

Migration patterns in Hungary: a life course approach

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Introduction

An interesting demographic phenomenon in Hungary is the declined intensity of migration. Since the 1960s migration has declined substantially. The traditionally high net immigration surplus of urban settlements has become negative after 1990. Possible explanations for the declining migration are the ageing of the Hungarian population, changes in the government policies with regard to industrial and settlement developments, the gradual decrease of new housing construction and a stagnant economy since the 1980s resulting into a decline of real incomes.

The ongoing political and economic transformation, which has resulted on the housing market in a shift from state ownership towards private ownership and a shift from state allocation towards market allocation combined with a liberalisation of prices, has not resulted into a higher intensity of migration. It was generally expected that the transformation would result in a greater freedom of choice with regard the labour market, to housing and mobility. As a consequence, one would have expected that the migration could increase. This could especially be true for the larger cities, including Budapest and the county seats, with a higher demand for labour and traditionally a more strict distribution mechanism of housing. However, looking at statistical migration data on county level it becomes clear that migration has been declining since 1960, the end of the era of a massive redistribution of labour and massive inter-regional migration due to large scale socialist industrial developments.

This paper discusses the consequences of the ongoing transformation for migration in Hungary. We investigate migration flows towards the Hungarian capital, provincial capitals, towns and rural areas, using a life-course approach. A main aspect withing this question is whether there are substantial differences in the migration patterns between the different settlement types. We present answers to questions how the migration patterns changed in the period 1970–1994 and what changes in the kind of triggers resulting into moves occurred.

The analysis is focused on different settlement types in Hungary: the capital Budapest, 18 provincial capitals, the towns and the rural communities. As we are mainly interested in urbanisation processes, the moves from one type of settlement to another are

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included in the analyses. Triggers related to the move to one of the selected settlement types are investigated. This because it is expected that different triggers will result into moves between the different settlement types.

In the next section we introduce the basic theoretical framework with regard to migration and decisions to move on which this paper and the forthcoming analyses are based. Furthermore we present the hypotheses for the analysis on migration patterns in Hungary. In section three we briefly discuss some relevant societal changes in Hungary. In section four we present and discuss the macro analysis of the migration to Budapest, based on census data. In section five the data and methods for the micro analysis are described. Our findings are discussed in the sixth section, followed by our conclusions and new questions triggered by the analyses.

To move or not to move: definitions and theoretical framework

Migration can be studied in different ways by many different disciplines. For this analysis, a migrant is defined as the person who remains within the same broad cultural context (such as within the same nation), but travels away from the confines of the general area in which he or she previously resided (MOON, H. 1994). The paper involves all changes of usual residence in Hungary from one type of settlement towards another type of settlement. As mentioned in section 1, Budapest, county seats, other towns, and the country side are distinguished. Although one can distinguish permanent and temporal migration in Hungary (KOK, H. and DOUGLAS, M. J. 1996), only permanent migration is taken into account in this analysis.

Two basic assumptions are important for studies on migration based upon the life course approach. The first assumption views migration as a rational decision made in a societal context, and the second assumption defines migration as a form of instrumental behavior in a life course context (MULDER, C. H. 1993).

The first assumption is that migration decisions are rational decisions made on the basis of preferences, in a context of perceived opportunities, resources and constraints. Preferences are defined here as the concrete goals individuals have. Opportunities are sets of options open to individual decision-makers. These sets can contain items like available housing vacancies and available job opportunities. Sets of opportunities are created exogenously, but as a consequence of bounded rationality (SIMON, H. A. 1979), individuals will not perceive all available opportunities. Resources are created endogenously: material and social instruments to realize preferences, like capital, income, skills, relations, and attitudes. Constraints can be defined as any exogenously or endogenously created pressures or obstacles producing attitude-discrepant actions (DESBARATS, J. 1983). Constraints constrict the opportunity set and mold the formation of attitudes and preferences. Constraints can be exogenous constraints like housing shortages, lack of job opportunities or bad economic prospects or endogenous constraints like lack of resources, resistance to move, or location-specific obligations.

Individual households are not constantly evaluating whether to move or not and even if there is residential stress in which households are evaluating the opportunities to move, households might decide to stay where they are. Besides moving, households can decide to improve their residential situation or to lower their aspirations. These alternatives are particularly important for decisions about moving within the daily activity space.

There are several mechanisms keeping people where they are and these act as constraints to an intention to move. A first, and in the Hungarian context very important, mechanism is the cost associated with finding a new home, moving, and the costs of the new dwelling. SJAASTAD, L. A. (1962) states that the relative advantage of the new location should at least exceed the costs. Due to the transitional period a move in Hungary can mean a move from the regulated state subsidized sector towards the much more expensive deregulated free market housing stock. That makes the costs of a move too high for many households.

A second mechanism is location specific capital, which can be defined as all factors binding a person to a place (DA VANZO, J. 1981; MULDER, C. H. 1994). These local ties can be connected with the dwelling itself, the neighborhood, the city, or the daily activity space. The further the move is intended to be, the more severely local ties will be disrupted (MULDER, C. H. 1994). Especially the daily activity space is for households with children an important reason not to move over longer distance. Most parents do not want to change the school their children attend or to disrupt the social network of their children.

A third important mechanism keeping people where they are is that in many societies place of residence is an important source of identity (DICKENS, G. 1989; MARCUSE, P. 1993), so that changing residence too often is not desirable.

The second basic assumption is that migration is a form of instrumental behaviour. Migration is not an end in itself, but rather a means of attaining something (WILLEKENS, M. 1987). This means that we suppose that, in an individual's life course, the migration career is subordinate to other parallel careers like the educational career, occupational career, housing career and household career. The causality is nearly always from the other career to migration and not vice versa.

With regard to parallel careers influencing the migration career one can distinguish conditioning careers and triggering careers (MULDER, C. H. 1993).

Conditioning careers can be defined as the careers providing resources and constraints. People have a specific socio economic status during a specific period, can be a student for some years, can be a member of a political party during a specific period, have a specific job, and have a certain income over a period. These statuses influence the resources they need for migrating and the constraints to be overcome.

The triggering career is defined as the career producing the wish to migrate. The wish to migrate can be triggered in two different ways: event dependence and state dependence. Event dependence involves the effect of an event in a parallel career, such as changing jobs, or a marriage. In most cases, the migration event triggered by an event in a parallel career takes place about the same time as that event. There might be a time lag between the event in the parallel career and the migration event due to, for example, difficulties with finding suitable housing. In some cases the migration event may even take place in anticipation. In those cases the time ordering does not reflect causal ordering (WILLEKENS, M. 1991).

The different triggering careers trigger different kinds of migration in terms of distance, direction and destination choice. Events in the occupational and educational careers often cause long distance migration, mostly towards the city (SJAASTAD, L. A. 1962). Changes in the occupational and educational career usually only lead to migration when they require change in the daily activity space (MULDER, C. H. 1993). In Hungary many higher-education institutes and a major part of the high level employment are concentrated in Budapest. The distance of moving for labour migrants is connected with

the educational level of the migrants. Long distance labour migration often involves highly educated people or people starting higher level education. On the other hand, changes in the housing and household careers usually lead to short-distance migration within the daily activity sphere, for example from city to suburb, or a shift from rental towards owner-occupied housing. People moving because of marriage, or divorce, or having children are referred as household migrants. Retirement migration often involves long distance of better off retired people, who are no longer constrained by their participation in the labour market to move after retirement. A possible specific form of retirement migration in Hungary can involve the return of pensioners looking for more social security from Budapest towards relatives in smaller towns or on the countryside.

Migration patterns and migrants: a macro micro dilemma

This research project on migration patterns and conditions and events resulting in migration behaviour can be depicted in COLEMAN's macro micro model, which distinguishes macro processes and patterns, and micro conditions and behaviour (COLEMAN, J. S. 1990).

We suppose that the macro conditions are changed by the transformation. On the one hand, there seems to be a trend to more freedom of choice in relation to a market economy. On the other hand, however, is a deep and continuing economic stagnation, resulting in lower real incomes, less certainty, inflation, and rising nominal housing costs. This stagnation can result in a loss of opportunities for people to move. As a consequence, the migration patterns can change due to the ongoing transformation.

On macro level, the accessibility of the housing stock, the division of labour and the opportunities within the education system will change as an outcome of the transformation. In the Hungarian context the distribution of housing mainly results in permanent migration, while the accessibility of education and starting a new study is mainly connected with temporary migration. The distribution of labour is connected with a mixture of temporary and permanent migration. One can, for example, distinguish people getting a permanent new job and seasonal workers. It is generally believed that these macro elements, which strongly influence the individual conditions and events, will change during the ongoing transformation. As most decisions whether to move or not are based upon these individual triggers, the transformation can lead to other individual decisions to move or not. The aggregated individual behaviour results into specific migration patterns (KOK, H. and MULDER, C. H. 1996). This model shows that we expect that the macro conditions will influence the macro migration patterns. To obtain insight into this process, however, it is necessary to take into account the individual micro conditions and behaviour.

Hypotheses

The theoretical macro micro model from above section leads to three types of hypotheses concerning migration of individuals to other settlement types. These hypotheses can be characterised as conditioning hypotheses, event hypotheses, and hypotheses as a consequence of the ongoing transformation.

Conditioning hypotheses

As stated above, rigid entrance restrictions were in force with regard to Budapest and the county seats during the period 1950–1980. Higher status groups like managers of state companies and people working in the higher hierarchies of the state or party bureaucracy are supposed to have had an easier access towards the bigger cities' distribution mechanism of housing. This brings us to some hypotheses with regard to the role of the bigger towns within the migration pattern of Hungary.

The first hypothesis is the 'membership' hypothesis. Members of the Communist Party during the period 1970–1988 had a higher probability to move to Budapest and the county seats. Members of the Communist Party were supposed to have partly formal and partly hidden priorities with regard to many aspects, such as housing. After the political changes, members of the Communist Party lost their advantageous position. Many former members, however, adapted themselves successfully to the new circumstances. On the other hand it is expected that members had a lower probability to move to the smaller towns and the rural areas.

Secondly, the 'educational hypothesis' is formulated. Households having a high level of education were more likely to move to Budapest and the county seats during the period 1970–1988. The same is expected for the period 1989–1993, as the capital city and most of the county seats became attracted more investments and activities offering high level jobs than other areas. On the other hand we expect that people with a higher level of education have a lower probability to move to the countryside. The third hypothesis is defined as the 'collar hypothesis'. Households having higher status white collar jobs in state organisations in Budapest and county seats had traditionally more chance to move those cities than households getting lower status jobs. It is expected that this pattern will change in the sense that the chance of people working for state organisations to move to the bigger towns will decrease after 1990 as a consequence of the relative low salaries in the state sector compared to the private sector. This means that in the period after 1990 white collar working people in the private sector will have more chance to move to Budapest and the county seats. On the other hand we expect that blue collar working people and people working in agriculture have a higher probability to move to the countryside. The fourth hypothesis is the 'age hypothesis': younger people have a higher probability to move in general. It is expected that younger people especially had a higher probability to move to the towns than older people. The effects of age and educational level are not expected to change with the transformation.

An important condition is supposed to be to have children or not. People with children are supposed to have a higher probability to stay within their daily activity space, as they don't want to change the school attended by their children and the social network in which they take part. In this sense, children are a constraint on migration. This is clearly true for the case of Budapest, as analyzed before (KOK, H. and DOUGLAS, M. J. 1996). It's expected that people with children have a lower probability to move to Budapest or bigger towns than they have to move to the countryside or smaller towns.

Another important aspect is the tenure ship of the former dwelling as an asset. It is generally accepted that owner occupiers are less mobile than people living in rental housing. Another point is that in Hungary people living in public rental dwellings had the opportunity to change their dwelling with a public rental dwelling in another town. We

expect that people living in a rental dwelling have a higher probability to move to than owner occupiers have, as people living in rental units have less invested in their dwelling. This is called the 'rental' hypothesis.

Event hypotheses

Events as getting a new job or starting higher education are important triggers for migration. In this way two hypotheses can be formulated. First, the 'starting education' hypothesis. Many higher education institutes are concentrated in Budapest and other county seats. As a consequence, people starting a study at a higher education institute will have a higher probability to move temporarily to the bigger towns. As a consequence, it is also expected that people starting an education have a lower probability to move to the smaller towns or to the countryside. And second, the 'new activity' hypothesis. People starting a new activity will have higher probability to move to the bigger towns than people not starting a new activity.

On the other hand, having a baby can keep the people where they are. Families having children are often not expected to move to the bigger cities. This assumption leads to the 'baby' hypothesis. We expect that people having a baby have a lower probability to move around this event.

Transformation hypotheses

The major changes in the macro conditions are supposed to have impact on the migration decisions in Hungary and on the extent to which events trigger migration. We assume that sets of opportunities, resources and constraints for individual households will change due to the ongoing transformation. With regard to the transformation there are different possible outcomes. Two contradictory outcomes are proposed as alternative hypotheses. The first stresses a greater freedom of choice and the other stresses an increase of constraints. It is clear that these hypotheses cannot be accepted at the same time.

On the one hand, it can be expected that the ongoing transformation results in a greater freedom of choice with regard to the labor and housing market. One can expect that due to this greater freedom of choice more people will move to Budapest and the provincial capitals, as most of the education and employment opportunities are concentrated here. As a consequence, one can expect that the migration to Budapest and the bigger towns will increase. This is denoted the 'greater freedom of choice' hypothesis.

Alternatively, one could expect that the total intensity of migration towards Budapest and other large towns will decrease due to the difficult accessibility of the urban housing stock and the uncertain economic situation. The influence of the ongoing economic stagnation will prove to have more impact on the intensity of migration than the greater freedom of choice, outcome of the transformation, has. This brings us to the 'greater constraints' hypothesis. The uncertain economic situation and the worsening income situation will keep people where they are. The migration to Budapest and other towns will decrease further. On the other hand, in these uncertain times many family relations on the countryside function like an informal social security system. Although there are clearly more opportunities in the larger towns, life seems to be more secure on the countryside due to the cheaper costs of living and the informal social security system mentioned before.

Societal changes in Hungary

Since the late 1980s the Hungarian society has entered a period of major changes in many respects. Some of these changes, which can partly be related to the ongoing political and economic transformation, are relevant for the investigation of migration patterns in Hungary. These societal changes will be discussed briefly in this section.

Demographic conditions

One of the major characteristics with regard to the population of Hungary are its gradual decrease since the 1980s and the ageing of the population. Another important phenomenon was a steady process of urbanisation, which stopped after 1990.

Table 1. Population of Hungary 1960–1995

Year	Population	Period of growth	Natural growth	% growth
1960	9 961 044	1949–1959	756 246	8.2
1970	10 322 099	1960–1969	361 055	3.6
1980	10 709 463	1970–1979	387 364	3.8
1990	10 374 823	1980–1989	-334 640	-3.1
1995	10 245 677	1990–1995	-129 146	-1.3

Source: Demográfiai Évkönyv 1995. p. 14. KSH, 1996.

Table 1. shows that, after a period of slow, but steady growth from the 1950s till 1980, the Hungarian population declined by 460.000 since 1980. This decrease amounts 4.5% of the 1980 population.

Table 2. Age composition of the Hungarian population %

Moves to age group	1960	1970	1980	1990	1995
0–14	25.4	21.1	21.8	20.5	18.3
15–39	36.8	37.0	35.8	35.5	35.8
40–59	24.0	24.8	25.3	25.0	26.5
60+	13.8	17.1	17.1	18.9	19.4

Source: Demográfiai Évkönyv 1995. pp. 20–21. KSH, 1996.

A process of ageing is taking place simultaneously with the decrease of the population. As is illustrated by *Table 2.* the amount of elderly has increased since 1960. In 1995, nearly one out of five Hungarians had the age of 60 or older. At the same time the shares of the younger cohorts (0–14 and 15–39) are decreasing. This ageing can be an important explanation for the lower migration rates, as people in the age cohort 15–39 do have a higher probability to move than people in other age cohorts.

Table 3. Distribution of population among settlement types in %

Category	1960	1970	1980	1990	1995
Budapest	17.9	19.4	19.2	19.4	18.8
Towns	26.4	36.9	40.9	44.0	43.9
Villages	55.7	43.7	39.9	36.6	37.2

Source: Demográfiai Évkönyv 1995. pp. 28–29 KSH, 1996.

Traditionally there was an urbanisation trend in Hungary. The share of Budapest and other towns in the total population increased steadily after the Second World War. Table 3. shows that this urbanisation trend continued till 1990, after which the reverse, an increased share of the rural population in the total population, occurred. This could imply that a trend of suburbanisation has emerged since the start of the political and economic transformation.

Economic conditions

Currently the Hungarian economy is shifting from a basically central planned economy towards a market economy. The economic transformation takes place in combination, or is even triggered, by a period of economic stagnation and recession. A broad process of privatisation of assets, a shift towards market distribution and price liberalisation, has resulted in a greater individual freedom of choice. The state has withdrawn itself from major parts of the economy. The Hungarian economy has suffered a severe recession during the last years, although official measures of GDP may overstate this drop because they fail to cover private-sector activities fully. Many private companies are tempted, for tax reasons, to understate their production. Other important phenomena are a relatively high inflation rate, the emergence of unemployment, and a widening gap between Budapest and regions in the West on the one hand and regions in the East on the other hand.

Table 4. Major economic indicators of Hungary

Indicator	1989	1990	1991	1992	1993	1994	1995	1996
GDP	0.7	-3.5	-11.9	-3.0	-0.8	2.9	2.0	2.0
Inflation	17.0	28.9	32.0	22.0	21.0	21.0	28.0	22.0
Exchange HUF/USD	59.1	63.2	74.8	79.0	91.9	105.2	126.0	n.a.
Unemployment	0.3	2.5	8.0	12.7	12.6	10.9	10.4	n.a.

Source: EBRD, 1996

Since 1990 there is a clear trend of increasing economic and individual freedom on the one hand, but a decrease of economic and social certainty on the other hand.

Housing conditions

After the political changes the socialist housing system has collapsed. There was no central control over the demand for housing anymore, as the restrictions on property rights were lifted and individual incomes became more differentiated. A first step of the central government was the shift of the ownership of the public housing sector to the local authorities. Also the decision making rights on price setting, subsidies, and investment were given to the local authorities. The local authorities had to decide whether to privatise or not. The process of privatisation, which took mostly the form of 'give away privatisation' to the sitting tenants resulted in a quick and major restructuring of the tenure ship. This is especially true for the urban areas (mainly Budapest and the county seats) as most of the state owned property was concentrated there. This privatisation resulted also into a huge wealth transfer to the strata of society who got access to the best parts of the housing stock during the socialist era.

The main strategies of the housing reforms are the privatisation of large parts of the housing stock and the increase of rent levels in the public housing stock. Large parts of the state housing stock have been offered for sale to the sitting tenants. These tenants have the right to buy their flat from the local authorities at a very low price. Sitting tenants buying their house enjoy a discount of at least 50% of the market price. This discount can be higher if the tenant pays for the apartment in cash or if it has been longer than five years ago since the flat has been renovated. In Budapest, 49% of the public housing stock has been privatised since 1990. For whole Hungary this percentage is 40% (KSH,1995). This privatisation process is still going on. This means that a huge shift in the tenure ship of housing has been taking place in Hungary since 1990.

The rents of the public rental stock should cover the maintenance and management costs of the public housing stock. *Table 5.*, however, shows that the rents, although they might have been risen somewhat, have even declined compared to the incomes. Due to political and electoral risks the authorities have been reluctant to increase the rents. On the other hand, the utility costs have become a major burden. An average household spent 19.7% of its income on utility costs, compared to 5% in 1990.

Table 5. Housing expenditures (rents and utilities) to income in the public sector

Indicator	1990	1994
Rent to income	5.0	3.8
Utility costs to income	5.0	19.7
Rent + utility costs to income	10.0	23.5

Source: HEGEDŰS, J. and TOSICS, I. 1996.

The huge rise of the utility costs are the major cause for the increased share of the income to be spend on housing.

Although the formal freedom of choice seems to have increased, the housing shortages due to rising housing costs keep being on the rise. The worsening income position of the majority of the Hungarian households, the enormous increases of the housing prices on the formal and informal private market and the inaccessibility make it very difficult for people to find alternative housing. For many people there seems to be no other alternative than to stay where they are. The private rental market, operating legally since 1989 and comprising 2–3% of the total market, is mainly focused upon foreigners and the top income categories.

The differences in market prices are enormous. Budapest and Győr in the west are the most expensive cities in Hungary. At the same time, the average market price is much lower in the eastern and southern parts of Hungary. The price of a big house in the vicinity of Miskolc is the same as the price of a shabby one-room apartment in Budapest. This makes it difficult for people in the east to move towards the western part or Budapest to find a job.

The construction of housing collapsed in the second half of the 1980s and the 1990s. State-initiated construction activities fully disappeared while the private do-it-yourself building decreased also, but at a much lower rate. The growing position of the do-it-yourself building and the privatisation of large parts of the state housing stock resulted in a further decrease in mobility opportunities.

Table 6. shows that the housing construction decreased most dramatically in Budapest. The construction per 1,000 inhabitants is even higher on the countryside since the second half of the 1980s, in contrast with the trend before. The decrease of construction was not so extreme on the country side. An explanation for this is the fact that the collapsed state construction was mainly concentrated in Budapest and other larger towns. Another explanation is that the price of building plots in Budapest, and other towns, is much higher than on the countryside.

Table 6. New housing construction by settlement type

Category	1971–1975	1976–1980	1981–1985	1986–1990	1990–1994
Budapest	77 334	85 588	74 407	44 722	15 108
Other towns	182 512	201 490	159 776	124 398	43 959
Villages/rural	178 292	165 637	135 501	103 332	41 776
<i>Total</i>	<i>438 138</i>	<i>452 715</i>	<i>369 684</i>	<i>272 452</i>	<i>100 843</i>
<i>per 1,000 inhabitants</i>					
Budapest	7.6	8.2	7.2	4.3	1.9
Other towns	12.0	11.5	8.3	5.9	2.5
Villages/rural	6.7	6.5	5.7	4.9	2.7
<i>Total</i>	<i>8.4</i>	<i>8.5</i>	<i>6.9</i>	<i>5.2</i>	<i>2.4</i>

Source: Lakásstatisztikai Évkönyv 1994, pp. 14–15. KSH, 1995.

Macro analysis: migration patterns in Hungary

The migration patterns in Hungary since 1950 can be roughly divided into four different stages (DÖVÉNYI, Z. 1995).

During the first stage (1950s and first half of 1960s) there were massive flows of migrants to the industrialising regions due to Hungary's industrialisation policies and to Budapest. This was the stage of massive inter-regional migration. Not seldom, people had to move over distances of 200 or 300 km.

The economic policies during the 1950s were mainly focused on the development of heavy industries. Workers were attracted from all parts of the country to work in the new established industries. The main development area was the area stretching from Veszprém–Komárom–Tatabánya in the west towards Miskolc and Ózd in the east. A great

part of the industrial investments and investments in infrastructure and housing were concentrated in this area. Besides the flow to the industrial areas, there was another intensive flow to Budapest, as can be seen in *Table 1*. and to the region of Pest. Budapest, the capital city, offered many opportunities for university studies and jobs in the higher bureaucracy. The higher status household got much more opportunities to enter Budapest. Others intending to move to Budapest, like blue collar workers and bureaucrats in the lower ranks of the hierarchy had to meet their housing needs in the suburban zone around Budapest, mainly by do-it-yourself construction. This pattern of rural urbanisation in the suburban zone is also known from other east central European capitals and main cities (KORCELLI, P. 1992; DZIEWONSKI, Z. 1990; DRBOHLAV, D. 1992; LADÁNYI, J. 1995; KOVÁCS, R. 1995).

In other parts of Hungary there was a lack of investments in industries, infrastructure and housing. At the same time the employment and perspectives in the agricultural sector were declining. For job and housing opportunities especially the younger workers had to move towards the industrializing areas. These were the areas where the people could find better paid jobs and housing. The pattern during the 1960's showed generally a strong positive net migration in the industrialising areas and a negative migration rates in the other parts of Hungary, including main cities like Szeged and Pécs.

As a result of the changing economic policies and the higher growth rates during the second half of the 1960s, investments in industries, infrastructure, services and housing were planned more equally over the country, mainly in the bigger county capitals and, to a lesser extent, in the other towns. On the countryside, however, state investments hardly appeared. Instead of the traditional industrial area, the more nearby towns offered people from the countryside opportunities in industry and housing. Many young starting households moved towards the cities and many others got the chance to obtain housing in the city near the services and amenities and, as a consequence, they gave up commuting from the surrounding rural areas into the towns where they worked (DÖVÉNYI, Z. 1995). This was the stage of somewhat less intensive but mainly intra-regional migration during the 1970s. People moved mainly over distances up to 50 km. The migration to Budapest dropped more sharply, possibly due to the governmental policies restricting the accessibility of the Budapest housing stock. On the other hand, the process of rural urbanisation around Budapest continued.

*Table 7. Number of permanent migrants (*1,000) to and from Budapest, other cities and rural areas*

Year	Budapest			Other cities*			Rural areas			Total
	to	from	net	to	from	net	to	from	net	
1960	47.7	22.0	25.7	84.2	57.6	26.7	206.3	258.6	-52.3	338.2
1970	25.3	16.7	8.6	80.6	55.0	25.6	165.1	199.4	-34.2	271.0
1980	21.6	14.0	7.6	84.9	54.7	30.2	105.2	142.9	-37.8	211.6
1985	25.2	14.7	10.5	82.2	71.2	11.0	112.9	134.4	-21.4	220.4
1990	25.4	21.8	3.6	79.3	86.6	-7.3	108.9	105.2	3.7	213.6
1993	22.4	29.0	-6.6	80.3	83.5	-3.2	105.1	95.3	9.8	207.8

Source: KSH Demográfiai évkönyvek, 1985, 1993

* Cities as defined by the government. The decision whether a settlement can call it self a town is taken by the government based on partly technical/functional aspects and partly based on subjective aspects. During the socialist era the status of town was an important criterion in the redistributive mechanisms of assets, investments and capital.

During the 1980s, the third stage, migration decreased further. Hungary entered a long period of stagnation, which resulted in fewer job opportunities. Besides this, Hungary is characterised by a steady decrease and ageing of the population. It became more difficult to gain access to the state distribution mechanisms and do it your self building became more expensive due to inflation and a decrease of real incomes. A specific type of out-migration, which started in the mid-1980s, was one provoked by the out-dated structure of the Hungarian industry: an out-migration from the traditional industrial regions. In the wake of the emerging unemployment, it were mostly the better skilled and mobile who were able to move to Budapest or other major cities in the western borderlands (IVÁN, L. 1994). The number of moves to Budapest continued to decrease, probably as a consequence of the problems described above (*Table 1.*). On the other hand, the number of people moving to the countryside remained fairly stable since 1980, while the number of people leaving the countryside decreased. As a consequence and in contrast with former trends, the countryside has a positive net migration since 1990. Whether this is caused by elderly looking for more informal security near family and cheaper housing, or by an emerging process of suburbanisation can not be deducted from the available data.

The trend of decreasing migration became more intense after the start of the political and economic transformation. The situation on the labour market worsened quickly after 1988. Especially in the north east, around industrial areas like Miskolc, Ózd and Nyíregyháza, and in the east and south east the unemployment amounts to more than 25%. In Budapest and in parts of the west like Győr, Székesfehérvár, the employment situation is much better. Here the rate of unemployment amounts only 5%.

The collapse of the construction of housing and the abolishment of subsidies on housing resulted in a further decrease in mobility opportunities. The differences in market prices for housing between regions make it for people in the east difficult to move towards the western part or Budapest for finding a job.

Another new phenomenon which came into existence during the 1980s was the process of constrained suburbanisation. For many people in the cities life became too expensive looked for a cheaper place to live somewhere in more rural areas around cities (DÖVÉNYI, Z. 1995). Good examples are found on the southern and eastern edge of Budapest, the zone where rural urbanization had taken place during the 1960s and he 1970s, where people coming from the city try to find a cheaper home.

Table 8. Moves between Budapest and the regions in 1985, 1990, and 1993

Region	to			from Budapest			net Budapest		
	1985	1990	1993	1985	1990	1993	1985	1990	1993
Centre (Pest)	19115	18828	15554	17060	20349	23531	2055	-1521	-7977
North-west	19336	12790	9547	15006	11220	8880	4338	1570	667
South-west	12841	7318	5548	9665	6126	4913	3176	1192	635
North-east	25657	19666	11002	26839	14391	8511	-1182	5275	2491
South-east	13063	7988	5662	10372	6735	4877	2691	1253	785
North	18454	14410	9238	14695	10428	6928	3759	3982	2310
<i>Total</i>	<i>108446</i>	<i>81000</i>	<i>56521</i>	<i>93629</i>	<i>69249</i>	<i>57640</i>	<i>14837</i>	<i>11751</i>	<i>-1119</i>

Source: Budapest statisztikai évkönyvek 1985, 1990, 1993. KSH, 1986, 1991, 1994.

The net migration of Budapest even became negative in 1993. *Table 2.* shows a marked contrast between the trends of migration to the surrounding Pest area, and the migration from other regions. The migration from further parts of the country declined dramatically, although it remained positive. The outflow is mainly focused upon the surroundings of Budapest in the region Pest. Many towns in the region of Pest around Budapest, like Monor, Szigetszentmiklós, and Pécel, offer cheaper housing opportunities and better opportunities for small scale construction than the city. Budapest remained attractive for those people from peripheral regions looking for job or educational opportunities. The out-migration from Budapest to the surrounding Pest regions increases during the period 1985–1993. This increase is in sharp contrast with the general trend of decline. It is possible that these people remain economically dependent on the capital city. Part of the migrants coming in from peripheral regions of Hungary to Budapest will probably choose for living cheaper near Budapest in the Pest region.

The decrease of net migration to Budapest from economical backward regions as the North, the North-east, and the South-east seems to be less than the decrease of the flows from regions where the economy is developing more rapidly.

Table 2. shows that the number of people moving in or out Budapest has been declining dramatically, except for the number of people moving to surrounding Pest. The macro migration patterns do not seem to support the 'greater freedom of choice hypothesis'. It could be that the transformation results into more choice opportunities, but causes even much more strong constraints at the same time. This can mean that the worsening economic situation with the many uncertainties is more relevant for the macro patterns than the transformation which is supposed to result in more freedom of choice. Next step is to go down from the macro level to the individual level.

Micro analysis: Data and methods

The micro analyses of migration patterns in Hungary conducted for this paper are based upon data provided by the Comparative Survey on Social Stratification in Eastern Europe. This survey, designed by TREIMAN and SZELÉNYI, I. and executed in 1993 in six different countries, contains retrospective variables on activity careers with regard to activity, status, and type of organisation, educational careers, political careers with regard to (active) party membership, household careers and migration careers. The survey conducted in Hungary contains 4977 respondents.

The data contain retrospective measures with regard to housing careers, labour careers and educational careers. The original file of respondents was transformed into a person-year file. This means that each year of each respondent is a new case. All person-year, in which the respondents were aged 18–59, are selected for the analyses.

Three different periods are distinguished: 1970–1979, 1980–1988 and 1989–1993. The first period was the period in which socialist housing construction and socialist housing provision flourished. This was a period of rather intense migration due to the urbanisation and industrialisation policies of the government and an increase of the housing supply. The period 1980–1988 was a period of increasing economic stagnation in which households became more responsible for providing housing for themselves. 1989–1993 follows the year in which the government declared the 'death' of the socialist housing policy.

The dependent variable in this person-year file is the probability of a move to Budapest, or to county seats, or to other towns or to other villages taking place.

For the analyses we used the logistic regression or logit model for a two-value dependent variable. The logistic regression model estimates the effect of one unit change in the independent variable on the logarithm of the odds (log-odds) that the dependent variable takes one value rather than the other when controlling for the effects of other independent variables. Log-odds are not an easily interpretable quantity. However, the parameters yielded are readily re-calculated to indicate the effect on the odds themselves by taking their exponents. The odds are quite straightforwardly the ratio of two probabilities: the probability of being in one category of the dependent variable, divided by the probability of being in the other category ($P/1-P$). The logistic regression model, described by HOSMER, D. W. and LEMESHOW, S. 1989; NORUSIS, M. J. 1994. is specified as follows:

$$\log \frac{\lambda(t_i; X)}{1-\lambda(t_i; X)} = a_1 + \sum_k b_k X_k,$$

where $\lambda(t_i; X)$, is the conditional probability of having the event at time t_i for a given covariate vector $X = (X_1, \dots, X_K)$; b_k , $k = 1, \dots, K$ are parameters, and

$$a_1 = \log \frac{\lambda_0(t_i)}{1-\lambda_0(t_i)},$$

which is the logarithm of the odds (log-odds) of the event's occurrence for a baseline group. For categorical independent variables the baseline group is re-formulated as the group having the average of the log-odds between all categories in the variable. A positive B parameter represents a positive effect on moves to one of the settlement types compared with the average of the categories within the effect, whereas a negative parameter represents a negative effect on the odds (probability) to move to the selected settlement type.

In logistic regression, the parameters of the model are estimated using the maximum-likelihood method. That is, the coefficients that make the observed results most 'likely' are selected.

Micro-analysis: Triggers of migration in Hungary

Moves between settlement types: bivariate results

One of the main features of the migration patterns in Hungary is the trend of decrease. *Table 9.* shows that this trend is also found under the respondents under investigation. Sorted by settlement type, however, the trend is less clear. The number of moves to Budapest and the county seats decreases sharply after the start of the transformation. The decrease of moves to the rural areas is less pronounced. It could be that either a suburbanization process in the western sense or a trend to move to the countryside for more

informal social security and cheaper living and housing costs is emerging. Also the decrease of moves between the same type of settlements is much less substantial. This can possibly explained by a fairly stable number of moves within the same place. As a matter a fact, the greater freedom of choice could have caused a less dramatics decrease of residential mobility.

Table 9. Period by destination of moves

Moves to period	Budapest	County seats	Other towns	Rural areas	Between same type	Total (rate)
1970-1979	102 (7.0)	144 (9.9)	165 (11.4)	163 (11.2)	878 (60.5)	1452 (100)
1980-1988	94 (7.4)	116 (9.1)	130 (10.2)	156 (12.3)	777 (61.0)	1174 (100)
1989-1993	28 (4.5)	40 (6.4)	56 (8.9)	73 (11.6)	430 (68.6)	726 (100)
Column (%)	224 (6.7)	300 (8.9)	351 (10.5)	392 (11.7)	2085 (62.2)	3352 (100)

Pearson chi-square = 43.84, DF = 10, p = 0.00

Table 10. shows that the age distribution of migrants in Hungary clearly follows the general trend: younger people more often move than older people. This pattern is most substantial in the cases of moves to Budapest and moves to the county seats. But it is also to a lesser extent true for moves to the other towns and moves to the rural areas. Middle aged and older people, however, do more often move to the rural areas than they do to Budapest or county seats. This could possibly indicate that there is a trend of elderly looking for more family support on the countryside. It could, however, also indicate a possible trend of suburbanization. On the other hand, *Table 10.* shows that this pattern is much less pronounced in the case of moves between settlements of the same type. This could indicate that residential mobility in Hungary is much less connected with age. This pattern can also be found in western countries.

Table 10. Age group by destination of moves

Moves to age group	Budapest	County seats	Other towns	Rural areas	Between same type	Total (rate)
18-24	146 (10.1)	173 (11.9)	180 (12.4)	195 (13.7)	758 (52.2)	1452 (100)
25-34	52 (4.4)	78 (6.6)	112 (9.5)	122 (10.4)	810 (68.9)	1174 (100)
35-59	26 (3.6)	49 (6.7)	59 (8.1)	75 (10.3)	517 (71.2)	726 (100)
Column (%)	224 (6.7)	300 (8.9)	351 (10.5)	392 (11.7)	2085 (62.2)	3352 (100)

Pearson chi-square = 200.18, DF = 10, p = 0.00

Another pattern, which is also common in western migration patterns, is illustrated by *Table 11*. higher educated people do more often migrate than lower educated people. In Hungary this is especially valid for the urban areas. Higher educated people more often move to Budapest and the county seats. In these there are the highest concentrations of higher level employment requiring higher educated employees. This pattern is less clear in the case of the rural areas. Lower educated people more often move to the rural areas. This could be explained by people working in agriculture who move to the countryside. It, however, could also imply a process of rural urbanization in which lower status people had to find a place to live rural areas around the cities and towns. The results do not support a pattern of suburbanization in western sense, because this mostly involves middle aged higher educated people.

Table 11. Educational level by destination of moves

Moves to educational level	Budapest	County seats	Other towns	Rural areas	Between same type	Total (rate)
Primary	95 (5.8)	127 (7.7)	170 (10.3)	215 (13.0)	1045 (63.2)	1652 (100)
Secondary	67 (6.3)	98 (9.3)	113 (10.7)	126 (11.9)	652 (61.7)	1056 (100)
Tertiary	59 (9.6)	73 (11.8)	66 (10.7)	51 (8.3)	368 (59.7)	617 (100)
Column (%)	221 (6.6)	298 (9.0)	349 (10.5)	392 (11.8)	2065 (62.1)	3325 (100)

Pearson chi-square = 43.44, DF = 10, p = 0.00

Another trend is shown by *Table 12*. Households with children migrate less than their counterparts do. This is true for the moves to all the different settlement types. The difference is the smallest in the case of moves to the towns and to the rural areas. Moving households with children relatively more often within the same settlement type than moving households without children. This could imply that also in Hungary having children has a stronger negative influence on migration than it has on residential mobility. In many cases of residential mobility the daily activity space of the children is hardly disturbed. This is often a major reason for households with children not to migrate.

Table 12. Children in household by destination of moves

Moves to children	Budapest	County seats	Other towns	Rural areas	Between same type	Total (rate)
Yes	48 (3.5)	94 (6.9)	129 (9.5)	145 (10.7)	940 (69.3)	1356 (100)
No	176 (8.8)	206 (10.3)	222 (11.1)	247 (12.4)	1145 (57.4)	1996 (100)
Column (%)	221 (6.7)	298 (8.9)	349 (10.5)	392 (11.7)	2065 (62.2)	3325 (100)

Pearson chi-square = 102.79, DF = 5, p = 0.00

Moves between settlement types: multi variate results

This section answers the basic question: how do triggers and conditions influence the probability of a move to the different settlement types. The conditional variables are period, age group, white/blue collar, membership, educational level and tenure ship of the dwelling from which the people move. The events of starting a new study, starting a new activity and getting a baby are also included in the model. The results of the analysis are presented in *Table 13*.

As stated above, the *B* parameter (odds) shows whether the variable influences the probability to move to Budapest in a positive or negative way. If the value of the parameter is larger than one, the influence of the variable is positive. The exponent of *B*, on the right hand side of the table shows the amount with which the variable does increase the odds of a move to Budapest.

The 'membership' and the 'white bureaucracy' hypotheses are not supported. This is because these variables do not contribute significantly to the model. Possibly the advantages supposed to be offered to members were not so strong in Hungary as they were in other countries. This conclusion, however, does not say anything of a possible advantage of members living in Budapest looking for better housing in the city during the socialist period, as these moves are not included in the analysis. Although not significant there seems to be a slightly higher probability for blue collar people to move to Budapest. This does not support the idea that white collar employed in the state bureaucracy had a traditional better access to the capital city. People working in the agricultural sector have clearly the highest probability to move to the countryside: exp (0.63) or 1.90 times higher odds than average. People without a paid job have the lowest odds (exp [0.45] or 0.63 times lower odds than average) to move to the countryside. This pattern does not support the idea that elderly without any job are moving to the countryside for more informal social security.

The 'age' hypothesis is supported by the model. The model shows that the odds to move between the settlement types is clearly the highest for people belonging to the youngest group. People belonging to the cohort 25–34 have higher odds (exp [0.16] or 1.17 higher than average respectively exp [0.11] or 1.12 higher odds than average) to move to smaller towns or to the countryside than the odds they have to move to Budapest or the county seats. The same seems to be true for the educational level. People belonging to the most highly educated have the highest odds to move to Budapest or the county seats. Higher educated people do have lower odds to move to the countryside. Lower educated people have exp (0.17) or 1.90 times higher odds than average to move to the countryside. The main part can probably be explained by lower skilled people working in the agricultural sector. It could however also be that part of this group works in a bigger town, but had to look for suitable housing on the countryside. The 'child for housing' hypothesis, however, is not supported by the model. People without children have higher odds to move between the settlement types. People with children are more likely to stay where they are. The 'keep your child in the same school' hypothesis is supported by the model. The Hungarian patterns follow the international trend that people with children are less likely to move (CLARK, J. 1986).

The tenure ship variable shows that people living in a state owned rental flat outside Budapest have clearly higher odds to move to Budapest. This can be explained by the fact that it was possible to exchange a public rental flat outside Budapest with a public rental flat in Budapest during the 1970s and 1980s.

Table 13. Multi variate results

Variable period	Budapest		Ounty seats		Other towns		Villages	
	S. E.	(B)	S. E.	(B)	S. E.	(B)	S. E.	(B)
1970–1979	0.10	0.10	0.09	0.12	0.08	0.12	0.07	-0.07
1980–1988	0.10	0.25*	0.09	0.15	0.08	0.03	0.07	0.08
1989–1993	0.14	-0.40*	0.12	-0.27*	0.10	-0.15	0.09	-0.01
Conditions Collar/org.								
none	0.17	-0.01	0.14	-0.16	0.13	0.06	0.12	-0.45*
white/state	0.19	0.38*	0.16	0.11	0.15	0.27	0.14	-0.01
white/private	0.16	0.00	0.13	0.23	0.12	0.15	0.10	0.05
blue collar	0.30	0.53	0.32	-0.21	0.27	-0.04	0.23	-0.22
agricultural	0.11	-0.90*	0.25	0.03	0.27	-0.44	0.18	0.63*
Age group								
18–24	0.13	0.85*	0.11	0.76*	0.10	0.71*	0.09	0.64*
25–34	0.12	-0.02	0.10	-0.04	0.08	0.16*	0.08	0.11
35–59	0.17	-0.83*	0.13	-0.72*	0.12	-0.87*	0.10	-0.75*
Educational level								
none/primary	0.11	-0.26*	0.09	-0.43*	0.09	-0.20*	0.09	0.17*
secondary	0.10	-0.13	0.09	-0.01	0.08	0.04	0.08	0.04
tertiary	0.12	0.39*	0.11	0.44*	0.10	0.16	0.11	-0.21
Member of the Communist Party								
yes	0.10	-0.23	0.11	0.07	0.12	-0.04	0.10	0.05
no	0.10	0.23	0.11	-0.07	0.12	0.04	0.10	-0.05
Children in household								
yes	0.11	-0.21	0.09	-0.15	0.08	-0.03	0.07	-0.05
no	0.11	0.21	0.09	0.15	0.08	0.03	0.07	0.05
Tenure ship of former dwelling								
owner occup.	0.10	-0.78	0.09	-0.29*	0.08	-0.22*	0.08	-0.38*
public rental	0.13	0.12*	0.14	-0.61*	0.12	-0.58*	0.10	-0.57*
other tenure	0.66	0.66	0.10	0.90*	0.09	0.80*	0.08	0.95*
Events new activity								
yes	0.07	0.71*	0.62	0.59*	0.06	0.61	0.06	0.67*
no	0.07	-0.71*	0.62	-0.59*	0.06	-0.61*	0.06	-0.67*
New study								
yes	0.11	0.54*	0.10	0.51*	0.14	0.00	0.16	0.23
no	0.11	-0.54*	0.10	-0.51*	0.14	0.00	0.16	-0.23
Having a baby								
yes	0.31	-0.48	0.13	0.44*	0.12	0.31	0.12	0.23*
no	0.31	0.48	0.14	-0.44*	0.12	-0.31	0.12	-0.23*
Constant	0.37	-5.35*	0.20	-4.17*	0.22	-4.65*	0.22	-4.39*
Number of cases incl.	64,843.00		66,280.00		61,810.00		47,397.00	
Initial -2 log likelihood	2,941.14		3,804.97		4,309.40		4,530.20	
Model -2 log likelihood	2,382.08		3,256.50		3,812.82		3,938.67	
Improvement	559.06		548.47		496.58		591.53	

The fact that one could exchange public rental flats was a specific part of the Hungarian housing allocation system. People living in their own dwelling had by far the lowest odds to move to Budapest. This pattern conforms with the general finding that owner occupiers are less mobile than renters. One reason for the drop of the mobility rates in the second half of the 1980s and after the transformation could possibly be the massive privatization of state rental housing to the sitting tenants. Many state apartments in Budapest have been privatized to the sitting tenants. As a consequence, the opportunities to exchange a state rental flat somewhere else in the country with a state rental flat in Budapest have decreased. However, the privatization of state flats to the individual respondents of the sample is unfortunately not included in the data. With regard to the other settlement types having a public rental flat was not an important condition to move. Possible explanations can be that the public rental sector was much smaller in the rest of Hungary compared to Budapest. It may also be that people moving to Budapest already lived in a bigger town, while the people moving to the county seats and the smaller towns often came from the countryside.

Events in the educational and the labor careers influence the probability of moves between the settlement types. The two event hypotheses: the 'new activity' hypothesis and the 'new study' hypothesis are both supported by the model. Starting a new activity or a new study result in higher probabilities to move to Budapest and the county seats *Table 13*. shows that starting a new activity results in higher odds to move to all the settlement types, while starting a new education results in higher odds to move to Budapest or the county seats. Having a baby does not result into a higher probability to move to Budapest, but does result in higher odds to move to the other towns or the countryside. It could be that the housing distribution mechanism in county seats covered the socialist distribution mechanism more compared to Budapest. Especially on the countryside it can be that a marriage, moving to a new dwelling and having a first baby often occur in the same year.

The greater freedom of choice, offered by the ongoing transformation in the sense of lifting administrative barriers, has not resulted in higher probabilities to move to Budapest or to the county seats. The model confirms the bivariate results. The probability to move to Budapest or a county seat has decreased since 1989. The 'greater freedom of choice' hypothesis is not supported. The 'stay where you are' hypothesis is further strengthened by this analysis. The table shows that the chance to move to Budapest during the period 1989–1993 amounts to only $\exp(-0.40)$ or 0.60 times lower odds than average to move to Budapest for the whole period. The picture for the smaller towns and the countryside look quite different. Although there is a slight decrease to move to a smaller town or to the countryside, it is not as substantial as the decrease of the probability to move to Budapest or to a county seat. Housing on the countryside is in general cheaper and more available. It can be that a trend of people with a job looking for a cheaper living on the countryside emerges.

Conclusions and discussion

The greater freedom of choice as a consequence of the disappearance of many administrative barriers has not resulted in an increase of migration as macro pattern. Especially the probabilities to move to the bigger cities have decreased substantially. This

could partly be related with the changed tenure ship pattern in Hungary. Owner occupiers have the lowest probability to move to Budapest. One of the main features of the ongoing transformation is the privatization of major parts of the housing stock. One of the intentions of this privatization is to make the housing allocation system more flexible than the former socialist system. The results, however, show that especially the owner occupiers do not move to Budapest. Part of the explanation of the drop in mobility rates might therefore be found in the dramatically changed structure of ownership. With regard to the other settlement types, where owner occupiers do have a higher probability to move to, it can be that the majority of these people do originate from the countryside and the smaller towns. Public rental housing has always been a quite rare phenomenon in these areas.

The census data show that there has emerged a negative net migration to Budapest after 1990. This is caused by a sharp decline of people moving to Budapest from more peripheral regions and an increase of people leaving the city towards the surrounding county of Pest. An interesting question is whether this an example of voluntary or constrained suburbanization. The county of Pest is traditionally a lower status area in which the rural urbanization process of lower status people working in Budapest took place. The costs of living are significant lower than in the city. It could be a voluntary process of people leaving their public flat in the city and moving to their second home or bought dwelling in the country side. Another specific feature is the much less dramatic decrease of moves between the same types of settlements. This could imply that migration has decreased much more than residential mobility. The latter, however, has not been investigated yet.

A major condition to move is educational level. Higher educated people move more often than lower educated people. In Hungary, higher educated people tend to urbanize. The larger the town, the relatively more higher educated people do move there. This is probably connected to the available employment. The higher educated do not suburbanize, as the number of higher educated people moving to the countryside is relatively low. Age is also an important condition. Younger people move more often than older people do. This is the case with regard to moves to all the different settlement types.

An influence of the condition 'membership of the Communist Party' has not been found in the analyses. It could be that they already have better housing, or that a too large part of the housing distribution mechanism was not under real control of the state. It could also be that the membership itself is not the trigger, but that the membership is an important precondition for getting access to higher education or a high status job. This selective accessibility of higher education and higher status jobs was a well known phenomenon during the socialist era. In Hungary, however, accessibility to higher education and higher level jobs was not extremely connected with the membership of the Communist Party. Neither did the presence of children in the household, an important criterion within the former housing distribution system and the accessibility of major towns, result in a higher probability to move to the urban areas. As in many western countries, people with children have a clearly lower mobility rate. People with children have a slightly higher probability to move to the rural areas.

The 'greater freedom of choice' has not resulted in an increase of migration in Hungary. Especially the probability to move to the urban areas has declined dramatically. In general more people do stay where they are. And with regard to the direction there seems to be a slight trend towards suburbanization. Whether this is a process of poor people looking for cheaper housing and lower costs of living on the countryside or a western like

suburbanisation can not be investigated with the current available data. Other conditions are keeping people where they are, such as the stagnant economy, the inflation, the rising housing costs and the changed pattern of home ownership. To investigate the relative importance of these different factors is an interesting challenge for further investigation.

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