

## HUNGARIAN PENSIONERS IN THE WORLD<sup>1</sup>

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### 1. INTRODUCTION

One of the earliest findings of the studies on migration was related to the age composition of the migrant population. It was demonstrated that migrants were mainly young or middle aged. At the end of the 20<sup>th</sup> century, nonetheless a new phenomenon has appeared namely migration of the elderly (Fokkema 1996). This process has become much more significant during the last decades (Becsei 2002; Tóth and Trócsányi 2001).

There are several reasons why migration of the elderly has become a massive movement recently. First there is the increase of life spans and longevity (Beets and Miltényi 2000; Oeppen and Vaupel 2002). Life expectancy at birth and in older age groups has been improving ever since demographic transition started in the 18<sup>th</sup> and 19<sup>th</sup> centuries in Europe and then it spread to other parts of the World (Melegh and Óri 2003). It is all the more important as there is no agreement among gerontologists what can be upper limit of human life and when longer and longer life spans will be realised in human societies. There is only one thing which seems to be clear and which can be demonstrated by statistical measurement. In developed countries life expectancy is going to increase by an additional 20 years above the age of 65 for both sexes. Even the additional life period is also significant in itself, but if we add to this that not only life expectancy is increasing but also the life span without major chronic diseases then it is clear what an enormous human potential has been born (Józan 2006; Daróczy 2007; Józan 2008). We also have to add that it is important that their human rights are more and more secured as compared to other social groups (Hervai Szabó 2007). It is also to be noted that the ageing is promoted not only by the longer and longer life span, but also by another demographic process, namely the decline of fertility to levels below

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reproduction level in countries which got beyond classic demographic transition.

The next important factor in the migration of the elderly is the size of the secure income from pensions, which is below the levels of the economically active periods, but the income guaranteed by the state is above the amount needed for plain subsistence. Elderly people are more and more able to secure their independence. In other words that relationship has become weaker according to which finishing their active period parents move to their children with the hope of finding the most intimate help for a period when their health certainly declines. In addition pensioners more and more can rely on institutional help if no children are available and the quality of the service depends basically on the financial status of the elderly.

The third factor is the group of phenomenon related to the shrinking world syndrome. Here we can refer to the dispersion of technical equipment allowing greater mobility, the development of transportation networks and the rapid improvement of communication technologies (Erdősi 2002; Jakobi 2007; Szépvölgyi 2008). The more and more frequent use of means of transportation being able to move great distances has made travelling time much shorter, has led to the relative decrease of prices, which in turn allows more and more people to travel. It is important to note that deregulation in the air travel business promoted by the European Union has also led the spread of budget airlines, which also improved the mobility of elderly people making their travel much cheaper (Rátz 2004; Warnes and Williams 2006).

The fourth factor is the massive spread of tourism and that it has become a general experience of large social groups (Rátz 2004). This means that before the period of retirement personal experiences and adventures are collected with regard to the potential target areas. Thus the exploration could have been made much before the decision on migration. And in addition another characteristic of tourism business, the utilisation of the dead season has also encouraged the migration of the elderly. Pensioners are able to pay lower costs related to longer stay out of the main season. And their time management has made them extremely flexible (Hall 2005).

The fifth factor can be the ongoing integration of continents, most importantly that of North America and Europe. The unification in these regions makes border crossing, the change of residence, the transfer of pension type, social and health benefits and the use of common currency much easier (Szónokyné 2000; Hárs 2001; Gellénné 2004).

Beyond the above mentioned general factors there are several specific ones like the movement to the sunbelt zone in the United States and also to the Mediterranean region in Europe (Rees et al. 1996; King et al. 1998). The spatial spread of this phenomenon can also be seen in the fact that such movements are

reported concerning Australia, Bulgaria and Turkey (Williams and Hall 2000; Dehoorne and Ilies 2003; Yamashita and Ono 2006).

It is to be stressed that in the case of elderly people receiving Hungarian pension abroad we witness something different as compared to the processes of international retirement migration referred to above. They represent a rather special group of people and in this study we analyse pensioners receiving Hungarian pension abroad. We have to note that they form only a part of the Hungarian emigrants of retired age groups living abroad. The majority of these people left Hungary after the 1956 exodus during the 1960s, 70s and especially in the 80s with a valid tourist passport, among whom a lot of people were already middle aged. They were people who mainly left after working already 10–15 years in Hungary. In our present study we investigate the volume, the demographic and geographic composition of Hungarian state pensioners staying abroad for the period between 2000 and 2006.

## 2. GENDER AND AGE COMPOSITION OF THE EMIGRANTS RECEIVING HUNGARIAN PENSION ABROAD

According to the National Pension Directorate the number of people receiving pension abroad was 14,885 at the beginning of 2002, which shows an increase of 2,003 as compared to the year of 2000 (Marosi and Miltényi 2002). This population of approximately 15,000 people is a minor portion (3–4%) of the more than 400 thousand emigrants who left the country after 1953 (Illés and Habcicsek 1996; Kovács 1999; Rédei, 2007). They also represent a tiny proportion of 0.5% in the total pensioner population of around 3.1 million. Nonetheless, the number of people receiving Hungarian state pension increased steadily in the next four years and reached 18,655 in 2006. Looking at the whole period the most intensive change happened between 2000 and 2002, when there was an increase of 17%, slowing down 10% between 2002 and 2004 and accelerating to 15% between 2004 and 2006.

Table 1  
*Hungarian state pensioners by sex, 2000–2006*

Year	Total	Men	%	Women	%
2000	12,652	5,942	47.0	6,710	53.0
2002	14,855	6,432	43.3	8,423	56.7
2004	16,280	7,048	43.3	9,232	56.7
2006	18,655	7,980	42.8	10,675	57.2

*Source:* National Pension Directorate, Statistical Department.

Although among the Hungarian emigrants continuously men formed the majority, due to the differential mortality of the two sexes among the Hungarian state pensioners living abroad women outnumbered men. The sex ratio in 2000 was 53% to the advantage of women, which ratio went up to 57.2% in 2006. It is to be noted that similar proportions have been registered in the total pensioner population in Hungary. After 2002 the proportion of women crossed the level of 60% by a few percentage points showing that the “local” ratio is somewhat higher although getting closer to each other if the observed tendencies continue.

From the perspective of our study the gaining of foreign citizenship has no relevance as foreign citizenship does not count from the point of view of receiving Hungarian state pension. It could also be of importance that women could start their working career earlier than men due to their lower level of education up till the 1960s and that they had a longer period of service. Family reunification could have been more important as the man followed the spouse and children after he set up a new home following migration. We also have to take into account the role of getting married abroad. But as described by Marosi and Miltényi (2002) clearly the most important factor is the higher female life expectancy. This relationship is valid both in respect of the sending and the receiving countries and it would be interesting to see which period of life is more important in this respect. Male emigration mainly happened in earlier life periods, in their early twenties (among the 1956 emigrants more than two third was man and more than half was younger than 25) and thus they had no chance to have a working career longer than 10 years. It can also be assumed that wages among women has been lower in the receiving countries, there has been higher unemployment among immigrants or women spent longer periods at home and thus their pension in the receiving country is below the average there. This might mean a greater need to apply for the Hungarian state pension. At the same time it can also be argued that they are the ones who benefit from support base not on their own right (allowances due to their spouse status). It could also happen that time-to-time successful men with high income have not asked for their pension regardless of their eligibility.

In 2002 25% of the Hungarian pensioners were born in 1945 and after, while in the case of those receiving pension abroad this ratio is 6 times lower and represents only 4%. This rate already suggests that the age composition of pensioners receiving pension abroad is much older as compared to the “local” pensioner population. The older age composition appears also in the fact that the rate of pensioners born in and before 1914 is more than twice as big as that of the pensioners receiving payments in Hungary (7% versus 3%). In both groups of people those born between 1915 and 1944 form the dominant group. Among the pensioners in Hungary the proportion is 72% while among the pensioners abroad this ratio is 89%. On the basis of five-year age groups there

are also significant differences. The birth cohort of 1940–44 is relatively bigger among the pensioners in Hungary (15.9% versus 9.4%). The proportions in the previous two age groups are strikingly similar (16.1%, 15% versus 16.1%, 16.4%), while those born before 1929 represent a relatively larger subpopulation among pensioners living abroad than among pensioners living in Hungary (in the age group of 1925–1929 the proportion is 21.2% as compared to 12.7%; in the age group of 1920–1924 the ratio is 18.8% as compared to 9.3%; while among those born between 1915–1919 7.5% as contrasted to 3.4%).

Table 2  
*Number and proportion of Hungarian state pensioners living abroad  
by age groups, 2000–2006*

Age group	Year			
	2000	2002	2004	2006
0–49	85	275	372	384
50–59	488	615	687	752
60–69	3,559	4,412	5,352	6,163
70–79	5,791	5,894	5,742	6,120
80–89	2,352	3,067	3,480	4,482
90–X	377	592	647	751
Total	12,652	14,855	16,280	18,655
	%			
0–49	0.7	1.0	2.3	2.1
50–59	3.9	4.1	4.2	4.0
60–69	28.1	29.7	32.9	33.0
70–79	45.8	39.7	35.3	32.8
80–89	18.6	20.6	21.4	24.0
90–X	3.0	4.0	4.0	4.0
Total	100.0	100.0	100.0	100.0

*Source:* National Pension Directorate, Statistical Department.

The proportion of people below 60 who cannot be considered old, has increased from 4.6% to 6.1% during the investigated period. It is important to note that the increase was mainly due to pensioners below the age of 50. Thus it shows that early retirement also appears and it is not restricted to pensioners living in Hungary (Monostori 2007). It is also important to note that the age group of the youngest among the elderly (aged between 60–69) has also increased its proportion from 28.1% to 33%. This reflects that Hungarian emigrants reaching the age of retirement do not return home, but in increasing proportion they applied for their state pension in Hungary (Illés 2006). In 2000 almost half of the pensioners (45.8%) was 70–79 year old meaning that they

were born between 1920 and 1929. The significance of this age group is most probably due to those people emigrating in the exodus after the 1956 revolution who already had a working career of ten or more years. Due to the lack of new supplies, their ageing, returning home and last but not least due to mortality their proportion has decreased to a level of 32.8% in 2006 representing only the second largest age group. The increase of the proportion of those aged between 80 and 89 years (in 2006 24%) is not surprising in the light of the above mentioned trends, but in addition the selection mechanism of international migration shall also be taken into account. The same arguments can be formulated with regard to the age group of people above the age of 90.

### 3. AVERAGE SUMS OF HUNGARIAN PENSIONS TRANSFERRED ABROAD

Average pensions transferred abroad has been continuously lower than the average pensions paid in Hungary. Also the direction of the change is clear as with an intensifying divergence the nominal value of average sums sent abroad have become increasingly lower as compared to pensions paid in Hungary. In 2006 the multiplier was already two between the two average figures. Behind this gap the most important factors could be the much shorter average working career, the increase of time spent after the actual work in Hungary, changes in calculating pensions. These considerations also demonstrate that Hungarian state pensioners living abroad cannot really be in the group of pensioners enjoying wealth and comfort in the receiving country. Most probably people analysed in this study became old in place where they receive the Hungarian state pension.

Table 3  
*Average Hungarian state pension paid in Hungary and abroad (HUF),  
2000–2006*

	2000	2002	2004	2006
Abroad (1)	23,726	28,822	31,681	34,121
Hungary(2)	33,212	43,603	55,432	65,306
Ratio (1/2)	0.71	0.66	0.57	0.52

*Source:* National Pension Directorate, Statistical Department.

#### 4. THE GEOGRAPHICAL DISTRIBUTION OF PENSIONERS RECEIVING STATE PENSION ABROAD

The geographical distribution of those receiving state pension abroad looks very diverse at the first sight. Map 1 shows that there are Hungarian pensioners in all the major continents of the world. Only Asia and Sub-Saharan Africa has been very rarely the targets of Hungarian pensioners. At the same time it is also true that on certain continents and in certain countries more pensioners live than in neighbouring countries. It seems rather clear that Hungarian pensioners also opted for countries which have traditionally received large numbers of immigrants (Rédei 2007). In other words Hungarian pensioners appeared in larger numbers in North America in the United States and Canada; in South America in Brazil and Argentina, in Africa in South Africa, in the Middle East in Israel and in Australia and New Zealand. More than 40% of the Hungarian pensioners lived in the two countries of North America: 22.3% in the USA and 19.1% in Canada. At the same time one third of this group lived in the EU-15 member states in 2002. Within the European Union in Germany (11.9%), Sweden (6.3%), Austria (5.0%), Greece (3.2%), and the United Kingdom (2.6%) people of the pensioners settled down. The values for France, Belgium and the Netherlands have oscillated between 1–2%. In 2002 out of the Union 5.5% lived in Switzerland and surprisingly 6.6% of the Hungarian pensioners lived in Slovakia (Map 2). This later data looks extremely dubious in the context of a rapid increase from almost zero to levels around 1,000 people. After excluding possibilities of statistical failure and that it was due to migrant labour before and after the collapse of state socialism it seems, that this phenomenon is related to the massive exchange of people between Czechoslovakia and Hungary right after the second world war. In this process more than 70,000 people of Slovakian identity left Hungary (Vadkerty 1999: 166). In such a huge population it can be easily assumed that a population of this magnitude already had a more than 10 year long working career in Hungary before leaving the country. The possibility of mixed marriages can also be formulated for the period up till the 1990s.

The other country which requires some explanation is Greece. At the end of the 1940s Hungary accepted approximately 3,000 people escaping after a civil war from mainly northern Greece (historic Macedonia). Among their offspring at least 474 (3.2%) returned to Greece and 182-en (1.2%) resettled in the former Yugoslav Republic of Macedonia after gaining independence. (This later did not appear in 2000 right after the break-up of Yugoslavia) having no further supply in both countries the number of people receiving Hungarian state pension has slightly declined recently. This process continues in case wealthy

Hungarian pensioners do not leave for Greece to live in a warmer environment and Mediterranean milieu (Michalkó and Rátz 2008).

The 3 percentage of Israel in 2002 does not require additional explanation, just like the 4.7 percent of Australia being a traditionally immigrant country. Among other overseas territories South Africa, Brazil, Argentina and Venezuela are targets worth mentioning. It is important to note that in all these middle range receivers of Hungarian pensioners there was a decline till 2006. Especially Israel had a much lower number of pensioners receiving Hungarian state pension. In contrast in all the other host countries there was an increase till 2002, while there was slight decline (in Canada and in the United States) with the exception of Australia.

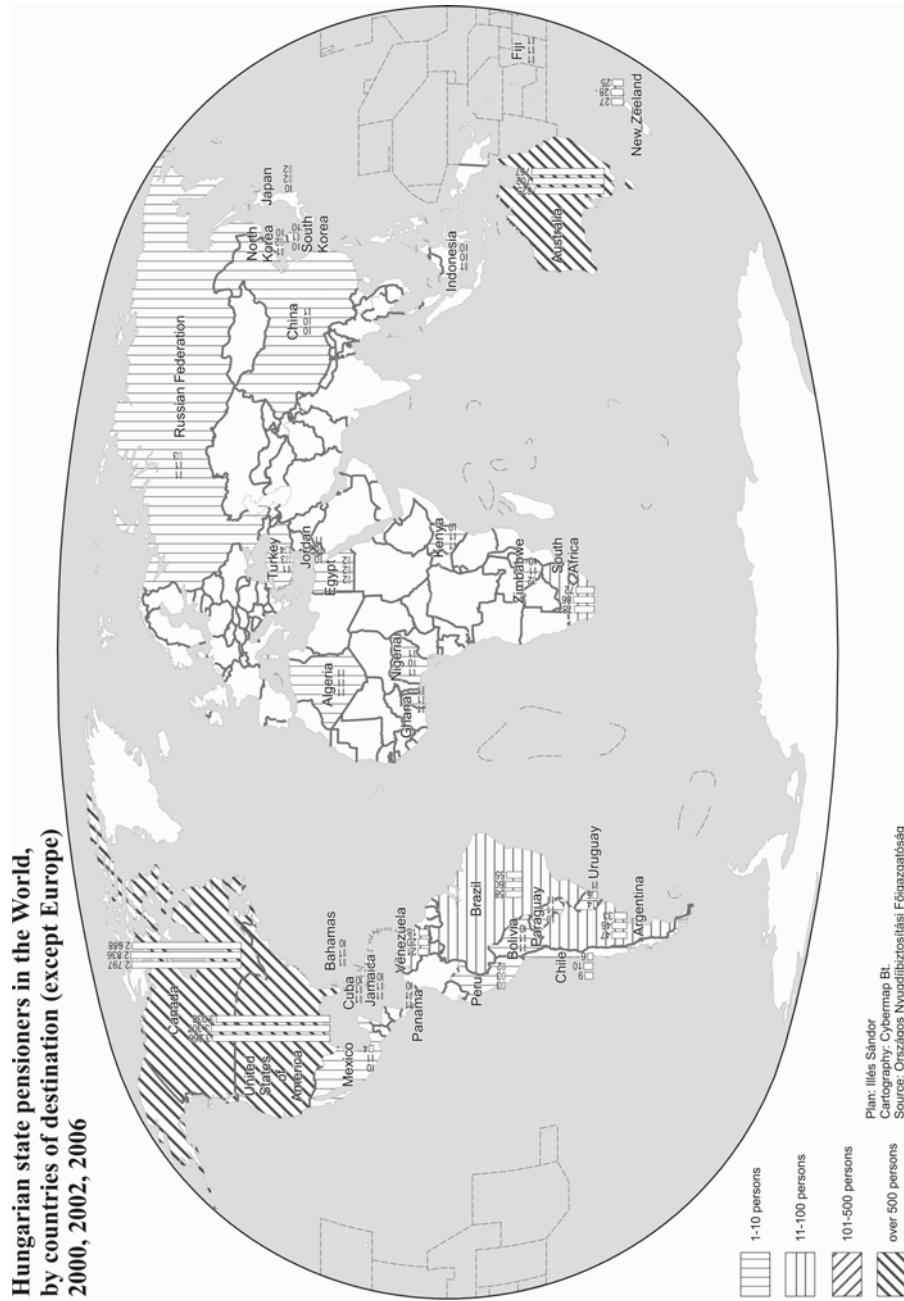
There were some other major changes in the geographic composition of Hungarian pensioners living abroad in Europe between 2000 and 2006. Their number increased fourfold in Germany reaching 5,042 people. With this Germany became the most important country for Hungarian pensioners taking over USA and Canada. More than half of the increase of volume is related to this country. The other major change was related to Austria. In 2000 only 5.5% of Hungarian pensioner living abroad stayed in this country, less people than in Sweden or Switzerland. By 2006 this ratio increased to 8.7% and their absolute number increased by twofold. There were significant numbers in the United Kingdom, France, Belgium and the Netherlands in 2006. Altogether the European Union is representing the majority of Hungarian state pensioners living abroad. The EU-15 took 34.9%, 4 412 people in 2000 and their share increased to almost 50% in 2006 (48.7%, 9,083 people). The enlarged EU-27 takes more than half especially because Slovakia is added (55,1%), while interestingly Romania and Bulgaria had only 87 residents requesting Hungarian state pension.

The case of Ukraine and Romania is very interesting, as they have basically no pensioners regardless of the huge Hungarian minority living there. In Romania, with more than 1 million people of Hungarian ethnicity only 10 people requested Hungarian state pension in 2006. In Ukraine the respective figure is 4 people as related to the Hungarian minority of several hundreds of thousands. The key of this phenomenon may be in the agreements made in the fifties in state socialism, when the pensions of migrants were based solely on the scheme of the receiving country. Living in Hungary as a more affluent socialist country was far more advantageous than for instance Romania or the Soviet Union (Russia, Ukraine) (Illés 2006). These bilateral agreements based on territories propelled migration right to Hungary. As a consequence there was an increasing the number of elderly migrants in Hungary. Before the Romanian accession to EU these old agreements were annulled. The successor states of previous Yugoslavia were relatively more active in this respect most probably due to the different type of social protection agreements more compatible with

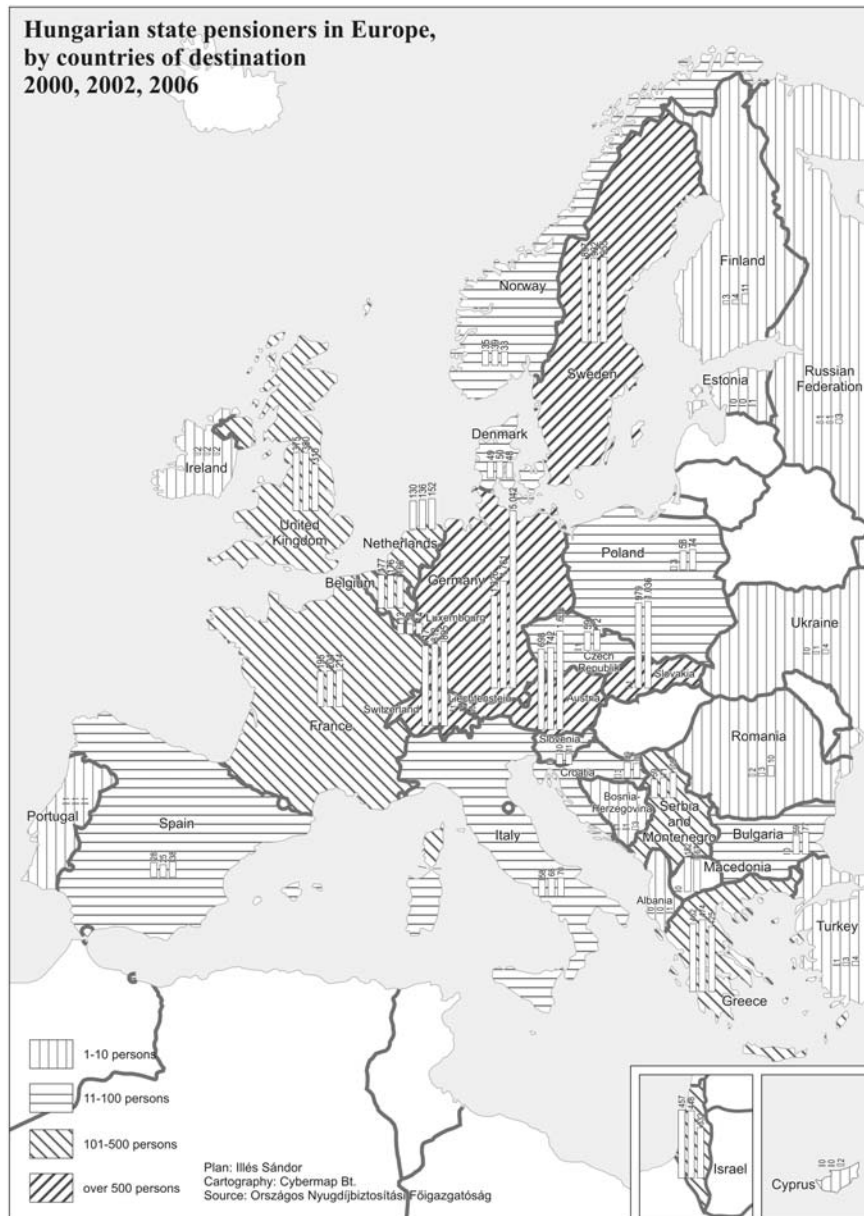


EU regulations. This is especially true in the case of Serbia where there might be a great need for these pensions and where the numbers almost doubled between 2000 and 2006.<sup>3</sup>

<sup>3</sup> It is important to note that if we take the geographical distribution among Hungarian pensioners living abroad as a proxy ratio of all Hungarian emigrants, then we have to increase the number estimated as being 100 and 120 thousand (Tóth 2002). Around 2000 approximately 70–75 thousand Hungarians lived in the European Union and if this the third of all emigrants than the overall number has to be increase.



Map 1



Map 2

## 5. CONCLUSIONS

The migration of retired people is becoming a global process, but its scale cannot be compared to the migration of the active age groups (Warnes 2001). This can be partly explained by the fact that in population at risk is much more limited as compared to the active populations (Schirmmacher 2007).

People receiving Hungarian state pension outside the country represent a peculiar population. It is important to note that not elderly migrants have been investigated, but only those who receive pension type benefits from Hungary. This population is just a special subpopulation in the overall group of the stock of Hungarian elderly emigrants. Their number steadily increased from 2000 and in 2006 it reached 18,655 people. The youngest part of them left the country in the 1970s and more importantly in the 1980s with a valid tourist passport, among whom there was a large enough population of middle aged people having worked already 10–15 years. The largest part of them emigrated after the 1956 revolution and before. Among the emigrants there was a male surplus, but due to differences in life expectancy the proportion of women among those receiving state pension abroad is well above 50%. In 2000 the sex ratio was 53% for women and it increase to 57.2% in 2006.

Concerning the geographic distribution of this group it turns out that excluding most of the Asian and African countries Hungarian pensioners can appear in many corners of the world. The most important target countries are those which traditionally receive a large number of immigrants anyway. These countries include Canada, United States, Brazil, Argentina, South Africa, Israel and Australia. At the millennium more than 40% of the Hungarian pensioners living abroad resided in the two countries of North America, while one third stayed in the EU-15 states. The most important countries were Germany, Sweden, Austria, United Kingdom and Greece. In addition there were two non-EU countries at that time which provided some home for Hungarian pensioners (one tenth of them): Switzerland and Slovakia.

Between 2000 and 2006 There was a radical shift in the geographical composition. Germany has become the most important host country with an increase by four times and Austria could gain in this respect also. With these changes and the extension of the EU (first of all Slovakia) the European Union has become the most important target area.

Altogether we can state the group of Hungarian pensioners cannot be regarded as “wealthy” elderly who stay abroad in order to have a pleasant and comfortable life. They cannot be put into the category of retired international migrants seeking amenity. The average sums they receive is much lower as compared the local pensions and the financial gap just increased during the investigated period. In this respect it seems that the Hungarian example echoes that of elderly migrants who maintain a weak and partial link to the Hungarian

state and they receive just some additional income they deserve on the basis of work performed much earlier. Thus beyond the pensioners of richer countries looking for advantages by moving in global space there are groups of retired ageing in place who have not and probably cannot capitalise on previous migration even in their elderly life stages.

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