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## **FACTORS INFLUENCING THE QUALITY OF LIFE OF THE RURAL POPULATION ACCORDING TO A SURVEY CONDUCTED IN HUNGARY**

### *CZYNNIKI KSZTAŁTUJĄCE JAKOŚĆ ŻYCIA POPULACJI OBSZARÓW WIEJSKICH NA PODSTAWIE BADAŃ PRZEPROWADZONYCH NA WĘGRZECH*

**Key words: rural areas, population, quality of life, income, household**

*Słowa kluczowe: obszary wiejskie, populacja, jakość życia, dochody, gospodarstwo domowe*

**Abstract.** In this paper using direct questionnaire survey there was examined the state of the population of the Great Plain in Hungary. We applied statistical methods to find connections between the quality of life of the population and the influencing factors. It can be stated that financial factors have an unquestionable role and the rural population is not well provided with them.

### **Introduction**

During our work we aimed to examine the population of the Great Plain in Hungary focussing on the quality of life of the inhabitants. Many factors influence the everyday life of the rural population for example the availability of workplaces and services, the development of communal infrastructure, public safety, public cleanliness. Experts of different disciplines write about the quality of life from different perspectives placing emphasis on diverse factors. Respondents, however, are more sensitive to factors that influence their everyday life in a negative way. This survey placed great emphasis on the development of the financial situation of households. As the examined region shows very strong rural characteristics we believed it was of utmost importance to unveil the differences in the living circumstances of the rural and the urban population. Another aim was to examine the stereotype according to which the life of the rural population is exclusively influenced by their income or whether there are other factors that must be taken into consideration. The data from a questionnaire primary research served as the basis of our survey. The acquired data was statistically analysed and on the basis of the connections we try to find answers to our research questions.

### **Materials and methods**

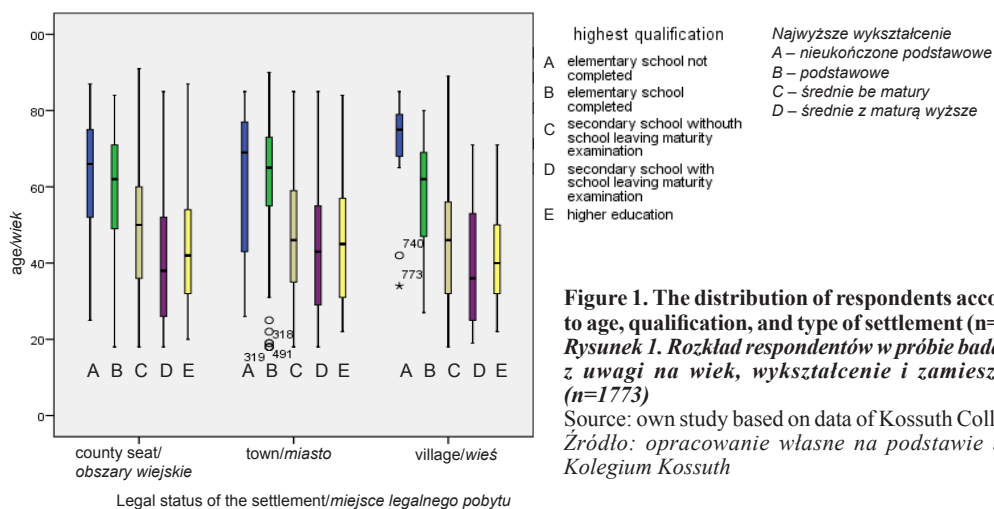
The basis of this paper is a questionnaire research conducted in October, 2011. The Lakitelek People's College in Lakitelek established Kossuth Collegium with the aim that a more detailed picture of the life and state of the rural population could be made. In order to achieve this aim every year large scale questionnaire research are conducted. The survey took place in settlements of different sizes in Hungary in Bács-Kiskun and Csongrád counties including the county seat Kecskemét. A number of higher education institutions also joined the survey and the questionnaire research itself was actually conducted by more than 100 people. There were 1773 analysable questionnaires acquired all focussing on the state of the population in minute detail. The questions were formulated so that the exact measurement and the numerical description of the characteristics of the population were made possible by the use of quantitative techniques [Babbie 1973]. The Collegium also had the aim to help the participants publish their work so as to make the results of the survey widely available. The above mentioned questions are analysed by means of statistical tests and coefficients in SPSS and the significant results will be published. In addition to the use of single variable analysis methods we placed great emphasis on revealing the relationship among factors (as variables) that have an influence on the quality of life. In the case of the analysis of contingency tables we were able to prove the existence of certain relationships among the variables by chi-square test and afterwards we applied an index number in order to determine the strength of the relationship [Sajtos, Mitev 2007].

## Results

We decided to examine the state of the population from the point of view of what they think about themselves and what picture is formulated on the basis of the date they provide. Data reveals the fact that most respondents (56.2%) feel happy and they are content with their life. On the basis of the results it has also been proved that 80% of the respondents were near the average of the Likert Scale, which indicates that many respondents are on the boundary between contentment and discontentment although at the moment they are still on the positive side. It may be concluded from the results that this situation can very change and is actually changing due to a number of factors. One of the main factors is the financial situation of the population. The questionnaire contained a question on how the respondents see their own financial situation. We assumed that there is a strong correlation between incomes and quality of life which was proved by the chi-square test. The size of the income may be in relationship with other actors as well. It may be influenced by the legal status of the settlement, the age of the person or indeed by the level of qualification. These connections are duly illustrated in figure 1. The younger generations have higher qualifications at county-seat, urban, and village levels as well. In the segment of population who have secondary school without school leaving maturity examination we can find people under 40 years of age. It is important to state again that only adults were involved in the sample. On the basis of the data it is also worth considering the number of people without completed elementary school education. In this category there are some 40-50 year old people in the urban population that have less than 8 years of elementary education. Data allows us to conclude that during the past years the rural population fled into towns to avoid unemployment. This conclusion is supported by the fact that in villages people with insufficient education can be found mainly among pensioners.

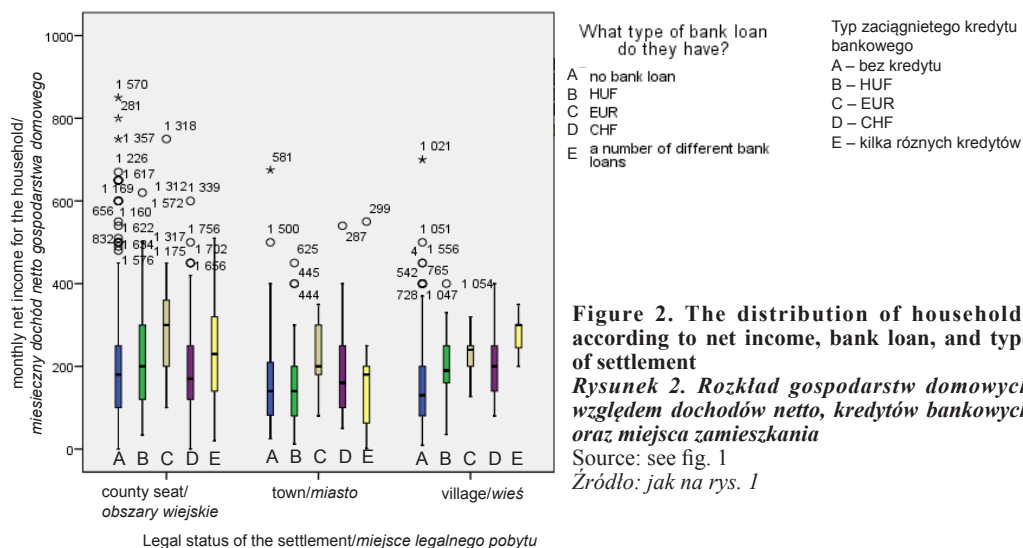
To continue this line of thought we believe a more complete picture of the population can be gained if we consider the level of indebtedness. The questioner contained a question on whether the respondents had any bank loans and if so in what currency they had it. The data gained can be more accurately analysed if we consider the income level of the households. In figure 2 we illustrated these factors in a Boxplot. It is a general paradigm that poorer households are more likely to have a bank loan. It can be stated that for example in the county seat the population without a bank loan on average does not have as high an income as the ones with an EUR bank loan. Naturally there is an overlap and extremities in each category but it is observable that the poorer population tries to avoid having a bank loan for fear of indebtedness. Nevertheless, there is a segment of the sample in which bank loans make the living circumstances more difficult since the economic crises has had a negative effect on the Hungarian population just like on other nations [Hurd, Rohwedder 2010]. The changes in the HUF/CHF exchange rate have greatly increased the monthly payments of CHF based loans.

Naturally savings do also greatly depend on incomes [Kisari et al. 2011]. Another question was about how easily households can make a living from their incomes. 80% of the respondents indicated that they can make a living from their incomes with restrictions or not at all (Fig. 3). The basis of the classification in the figure was provided by data from the Hungarian Central Statistical Office. According to the data of the Hungarian Statistical Yearbook 2010 the monthly net income of households in Hungary was HUF



**Figure 1. The distribution of respondents according to age, qualification, and type of settlement (n=1773)**  
**Rysunek 1. Rozkład respondentów w próbie badawczej z uwagi na wiek, wykształcenie i zamieszkanie (n=1773)**

Source: own study based on data of Kossuth Collegium  
Źródło: opracowanie własne na podstawie badań Kolegium Kossuth



**Figure 2. The distribution of households according to net income, bank loan, and type of settlement**

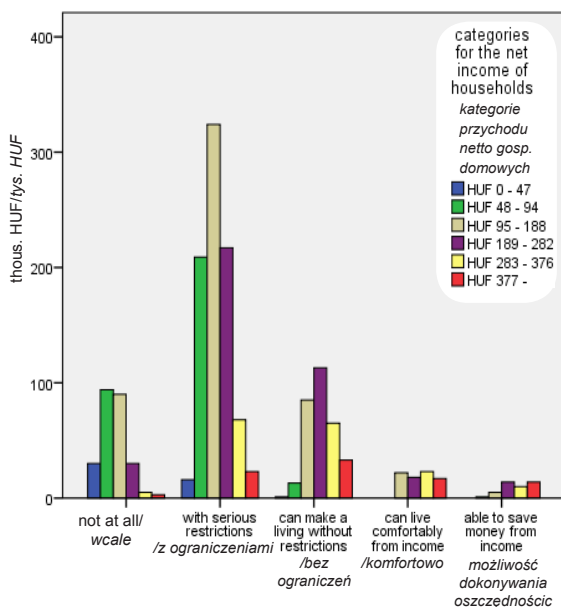
**Rysunek 2. Rozkład gospodarstw domowych względem dochodów netto, kredytów bankowych oraz miejsca zamieszkania**

Source: see fig. 1

Źródło: jak na rys. 1

188 thousand [Hungarian Statistical... 2011]. We took 25, 50, 100, 150 and 200% of the average as the boundaries of the income categories. The acquired data duly reveal the state of the rural population. Statistically speaking despite the larger layers in the figure according to both the Chi square and the Gamma index there is a medium strong connection between household incomes and the certainty of the financial state. The acquired results holds true in general but it must be emphasized that it is income that appears first and foremost as an influencing factor on the quality of life.

Figure 4 reveals that there are respondents with a higher income indicating that they found it difficult to make a living from their income. It can be stated that a large part of the population must decrease their consumption one way or another which is a problem because household expenditures have an impact indirectly on government consumption [Giavazzi, McMahon 2012]. The survey revealed that many people with a more stable income had to live in privation. Answers reveal that more than 40% of the respondents with an intellectual occupation mentioned that they could not buy clothes for lack of finances. This value almost reaches 30% among intellectuals in a managerial position. This number exceeded 45% among pensioners. As for whether people could not afford food in the past 1 year respondents indicated that it is inevitable to buy food therefore the proportional number of agreeing answers declined. There are, however, alarming responses in this sphere of questions. More than 20% of pensioners said that it did happen that they could not afford food in the past one year. This value exceeded 13% among people with intellectual occupation. It is now obvious that the lack of money greatly influences the quality of life of rural population in Hungary. To questions like “did it happen in the past year that you could not have a holiday” a sweeping number of answers were “yes”. There were no social groups in which the majority

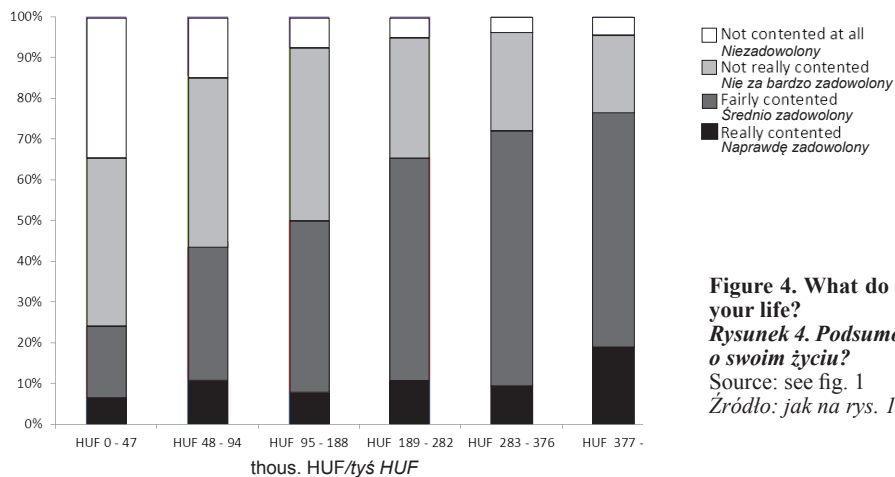


**Figure 3. How easily can they make a living from their income?**

**Rysunek 3. Jak łatwe jest życie z miesięcznym dochodem netto?**

Source: see fig. 1

Źródło: jak na rys. 1



**Figure 4. What do you think about your life?**

**Rysunek 4. Podsumowując co sądzisz o swoim życiu?**

Source: see fig. 1

Źródło: jak na rys. 1

could have afforded e.g. a holiday. More than 78% of the pensioners could not afford to relax this way. This number almost reaches 80% among people with an intellectual occupation while among physical workers it stands at 88%. All in all it can be said on the basis of the available data that the income level of households, which has a great influence on the quality of life, lags far behind that of the international level and many have no choice but scrape along day by day without being able to make medium or long term plans. The basis of this survival strategy is the use of household farming plots. As the result of the rural characteristics of the region approximately 15% of family income arises from household farming plots. Naturally in case of some families this value may reach as much as 50-80-90%. It can be partially explained by the fact that rural people do not necessarily think of cultivating their household farming plots as “work”. These days there is an increasing demand for natural or bio food which can be produced on these plots. Not to mention the fact that it is a survival strategy for the population. During the survey one repeatedly came across views like “money is not everything” or that this way people felt better even in financially unfavourable conditions as they can take steps towards a healthier lifestyle which may have a favourable effect on their lives.

On the whole it can be stated that in our modern world one of the main factors of the quality of life of the rural population is income. On the basis of figure 4 it can be said that on average respondents who belong to the wealthier strata of society stated that they are content with their lives. At the same time more than 20% of the respondents who belong to the HUF 0-47 thousand categories stated that they were content with their lives, which partially support the above mentioned statements. Interestingly the ratio of the absolutely optimistic respondents among the wealthier population did not exceed 20%, which properly indicates that the quality of life is not necessarily determined unanimously by the income level.

## Conclusions

In this paper we examined the state of the population of the Great Plain in Hungary. We applied statistical methods to find connections between the quality of life of the population and the influencing factors. It can be stated that financial factors have an unquestionable role and the rural population is not well provided with them. The monthly repayments of bank loans put a great burden on the population, which prevents most households from being able to save up some money. Comparing the population of urban and rural areas it can be said that there are a number of “survival strategies” among the rural population. Household farming plots do not only provide some extra income for families but also they enable owners to spend their free time in a useful way and to more optimally utilise natural resources. The lack of jobs in rural settlements overshadows the importance of infrastructural and environmental factors. The lack of money among the poorest families determines everyday problems, discontentment, and increased stress impacts. At the same time the results reveal that a more favourable financial situation does not necessarily provide a higher quality of life, however, it is also influenced by the personality traits of the respondents.

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## Streszczenie

*Przy wykorzystaniu kwestionariusza wywiadu dokonano analizy populacji obszarów wiejskich z terenu Wielkiej Równiny na Węgrzech. Zastosowano metody statystyczne do analizy zależności pomiędzy jakością życia a czynnikami ją determinującymi. Stwierdzono, że czynniki finansowe w najsilniejszy sposób determinowały jakość życia, zaś mieszkańcy obszarów wiejskich byli w nie słabo wyposażeni.*

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