3 per cent. Given a threshold of half of the median income, we find that in 2003 the poverty deficit amounted to 1.1 per cent of the total income of the non-poor, while relative to half of the mean income, the corresponding proportion was 2.2 per cent. These values are essentially equal to those of previous years (*Table 1*).

The literature provides further indices for the simultaneous measurement of the incidence and depth of poverty. Among these we might mention the Sen index or the so-called FGT index (Foster, Greer and Thorbecke index), which in previous years regularly figured in TÁRKI's standard publications. Both of these reinforce the trends outlined above: the stagnation of the depth and the probability of occurrence of poverty, beginning at the end of the 1990s. According to the results of the 2003 survey the values of both indicators are substantially lower than the previous maximum in 1995/1996, though slightly higher than the minimum value measured in 1999/2000 (*Table 1*). The FGT index gives a similar picture of change.

Income poverty in comparison to Europe: the Laeken indicators in Hungary, 2001–2003

In order to follow the processes that lead to its common objectives, the European Union has compiled a list of indicators, which can be used to monitor national level policies and study their effects, in addition to describing social problems relevant to those goals. In their meeting in Laeken in December 2001, the state and government leaders of the European Union accepted the first version of a system of statistical indicators (henceforth Laeken indicators) which was to be used as a tool in the fight against social exclusion as a communal goal. The system also covers further social areas.³

³ On the fight against poverty and social exclusion, including the indicators of income poverty or recommendations made for them, see Atkinson *et al.* (2002). In addition to the indicators of

The indicators of income poverty are based on the concept of relative income. Among the Laeken indicators concerned with income inequalities and the relative income concept of poverty, we find indicators relevant to the incidence and depth of poverty and to income inequality. In calculating the indicators, the term ‘income’ refers to the total annual disposable equivalent income of the household.⁴

The dataset of the TÁRKI Household Monitor Survey (henceforth: Monitor Survey) allows us to provide the set of Laeken indicators relevant to income poverty. It cannot, however, be used to estimate the indicators measuring unemployment or mortality (see *Table A1* in the *Appendix*). The presentation of the results for 2000/2001 and 2003 allows, albeit to a limited extent, a comparison over time. Alongside this analysis, indicators for the whole population will also be presented in an international comparison (*Table A2*). The comparative data of the EU-15 are from 1999.

According to the relevant Laeken indicators, almost 13 per cent of the population of Hungary can be regarded as poor, that is, approximately 1,300 thousand people.⁵ No statistically significant differences can be found between the poverty rates of 2000/2001 and 2003. Comparing the Hungarian values to the poverty indicators of the EU-15, it can be seen that the value of 13 per cent matches the values for Belgium and Luxembourg and is lower than the mean for the EU-15 (15 per cent). This value places Hungary among the conservative-corporatist welfare states in the sense of the terminology of Esping-Andersen. By comparison with the other accession countries, the probability of the incidence of poverty—comparing the data for 2001—can be regarded as low in Hungary. Although the poverty rate calculated by TÁRKI is substantially higher than the Czech rate (8 per cent), and

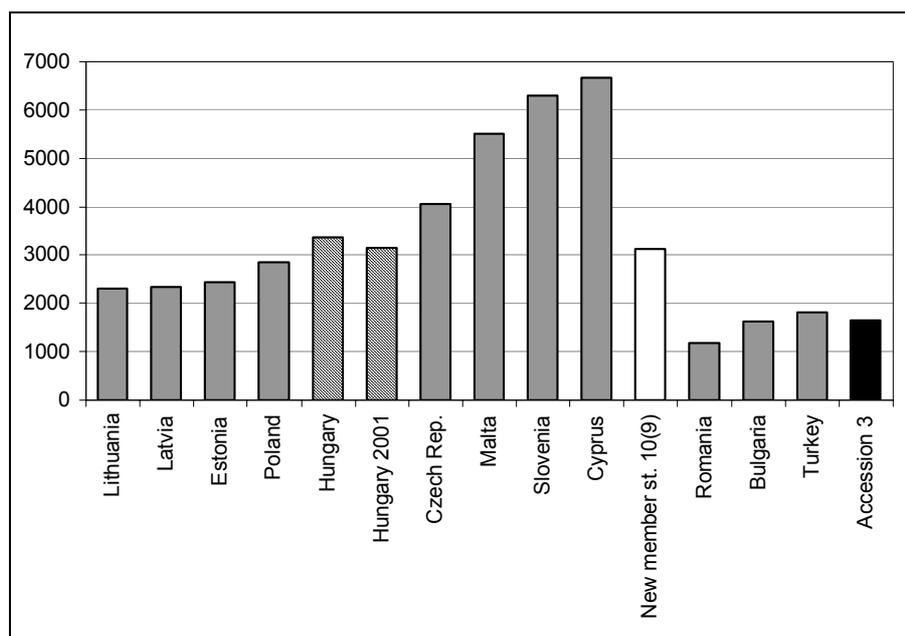
income poverty, the Laeken indicators also include measurements of economic activity, health, and education. For the complete list see, for example, Dennis and Guio (2003a, 2003b). On the Lisbon goals and for a description of the set of indicators, and the definitions of the indices in Hungarian, see Lelkes (2003a).

⁴ Equivalent income is calculated according to the so-called OECD-II scale (henceforth, EUROSTAT scale), which assigns one consumption unit to the first adult member of the household, 0.5 units to other members over 14 years of age, and 0.3 units to members under 14. When calculating the income poverty indices, 60 per cent of the median income is seen as the poverty threshold. The units of analysis are individuals in all cases.

⁵ Both here and in future our data are based on the Monitor Survey. The official EU materials (publications of JIM, EUROSTAT) use information from the national statistical services, for the accession countries also. In the case of Hungary, this means that, while the TÁRKI data place Hungary in the ranks of continental European countries in respect of indicators of income inequality and poverty, the Laeken indicators published officially by the Hungarian Central Statistical Office class the magnitude of Hungarian income inequalities (e.g. a Gini coefficient of 0.240 in 2001) and the incidence of poverty (e.g. a 10 per cent poverty rate in 2001), with the Scandinavian countries (Denmark or Finland) (EC 2003a). For the reasons behind the discrepant results due primarily to differences in sampling and sample realization, see Kapitány and Molnár (2001).

somewhat higher than the Slovenian rate (11 per cent), it is lower than the rates measured for Poland and Malta (15 per cent), Cyprus and Latvia (16 per cent), Lithuania (17 per cent) and Estonia (18 per cent) (EC 2003b).

Figure1: Poverty threshold in new EU member states (PPS), 2001 (EUR)



Note: No data were available for Slovakia. The Hungarian data were provided by the Hungarian Central Statistical Office. The values of the 2001 TÁRKI Household Monitor Survey are given under “Hungary 2001”.

Source: EC (2003a).

Computed on the basis of data from the Monitor Survey, in 2003 the value of the poverty threshold set at 60 per cent of the equivalent median income was, in national currency, 502,000 forints, or 42,000 forints per month (*Table A1*). The value of the threshold in terms of purchasing power standard (PPS) is 3,746 euros a year, which is almost half (52 per cent) of the 1999 mean for the EU-15, 30 per cent of the highest EU value measured for Luxembourg, and 85 per cent of the lowest EU value measured for Portugal. In the case of the 2000/2001 data (a PPS of 3,152 euros), the corresponding ratios are 43 per cent, 25 per cent and 85 per cent, respectively. Since the value of the poverty threshold calculated from the income distribution is also an indicator of a country’s level of economic development, it is interesting to compare the Hungarian data with those of the other accession countries as well. The Hungarian threshold for 2000/2001 is essentially the same as the

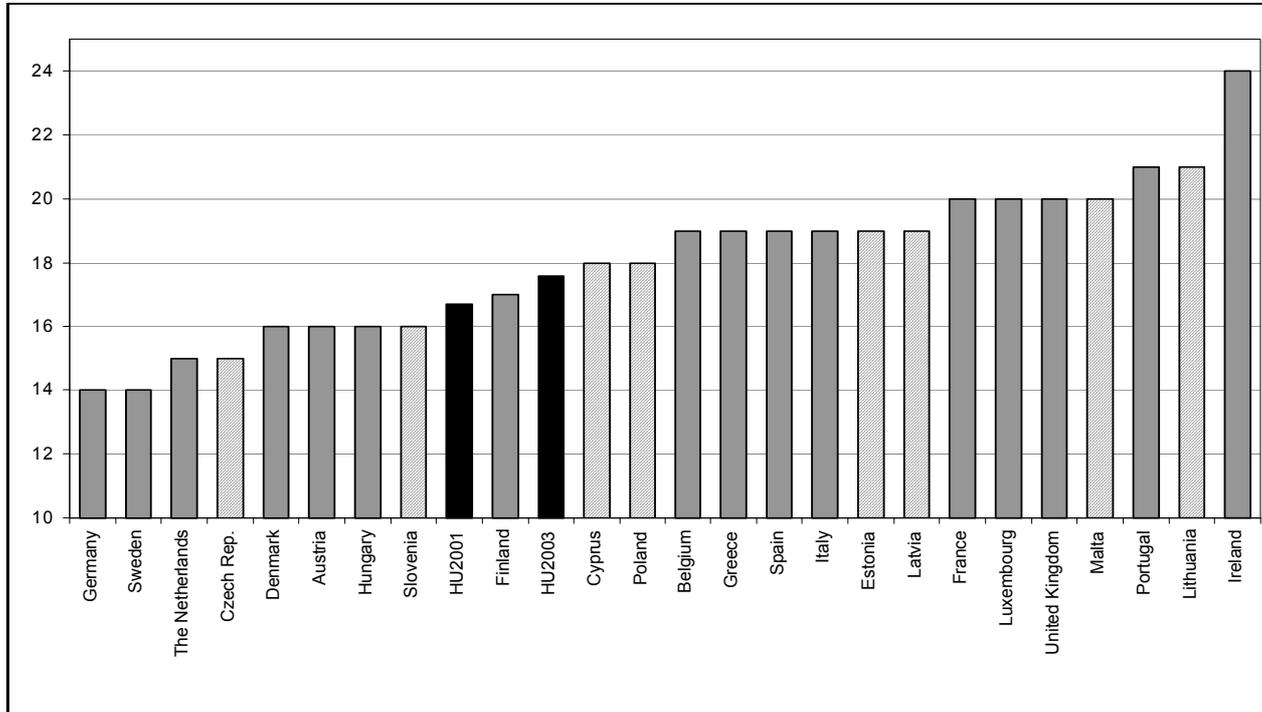
mean for the countries joining in May 2004 (not including Slovakia), which is 3,119 euros. The threshold values are higher for Cyprus (6,658), Slovenia (6,295), Malta (5,510) and the Czech Republic (4,045), while they are lower for Latvia (2,301), Lithuania (2,346), Estonia (2,440) and Poland (2,859) (*Figure 1*). The Hungarian value is also almost twice that of the mean for the three countries still at the negotiation stage of the joining process—Romania, Bulgaria and Turkey.

The incomes are only weakly scattered around the threshold established at 60 per cent of the median income. This is shown by the large differences between the rates for the 40, 50 and 70 per cent points of the median income. For a threshold of 40 per cent of the median income, the rate is only 4 per cent, for 50 per cent it is 7.5 per cent, while for the highest threshold it is 21 per cent. This indicates that a substantial proportion of the population, almost 18 per cent, clusters around the poverty threshold in a relatively small income band. This ratio is, however, not especially high in the international context. The difference in rates at the extreme threshold values is slightly higher than, for example, in Germany or Sweden (both 14 per cent), the Netherlands or the Czech Republic (both 15 per cent), but substantially lower than in Ireland (24 per cent), Latvia or Portugal (both 21 per cent) (*Figure 2*). The dispersion around the poverty threshold did not change significantly in Hungary over the period under investigation.

As we have seen, the poverty rate calculated with reference to the total disposable income is 13 per cent in Hungary. With the help of calculations relative to the total income minus income from welfare transfers, we can get a picture of the poverty-reducing effect of the social assistance system in a given country. It should be mentioned, however, that this method can only give hypothetical results, since in the absence of welfare transfers people's behaviour would change. Not only would the population take different decisions in the interest of gaining income, but the government's tax and allowance policies would clearly be different as well. Nevertheless, this method is widely used, and forms a part of the Laeken set of indicators.⁶

⁶ For a study employing this method, see, for example, Förster and Tóth (1999), World Bank (2001), EUROSTAT (2002).

Figure 2: Difference between poverty rates calculated at 70 per cent and 40 per cent of the median income in the European Union for the EU-15 (1999), and for the accession countries (2001) (percentage point)



Note: The data from the Hungarian Central Statistical Office is found under the (Hungary) label, while HU2001 and HU2003 refer to the TÁRKI data.

Source: Dennis and Guio (2003b), EC (2003b).

If pensions are excluded from the set of welfare transfers, the poverty rate based on a threshold calculated with reference to the total income is almost 10 percentage points, or 75 per cent, higher for both men and women. Looking at this result in the international context, the poverty-reducing effect of the Hungarian welfare system is found in the middle range. With respect to this indicator, better results are achieved by the Swedish (211 per cent), Czech (138 per cent), Danish (118 per cent), Polish (100 per cent), Austrian (92 per cent), as well as the Belgian, Dutch and Finnish welfare systems (all 91 per cent). We can see that the countries on this list are characteristically pre-expansion member states, and within those, principally social-democratic or conservative-corporate welfare countries. Poverty rates calculated for incomes including social transfers with the exception of pensions are not substantially lower than poverty rates for incomes excluding social transfers in Greece (five per cent), Cyprus (12 per cent), Italy (17 per cent), Spain (21 per cent) and Portugal (29 per cent), i.e. in the countries of the Mediterranean region.

If pensions are also included in welfare transfers, and are subsequently subtracted from the disposable income, we get the result that almost two-fifths of the population can be considered to be poor. The rate value calculated using either method has decreased over time, i.e. the poverty-reducing effect of welfare transfers—defined in this way—has improved in recent years. An international comparison—with smaller or larger divergences—leads to the same conclusions as when pensions are not included among welfare benefits.

In addition to the incidence of poverty, the Laeken indicators also show the depth of poverty, with the help of the so-called median poverty gap. This indicator gives the 'distance' of the median income of the poor from the poverty threshold, expressed as a percentage of the threshold. In 2003, the value of this indicator was 19 per cent, almost two percentage points lower than in 2000/2001. According to this measure, the depth of poverty in Hungary approximately equals that of the continental European countries, but is lower than in the Mediterranean countries and the United Kingdom, and higher than in Finland or Luxembourg. Compared with the new member countries, the depth of poverty in Hungary comes closest to the situation in Malta, Slovenia and Latvia, while the median poverty gap is higher than in the Czech Republic (16 per cent), but substantially lower than in Estonia and Cyprus (both 24 per cent).

The indicator system uses two indices for the measurement of income inequalities: the ratio of the incomes of the top and the bottom quintiles of the population and the Gini coefficient. According to the first index, the total income of those belonging to the top quintile is four and a half times more than the corresponding measure of the bottom quintile. This is around 10 per cent higher than it was in 2000/2001. The increase in income inequalities is

also shown by the fact that the value of the other inequality index, the Gini coefficient, rose by one unit from 29 to 30 over the same period. An international comparison based on the two indices reveals that income inequalities in Hungary are approximately of the same magnitude as those in Belgium, France, Poland, Cyprus and Malta, while they are lower than in Greece, Portugal, Spain, the United Kingdom, Estonia, and Latvia, and higher than in the Scandinavian countries, Germany, the Netherlands, Austria, Luxembourg, the Czech Republic and Slovenia.

Groups particularly vulnerable to poverty

The odds of someone becoming poor vary according to his or her household and individual characteristics, as well as to subjective or objective features. In the following, we investigate the importance of objective parameters at the household level (for every member of the household, directly or indirectly, through the characteristics of the household head), in the occurrence of poverty. The differences along the main sociological factors will be examined for each poverty threshold (half of the median or the mean, and the quintile boundary). The analysis is based on equivalent incomes ($e=0.73$).

The poverty rate among the whole population, with a threshold of half of the median income, is 8.3 per cent. Among the members of families with female household heads, this figure approaches 12 per cent, which is a statistically significant difference (*Table A3*). The poverty rate decreases in parallel with the age of the household head: we observe greater than average poverty in households with heads under 40 years of age (11–12 per cent), while in pensioner households poverty is considerably lower than average (two to four per cent). The level of education of the household head is another factor sharply demarcating groups at high and low risk of poverty. In households where the head has not completed primary education, at least one in four family members is poor, while in households with heads who completed the eight-year primary school, the proportion of people living on incomes below half of the median is 16 per cent. In households where the head had vocational training in addition to primary education, the poverty rate does not even reach the average value, and in the case of household heads with higher education, it remains below one per cent, although the small number of cases only allows a cautious estimation. There is a similarly strong association as regards the labour market status of the household head. The poverty rate is around four times higher than average among the family members of unemployed and non-pensioner inactive household heads. In the case of employed, self-employed and pensioner household heads, the poverty rate is three to five per cent.

Poverty is more than twice as widespread in the provinces (12 per cent) as in the capital (five per cent). Statistically significant differences are scarcely found between smaller towns and county seats (6 per cent and 8 per cent, respectively). The number of children of 18 years of age or younger is a further characteristic of households that has a substantial effect on the vulnerability of household members to poverty. While the poverty rate for childless households remains below five per cent, those living in households with three or more children are six times more likely to live in poverty (29 per cent). The poverty of members of one-child households is equal to that of childless households, while for those with two children the incidence of poverty is at average level. An examination of the poverty rate as a function of household type reveals several effects which were partly observed in the previous analysis. It is now confirmed that the more children there are in a household, the greater the probability of the members of that household living in poverty. Thus, the poverty rate for members of a household composed of a couple and three or more children is four and a half times greater (26 per cent) than the rate for those living in 'a couple with two children' type of household (six per cent). The number of adults in the household also has a significant effect on the incidence of poverty. The poverty rate for households of 'other' type with one child does not reach three per cent, and it is still only 15 per cent if there are two or more children. Although this figure is higher than the mean value, it is still almost half of the rate observed for households of 'couple' type with three or more children. Given two similarly constituted, but childless households, the members of the one with a head under 60 years of age are more likely to be poor, compared to 60+. This holds for households of each of the 'single-person', 'couple' and 'other' types, though in the latter case we cannot present the results unequivocally due to the low sample count.

The greater is the number of economically active individuals in a household, the lower the probability of its members living in poverty. The poverty rate is 17 per cent for those in households with no employed or self-employed members. The proportion of poor people is also higher than average where there is one active member (10 per cent), while the rate among those living in households with at least two active members is as low as one per cent. Similarly, there is an inverse relation between the poverty rate and the number of pensioner members in the household: the more pensioners live in the household, the lower the poverty rate is. If the head of the household is Roma, the incidence of poverty is almost seven times as high as for households where the head is not Roma.

None of the poverty rates calculated relative to the other two thresholds used in the study, shown in *Table A3*, differ substantially from the corresponding rates with the threshold at half of median income discussed above. Nevertheless, we find it important to note that, out of every 100 people who

live in households with three or more children, 56 belong to the bottom income quintile. A rate of poverty higher than that was only to be found among unemployed (63 per cent) and households with a Roma head (71 per cent), considering the quintile boundary. If the bottom quintile is regarded as the criterion for poverty, the lower poverty of pensioner households is again apparent. However, their position relative to the households of adults of an active age is not as good as was observed for the lower thresholds. Looking at the ethnic origin of the household head, it can be seen that the lower the poverty threshold, the greater the difference in poverty between Roma and non-Roma.

In summary, in Hungary today the social groups most at risk of poverty are those who live in households where the head is Roma, inactive, unemployed, or has at most primary education, as well as those whose households have no economically active members, or are families with three or more children, or one-parent families.

The objective determinants of poverty—a multivariate analysis

In the preceding section we discussed the probabilities of the incidence of poverty in Hungary within socio-demographic groups differentiated by a number of characteristics. We do not know, however, whether these effects exist independently or whether our results are due to their combined effects. In order to settle this question, a multivariate analysis was carried out. It was not the aim of our investigations to exhaustively map out the reasons for becoming poor. Although, in addition to the objective characteristics of the household and its head, it may be important to examine individual circumstances or subjective attitudes, for the multivariate analysis we only considered the former objective criteria.⁷

In our logistic regression analysis, the value of the binary dependent variable is 1 if someone is poor according to the given definition, and 0 if not poor. The delimitation of the poor was determined according to the three income poverty definitions discussed in the previous subsection. For each of these, we specified the regression model in the same way, i.e. the set of explanatory variables and its categories are the same (see the explanatory text below *Table 2*). The reference categories of categorical explanatory variables were selected such that they were of the lowest poverty risk within a

⁷ Subjective elements were excluded from the analysis for a number of reasons. The charting of the reasons for becoming poor, and of the interactions between the main causes, demands an extremely complex, comprehensive theoretical foundation and analysis, which would lie beyond the boundaries of this paper. In addition, not all relevant information is available in the dataset we used. For the measurement, importance and explanatory power of subjective factor, see for example Tóth (1999), Lelkes (2003b) or Spéder (2001).

given characteristic. For instance, in the case of the level of education of the household head, those with higher education were selected to constitute the reference category. The odds ratios and the major features of the model are given in *Table 2*.

While the probability of a household being included in a particular sample is random, this is not the case for individuals, since more than one member of the same household is included in the person sample. Individuals, therefore, are clustered into households, and since our analysis is on the individual level, we chose a method that takes this fact into account in the estimation of the regression coefficients. The parameters of fit of the model show a mixed picture. Based on the pseudo R^2 and the proportion of correctly categorized cases, models taking lower poverty thresholds fitted best, while the proportion of cases correctly assigned to category 1 of the dependent variable displayed the reverse pattern (see the lower part of *Table 2*).

Table 2: The likelihood of becoming poor (odds ratios of the logistic regression models)

	Poverty threshold		
	Half of median	Half of mean	Bottom quintile
Gender of household head (ref.: Man)	ns	ns	ns
Age of household head (ref.: 18–39 years old)			
40–59 years old	ns	ns	ns
60 or above	ns	ns	ns
Educational level of household head (ref.: Higher education)			
At most primary	15.7***	12.3***	15.9***
Vocational training school	6.5***	5.5***	5.7***
Secondary education	3.7**	2.6**	1.6***
Economic activity of household head (ref.: Employed)			
Self-employed, entrepreneur	ns	ns	0.46**
Unemployed	5.0***	4.9***	5.9***
Pensioner	ns	ns	ns
Inactive	8.3***	7.5***	5.1***
Type of household (ref.: Other household with no children)			
One person, <60	2.1**	ns	ns
Couple, <60	ns	0.55**	0.4***
Couple with 1 child	ns	ns	ns
Couple with 2 children	ns	ns	1.8**
Couple with 3 or more children	2.9**	2.9***	2.9***
Single parent with children	6.2***	4.2***	3.4***
Other household with children	ns	0.66*	ns
One person, 60+	ns	0.12***	0.28***
Couple, 60+	0.17*	0.19**	0.24***
Residence (ref.: Budapest)			
Village	ns	1.7*	1.6**
Town or city	ns	ns	1.5*

	Poverty threshold		
	Half of median	Half of mean	Bottom quintile
Ethnicity of household head (ref.: Non-Roma)	3.0***	3.5***	2.9***
Log pseudo-likelihood	-1302	-1876	-2494
Wald χ^2 (df.=22)	200.9	247.2	263.2
Pseudo R ²	0.30	0.27	0.24
Number of cases predicted correctly	92.0	88.2	84.1
Number of cases predicted correctly in the category of value 1 of the de- pendent variable	25.8	28.9	36.1
Number of un-weighted cases	6535	6535	6535

Note. The dependent variable of the model: 0—not poor, 1—poor. The reference categories are given after the variables in parentheses in the table. In this case, the odds ratios are understood relative to this category. We regard as significant those regression coefficients which differ from zero at the 0.01***, 0.05** or 0.1* level of significance. Ns: regression coefficient is not significant at any level mentioned above.

Source: Own calculations based on the TÁRKI Household Monitor Survey 2003.

Examining the levels of significance of the regression coefficients, several important conclusions can be drawn that correspond to our previous findings (Gábos and Szivós 2001). In the interpretation of the results, the order of magnitude of the odds ratios and their significance levels are of primary consequence rather than their actual values.

- Among the various determinants of income poverty, *the level of education and the economic activity of the household head* are unequivocally the most important. Looking at level of education, the risk of poverty is several times higher for those living in households where the head has at most primary education than for families with higher levels of schooling. The main demarcation line is drawn here, although there are non-negligible differences between households with higher levels of education as well. Comparing the odds ratios across the various models, we do not find major differences in their order of magnitude. It can be seen, however, that for people with secondary education, the magnitude of the odds ratio decreases as we increase the poverty threshold. That is, the difference between the poverty risks for people with secondary education and people with higher education is smaller for the quintile boundary than for the half of median threshold. Turning to the effect of the labour market status of the household head, the reference category was the group of people living in households with a head in employment. The odds of being poor for those in households with self-employed or pensioner heads are not significantly different from the odds observed for employee households. In contrast, the likelihood of poverty for unemployed or inactive household heads and their families is five to eight

times that of employee families. For unemployed households, the threshold level has no effect on the value of the odds ratios, while for inactive households, a lower threshold results in a greater odds of being poor.

- The results of the variable of ethnicity also show a strong, independent effect. It is safe to state that *the Roma origin of the household head* substantially increases the odds of being poor in itself.

- The analysis according to the type of household reveals that a *high number of children* increases the odds of being poor, and in the case of *single-parent households* the likelihood of poverty is extremely high with just one or two children.

- The sex of the household head does not show an independent effect, similarly to the variable of age. The effect of age does appear, however, in household type. The odds of pensioner households being poor is considerably smaller than the odds for those belonging to the reference category, i.e. for people living in other type households with no children. For pensioner households, the estimated regression coefficients also show a negative correlation with becoming poor when other reference categories are selected.⁸ The alternative model specifications show that, if we do not differentiate between the types of household according to age, the coefficient of the variable of age becomes statistically significant.

- No strong effect was found for the type of settlement either. With the lowest threshold, the type of settlement did not independently affect the odds of being poor at all. As the threshold level increases, the estimated regression coefficients become significant first for those living in villages, then for towns. For the latter group, however, significance only reaches the 10 per cent level. This means that the odds of falling into the bottom income quintile is higher both in villages and towns than it is in Budapest. However, a substantial proportion of the effects revealed by the bivariate analysis of settlement type and poverty incidence are composite effects, which can be attributed primarily to level of education and economic activity.

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⁸ Part of the reason behind the favourable picture of pensioner households may be that the income surveys allow the collection of more accurate income data in the case of pensioners. This is due in part to the simpler income structure of elderly households, and in part to the better quality of information given by pensioner respondents.

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Appendix

Table A1: The Laeken indicators for 2000/2001 and 2003 in Hungary

			2000/2001	2003
1) At-risk-of poverty rate			13.0	13.2
1a) At-risk-of poverty rate by age and gender	0–15	Man	17.9	17.7
		Woman	19.6	18.4
		Total	18.6	18.1
	16–24	Man	15.7	13.9
		Woman	15.4	17.8
		Total	15.4	15.6
	25–49	Man	10.1	11.3
		Woman	13.2	13.9
		Total	11.7	12.6
	50–64	Man	12.8	11.7
		Woman	9.8	10.7
		Total	11.2	11.1
	Over 64	Man	5.4	5.1
		Woman	13.4	11.7
		Total	10.5	9.2
	Total	Man	12.2	12.3
		Woman	13.7	14.1
		Total	13.0	13.2
1b) At-risk-of-poverty-rate by activity status and gender	Employed	Man	6.3	7.3
		Woman	6.9	4.2
		Total	6.6	5.9
	Self-employed	Man	(3.6)	(4.0)
		Woman	(3.2)	(3.5)
		Total	(3.5)	(3.9)
	Unemployed	Man	39.7	43.5
		Woman	40.0	40.0
		Total	40.0	41.9
	Pensioner	Man	9.4	9.1
		Woman	11.7	12.3
		Total	10.8	11.0
	Other Inactive	Man	18.8	18.0
		Woman	20.1	21.3
		Total	19.5	19.9

Table A1: The Laeken indicators for 2000/2001 and 2003 in Hungary (continued)

		2000/2001	2003
1) At-risk-of-poverty-rate (continued)			
1c) At-risk-of-poverty-rate by household type	One person <30*	(9.5)	23.5
	One person, 30–64	29.2	23.6
	One person, 65+	17.6	16.9
	Couple, at least one 65+	4.0	5.0
	Couple, both <65	7.6	12.2
	Other household without children	7.7	6.9
	Single parent	41.6	37.4
	Couple with 1 child	13.0	10.8
	Couple with 2 children	8.8	10.3
	Couple with 3 or more children	25.6	30.4
	Other household with children	17.0	13.6
	Total	13.0	13.2
1d) At-risk-of-poverty-rate by accommodation tenure status	Owner	12.5	11.9
	Tenant	21.8	30.6
	Total	13.0	13.2
1e) At-risk-of-poverty threshold**	EUR (PPS)	3 152	3 746
	HUF	368 012	501 529
2) Inequality of income distribution	S80/S20 income quintile share ratio	4.18	4.46
4) Poverty gap	Relative median at-risk-of-poverty gap	20.9	19.0
11) Dispersion around the at-risk-of-poverty threshold	At-risk-of-poverty rate at 40% of the median equivalent income	3.9	3.8
	At-risk-of-poverty rate at 50% of the median equivalent income	7.4	7.5
	At-risk-of-poverty rate at 70% of the median equivalent income	20.6	21.4
13) At-risk-of-poverty rate before social transfers by gender	Income excluding pensions	Man 40.4 Woman 44.8 Total 42.7	37.5 39.5 38.5
	Income including pensions	Man 27.1 Woman 26.5 Total 26.8	23.3 22.7 23.0
14) Gini coefficient	Gini coefficient	0.289	0.296

Note: *For households of single people under 30 the significant fluctuation in the poverty rate may be attributable to the low sample size. ** For the poverty threshold, we took a purchasing power standard unit of 1 PPS = 117 HUF in 2000/2001 (Stapel and Pasanen 2003), and of 1 PPS = 134 HUF in 2003 (authors' estimate, based on Stapel and Pasanen (2003) and www.mnb.hu).

Source: Authors' calculations based on the TÁRKI Household Monitor Survey for 2001 and 2003.

Table A2: The Laeken indicators in Hungary and the fifteen EU member states

	B	DK	D	EL	E	F	IRL	I	L	HU/ 01	HU/ 03
Poverty rate											
Including social transfers	13	11	11	21	19	15	18	18	13	13	13
Excluding social transfers (except pensions)	25	24	21	22	23	24	30	21	24	27	23
Excluding social transfers (and pensions)	40	34	40	38	39	41	37	41	41	43	39
Poverty threshold at 40% of median income	3	2	3	9	7	4	4	7	2	4	4
Poverty threshold at 50% of median income	7	6	6	14	13	8	11	12	6	7	8
Poverty threshold at 70% of median income	22	18	17	28	26	24	28	26	22	21	21
Poverty threshold (PPS)*	8 659	9 414	8 236	4 753	5 347	7 944	6 721	6 305	12 532	3 152	3 746
Median at-risk-of-poverty gap	18	18	20	28	27	18	21	27	15	21	19
Income distribution (S80/S20)	4.2	3.2	3.6	6.2	5.7	4.4	4.9	4.9	3.9	4.2	4.5
Gini coefficient	29	23	25	34	33	29	32	30	27	29	30

	NL	A	P	FIN	S	UK	EU-15
Poverty rate							
Including social transfers	11	12	21	11	9	19	15
Excluding social transfers (except pensions)	21	23	27	21	28	30	24
Excluding social transfers (and pensions)	35	39	39	33	43	42	40
Poverty threshold at 40% of median income	3	4	7	2	3	7	5
Poverty threshold at 50% of median income	6	6	13	5	5	11	9
Poverty threshold at 70% of median income	18	20	28	19	17	27	23
Poverty threshold (PPS)*	8 067	8 158	4 400	6 921	6 942	7 694	7 263
Median at-risk-of-poverty gap	19	18	23	16	19	22	22
Income distribution (S80/S20)	3.7	3.7	6.4	3.4	3.2	5.2	4.6
Gini coefficient	26	26	36	25	23	32	29

Note: *Corresponds to the values given for one-person households in the standard publications. The data for the EU-15 relate to 1999.

Source: Dennis and Guio (2003b), and authors' calculations for Hungary.

Table A3: Poverty rates in socio-demographic groups in Hungary, 2003

	Poverty threshold			N
	Half of median	Half of mean	Bottom quintile	
<i>Total</i>	8.3	13.2	20.0	5909
	Gender of head of household			
Man	7.6	12.4	19.3	4938
Woman	11.8	17.6	23.3	968
	Age of head of household			
18–29 years	11.5	16.9	23.7	620
30–39 years	10.6	16.3	24.2	1375
40–49 years	9.1	16.2	23.7	1644
50–59 years	6.7	10.1	14.8	1187
60–69 years	3.8	6.7	12.8	556
70+ years	(1.8)	3.2	9.3	504
	Educational level of head of household			
0–7 years primary	27.4	34.1	47.5	299
8 years primary school	16.3	25.2	36.6	1113
Vocational training	6.7	12.2	18.6	2434
Secondary education	4.2	6.7	11.5	1308
Higher education	(0.8)	2.0	3.3	733
	Economic activity of head of household			
Employed	5.2	9.6	16.0	3043
Self-employed	2.8	5.9	7.4	579
Unemployed	33.4	46.9	63.0	335
Pensioner	5.6	9.7	17.2	1666
Other dependent	37.8	48.4	53.8	286
	Type of settlement			
Village	11.5	17.6	25.3	2102
Town	6.1	10.9	20.0	1764
County seat	8.3	14.5	18.7	1011
Budapest	5.1	7.1	10.4	1031

Table A3: Poverty rates in socio-demographic groups in Hungary, 2003 (continued)

	Poverty threshold			N
	Half of median	Half of mean	Bottom quintile	
<i>Total</i>	8.3	13.2	20.0	5909
	Number of children			
0	4.5	7.5	12.0	2923
1	4.5	9.9	16.6	1189
2	9.0	15.5	23.6	1168
3+	29.4	40.0	55.6	612
	Type of household			
One person, <60	13.9	17.7	25.8	281
One person, 60+	(2.5)	5.8	14.7	278
Couple, <60	6.2	11.3	15.4	390
Couple, 60+	2.3	4.0	8.7	520
Couple with 1 child	5.5	13.0	21.1	398
Couple with 2 children	5.6	12.1	23.3	767
Couple with 3 or more children	26.0	37.2	47.3	384
Single parent with children	34.1	43.5	50.0	214
Other household with 1 child	2.9	6.3	11.0	682
Other household with 2+ children	15.0	22.8	35.8	505
Other household, <60	4.0	7.1	10.5	1296
Other household, 60+	(0.0)	(0.0)	(2.9)	173
	Number of active in household			
0	17.4	23.7	32.7	1545
1	10.1	18.4	28.3	2001
2+	0.6	2.0	4.7	2362
	Number of pensioners in household			
0	9.8	15.2	22.6	3168
1	9.2	14.9	20.9	1693
2+	2.0	4.8	10.6	1049
	Ethnicity of head of household			
Non-Roma	6.4	10.8	17.3	5610
Roma	42.8	59.2	70.6	299

Note: The values of cells with fewer than 10 cases are in parentheses.

Source: Own calculations based on the TÁRKI Household Monitor Survey 2003.

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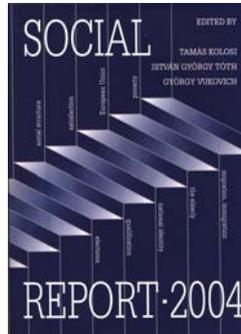
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Contact information:

Ilona Pallagi

H-1518 Budapest, Pf. 71., Hungary

E-mail: pallagi@tarki.hu

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Address: Budaörsi út 45, H-1112 Budapest, Hungary
Postal address: P.O. Box 71, H-1518 Budapest, Hungary
Phone: +36 1 309-7676
Fax: +36 1 309-7666
E-mail: tarki@tarki.hu
Internet: <http://www.tarki.hu>

Useful Addresses:

President: Tamás Kolosi, kolosi@tarki.hu
General Director: István György Tóth, toth@tarki.hu
Scientific Director: Tamás Rudas, rudas@tarki.hu
Survey Dept: Matild Sági, sagi@tarki.hu
Data Archive Dept: Zoltán Fábrián, fabian@tarki.hu
Office Manager: Katalin Werner, wernerka@tarki.hu