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Low Participation among Older Men and the Disincentive Effects of Social Transfers: The Case of Hungary

Abstract

The Hungarian employment rate is about 10 percentage points below the EU average, even though it has been increasing since 1997. The paper describes the evolution of economic inactivity between 1992 and 2003 and the composition of the inactive population, focusing primarily on working-age men. Calculations are based on the quarterly Labour Force Surveys of the Hungarian Statistical Office, with sample sizes of around 30,000.

The decline in labour market participation was evenly distributed across all age groups during the transition. The slow increase in activity rates starting in 1998 has significantly changed the structure of activity: participation has increased among those aged 30–40, and remained low among older workers. In 2002, almost 30 per cent of men aged 40–59 were out of the labour force.

Inactive men just below the pensionable age typically have less schooling than the employed population, and most of them suffer from some illness that constrains their ability to work. Regional variation in inactivity rates remains significant even after controlling for levels of education, which suggests that labour demand is a significant factor in explaining inactivity. However, in-cash transfers may be equally important in determining the willingness of older men to work.

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Introduction

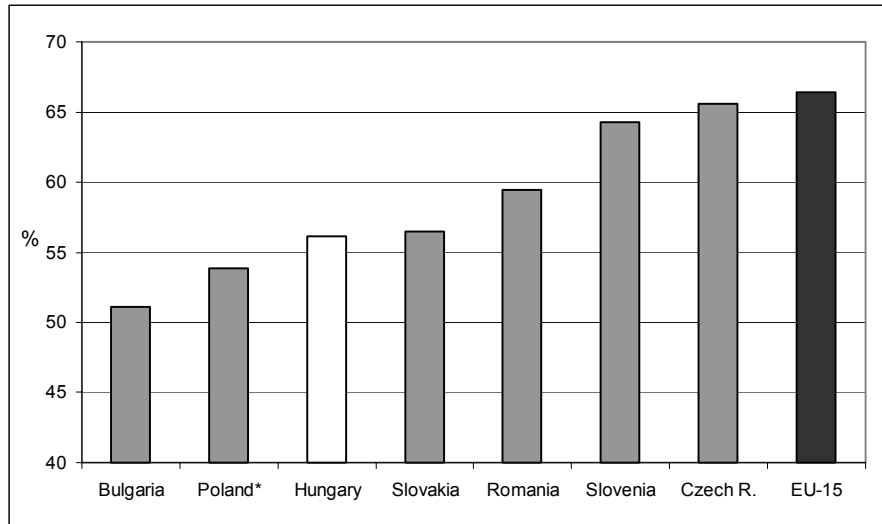
The low participation rate of older workers coexists alongside a chronic deficit of the pension fund and a greatly reduced tax base, all of which reduce the room for manoeuvre in cutting taxes and social security contribution rates. High taxes and contributions constrain any increase in labour demand and supply, which leads to a total output below potential. This is the main reason why the EU's Lisbon criteria urge member states to increase labour market participation, particularly among older workers.¹

The labour market effects of social transfers are often mentioned in Hungarian studies, especially when discussing the need to reform the welfare system and the purpose of doing so (see, e.g. Andorka, Kondrotas and Tóth 1995). Semjén (1996) reviews the theory of the labour supply effects of in-cash transfers, and especially means-tested allowances; Gál (1996) discusses pensions and unemployment benefits. Detailed empirical analysis is only available on unemployment benefits and social assistance for the long-term unemployed as they affect individual chances of re-employment (see Micklewright and Nagy 1998, Galasi and Nagy 2002, 2003). This paper uses descriptive statistics in a first attempt to measure the disincentive effects of the welfare system, with the aim of providing a starting point for further, more sophisticated analyses.

In Hungary in 2003, 63 per cent of the working-age (15–64 year-old) population were economically active,² and 57 per cent were employed. This level of participation is very low in comparison with the early 1990s and, as *Figure 1* shows, also in comparison with other EU countries. The Hungarian employment rate is about 10 percentage points below the EU average, even though it has been increasing since 1997. The inactive among the working-age population still number some 3 million, with 1.1 million men and 1.7 million women out of the labour force.

¹ The target is 70 per cent for men, 60 per cent for women and 50 per cent for those aged 55–64, in all member states.

² The economically active include employees, the self-employed, and those looking for work (unemployed by the ILO definition).

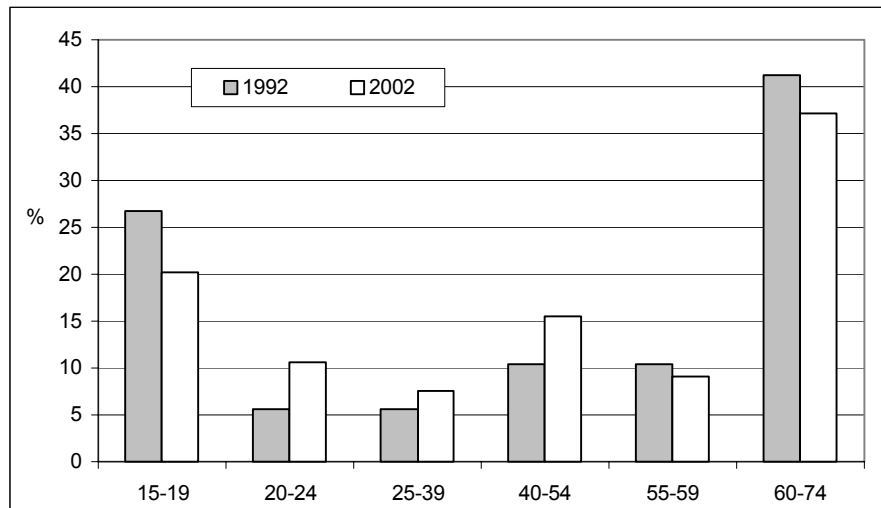
Figure 1: Employment rate of the population aged 15–64 in selected countries, 2002 (%)

Note: *Data from 2001.

Source: HCSO (2004a)

In the following, we focus on male inactivity only. Separate analysis of men and women is justified because of their differing motivations for participation, namely, in their different roles in bringing up children, and in their decisions to retire early (Dahl, Nilsen and Vaage 2003). We chose to look at men because we assume that their labour supply decisions are primarily determined by changes in their cash incomes, which are easier to influence than traditional patterns of sharing household duties.

In 2002, inactive men aged 40–59 numbered 351,000, that is, nearly one quarter of inactive men aged 15–74 (see *Figure 2* below). The age groups just below retirement age seem particularly interesting for two reasons: first, these people are more likely to be benefit recipients, contributing very little, if anything, to the state budget; and second, they are much less likely to re-enter the labour force than younger workers.

Figure 2: Inactive men by age group, 1992 and 2002 (%)

Note: Data for 2002 are calculated with the new weights (based on the 2001 Census).

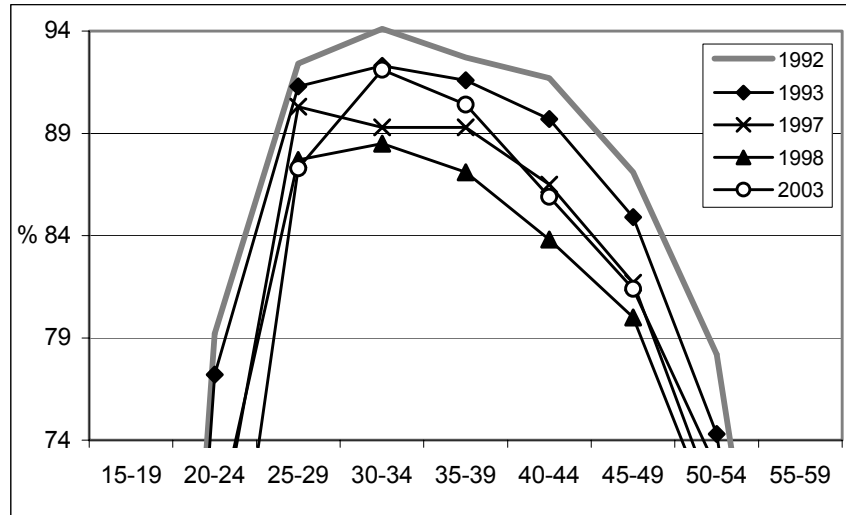
Source: HCSO (2004b).

In what follows, we employ simple statistics to describe the demographic characteristics of inactive men aged 40–59 and the factors that determine their labour market status.³ Since the decline in demand for older workers is a well-documented fact, we concentrate on supply-side factors.

Male participation has only increased for men in their thirties

Participation was high in all age groups at the beginning of the economic transition, and then decreased evenly across all age groups. Given the sudden drop in employment, participation declined relatively slowly in the first half of the 1990s; it only started to pick up in 1998, when employment began to increase. The structure of activity has changed significantly: *participation has increased among those aged 30–40, but has shown little change among older workers*, so the age distribution is now more skewed (see Figure 3).

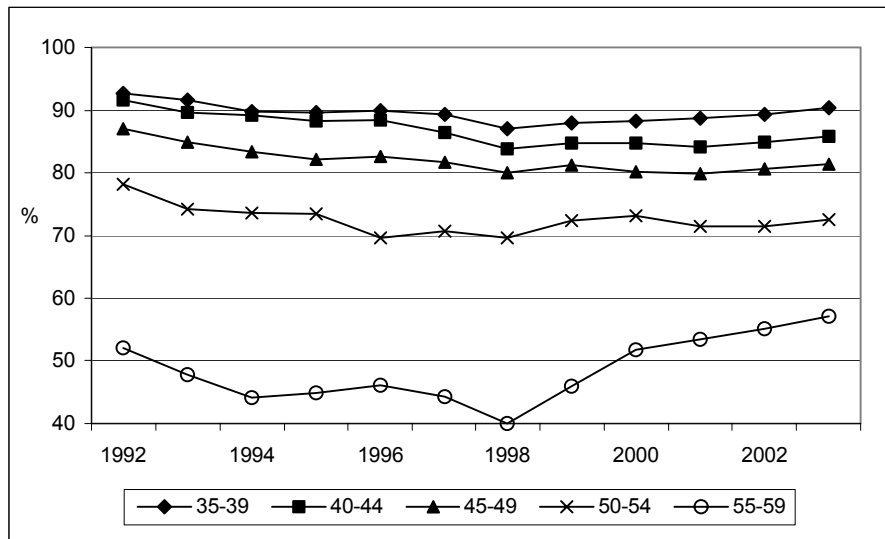
³ We use data from the Labour Force Survey of the Hungarian Central Statistical Office, which surveys a representative sample of the Hungarian population aged 15–74, and supplies detailed data on demographic and labour market characteristics.

Figure 3: Changes in the male participation rate 1992–2003 (%)

Note: Data for 2002 are calculated with the new weights (based on the 2001 Census).

Source: HCSO (2004b, 2004c).

Figure 4: Changes in the participation of men over 35, 1992–2003(%)



Note: Data after 2001 are calculated with the new weights (based on the 2001 Census).

Source: HCSO (2004b, 2004c).

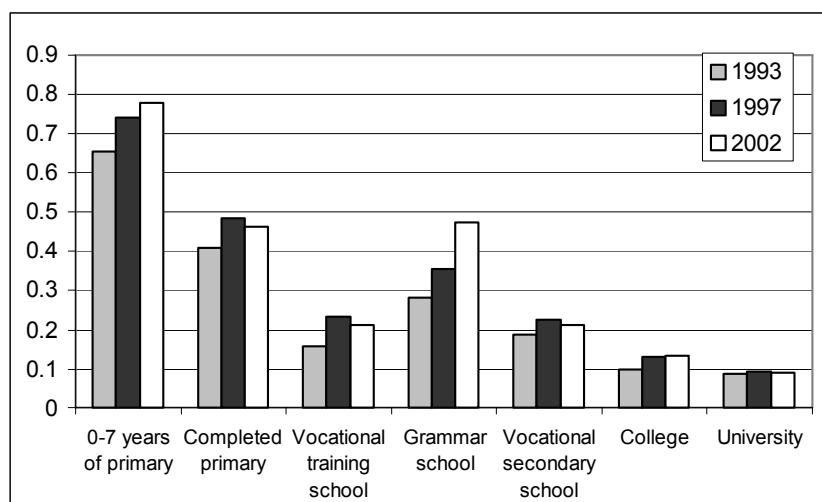
For younger workers (aged 20–29), participation has returned to its 1990 levels. For older men, gradual increases in the compulsory retirement age have significantly raised participation rates (see *Figure 4*) There is still a marked gap between participation rates among men in their prime and older workers. In 2002, almost 30 per cent of men aged 40–59 were out of the labour force, compared to 10 per cent of men aged 25–39.

Now we take a closer look at the low participation rate among men aged 40–59.

Increasing variation across levels of education and region

Let us now examine how the demographic characteristics of inactive older workers have changed over the past decade. We look at the total inactive pool, not just new entrants, using logit models in which the likelihood of inactivity is explained by a range of demographic variables. Results therefore indicate the extent to which these variables (education, region of residence, marital status, dependent child under 7) affect the likelihood that someone will be in the inactive pool. The aim here is to measure separate effects for each variable, controlling for the effect of all other variables.

Figure 5: Predicted probability of inactivity among men aged 40–59, by schooling, in 1993, 1997 and 2002

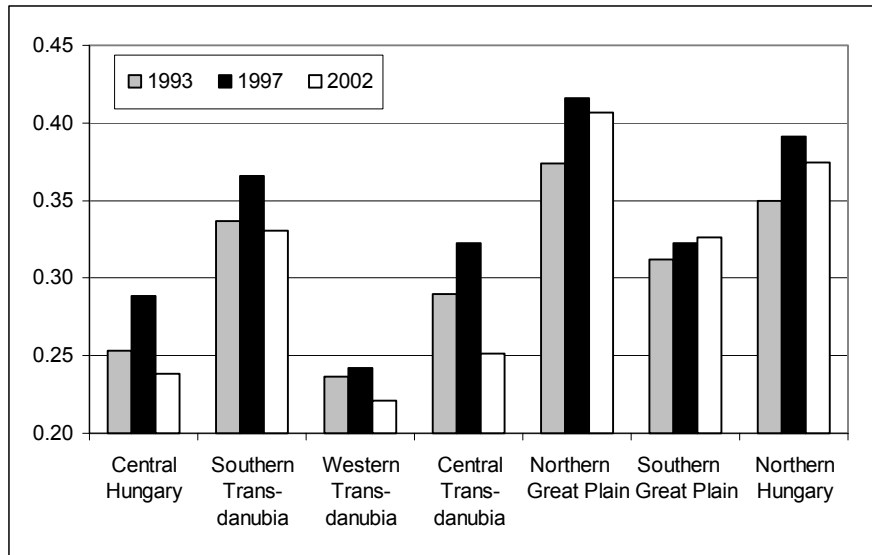


Note: Likelihood estimation based on a logit model, showing the probability of inactivity by level of education, while controlling for the effects of region, marital status and child under 7. (In technical terms: we predicted the probability of inactivity using coefficients from the logit model and setting control variables at their sample means.) The probabilities in the Figure are therefore not observed frequencies. Details of the estimation are presented in the *Appendix*.

Low levels of education significantly increase the likelihood of inactivity, especially among those who failed to complete primary school. As *Figure 5* reveals, men aged 40–59 with an incomplete primary education are about eight times more likely to be inactive than university graduates, controlling for the effects of region and family. The likelihood of inactivity is also very high and increasing for older men completed grammar school (i.e., which does not include any vocational training)—in 2002 it was already as high as for men with only a completed primary education.

The correlation between education and labour market status appears to have strengthened in the past decade, as the likelihood of inactivity has significantly increased for those with low levels of education but has hardly changed for the highly qualified, controlling for the effects of other variables. The increase has been highest for those with an incomplete primary education and for those with a general secondary education, and continued from 1997 to 2002, especially for the latter group. This cannot be explained by an expansion in university intake, since we have no full-time students in the age group under consideration.

Figure 6: Predicted probability of inactivity among men aged 40–59, by region, in 1993, 1997 and 2002



Note: Likelihood estimation based on a logit model, showing the probability of inactivity by region of residence, while controlling for the effects of education, marital status and child under 7.

Figure 6 suggests that there is large regional dispersion in the inactivity of older men, and that this has tended to increase over the past decade. Inactivity is twice as high in the Northern Great Plain as in Western Transdanubia, controlling for other factors, i.e. for regional variation in levels of education and family status. The likelihood of inactivity is highest in the two Northern regions, and lowest in Western Transdanubia and in Central Hungary (which includes Budapest). On the whole, the gap between low- and high-performing regions has increased over the past decade. It is also worth noting that inactivity has tended to decrease since 1997, especially in regions that started from relatively low levels in 1993. In other words, *economic recovery has tended to favour regions where employment was higher at the beginning of the transformational recession.*

Low participation cannot be explained solely by the past recession

Empirical analyses of labour demand in Hungary have reported a decrease in demand for older workers. Kertesi and Köllő (2002) estimated a range of models that distinguish three types of labour (unqualified, young-qualified

and old-qualified) using data for medium-sized and large private firms for the years between 1992 and 1999. Their results suggest that in the second part of the observed period, demand was very responsive to wage changes in the case of unqualified workers, less so for older-qualified workers, and least of all for young-qualified workers. This suggests that wage increases, and especially the rise in the minimum wage are most likely to reduce demand for unqualified labour.

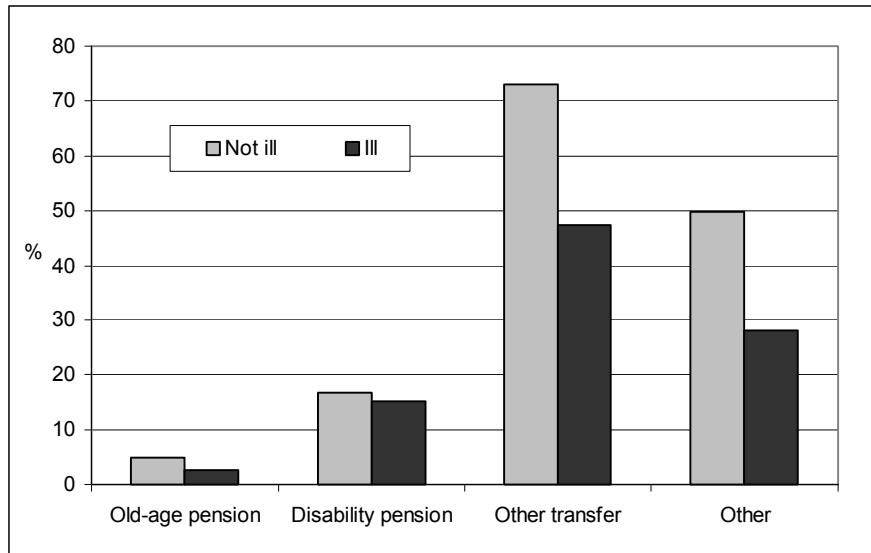
Thus, apart from the disincentive effects of social transfers, the lack of job opportunities may also be a strong factor in explaining the low participation of older workers. At the individual level, we shall try to capture this effect by examining the reasons for job loss, and the explanations for giving up job search.

The Hungarian Labour Force Survey uses three questions to determine a person's labour market status: if they have a job, if they are looking for work, and if they would be available to start in a new job within two weeks. Those who report no job search effort are also asked if they would like to have a paid job.

At the beginning of 2002, 76 per cent of inactive men aged 40–59 said they did not want a paid job, but the share of negative responses dropped to 40 per cent among those who did not receive any social transfers. This suggests that transfers may significantly reduce the willingness to work.

Are there marked differences in this effect across types of transfer? Our results suggest that willingness to work shows significant variation across recipients of the various types of transfer, even after controlling for illness, which is probably the most important objective factor limiting chances of employment. As *Figure 7* shows, *the desire for a paid job is lowest among the recipients of old-age and disability pensions*. Considering only those who reported no illness that would limit their ability to work, 18 per cent of disability pensioners indicated a desire to have a paid job, compared to 70 per cent of those who received some other type of transfer (mostly the pre-pension income support for the unemployed). Also worth noting is the effect of a limiting illness on the desire to work. Among those who receive some sort of temporary benefit and those who receive no benefit, the willingness to work varies markedly between those who are ill and those who are fit (see *Figure 7*). Among the recipients of a pension-type allowance, however, illness does not seem to matter much. These results suggest that the disincentive effect of in-cash transfers may be fairly strong for disability pensioners.

Figure 7: The proportion of positive responses to the question ‘Would you like a regular job?’ among inactive men, by health status and type of transfer, in 2002 (%)



Notes: Illness is self-reported in the survey, and refers to a chronically limiting impairment of health. The majority of those in the ‘Other transfer’ category receive the pre-pension income support for the unemployed, and the ‘Other’ category includes those who did not report receiving any of the major transfers included in the survey. There were 18 observations in this last category, while the others included between 30 and 1,100 observations.

Source: HCSO Labour Force Survey, 2002 Q2, supplementary questionnaire, weighted averages.

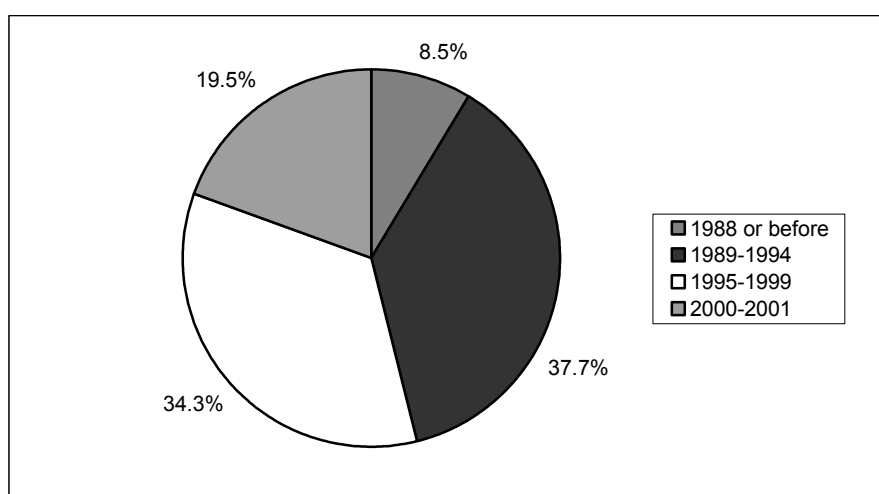
How do people explain their unwillingness to work? The majority of those who did not want a regular job referred either to the fact that they received a pension (51 per cent), or that they were ill (31 per cent). Less than 10 per cent mentioned the lack of suitable (in terms of qualifications and wages) jobs, or their own old age or low qualifications. Less than two per cent of respondents referred to reasons involving future plans to seek employment, such as training or planning to start a business. These data appear to confirm our earlier results on the disincentive effect of pensions. The apparent lack of deliberate effort to prepare for later employment suggests that the reintegration of this group into the labour market may require considerable intervention from the state.

Any intervention, however, will need to take account of the fact that one in three older inactive men reported some illness that limited their ability to work.⁴ The overlap between the chronically ill and disability pensioners is

⁴ These data come from the supplementary questionnaire of the Hungarian Labour Force Survey of 2002 Q2.

large, but not complete: nearly 80 per cent of disability pensioners reported having a limiting illness, while 10 per cent of the chronically ill are not on a disability pension. Both facts suggest that the targeting of disability pensions is not error-free: a disability pension is not provided to everyone in need and there are some people who continue to receive it, even though they are not (or are no longer) eligible. This is not to say that the disability pension scheme should be corrected for both types of targeting error: the choice between the two is essentially one of values.

Figure 8: *Inactive men by year of leaving last job, 2002 (%)*

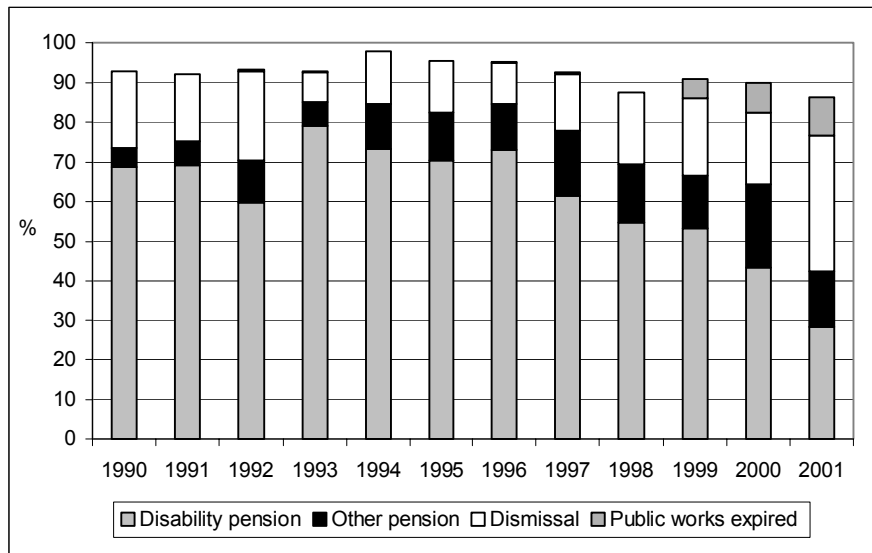


Source: HCSO Labour Force Survey, 2002 Q1, weighted averages.

Next we consider the work history of older inactive men, to verify the common claim that they had been working in declining industries and typically left the labour market at the start of the transition. At the beginning of 2002, some 98 per cent of inactive men aged 40–59 reported having had a regular job at some point, and the large majority (91 per cent) lost or quit their last job after 1989 (see *Figure 8*). However, for the large majority, this was not in the early 1990s, when unemployment was at its highest, but in the second half of the decade, or even later, in 2000 or 2001.

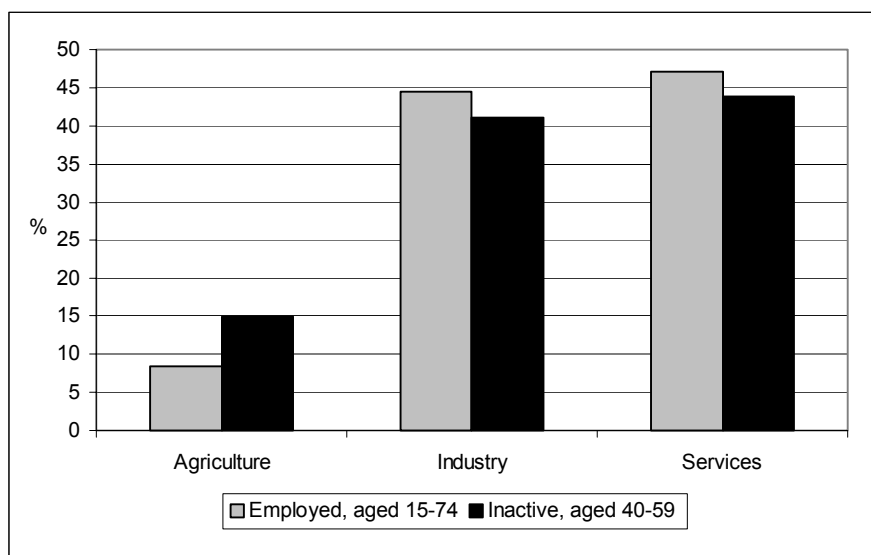
The large majority of the inactive men left their last job by retiring (79 per cent). *Figure 9* shows that this is typical of the early 1990s, while the share of dismissals and recurrent unemployment following a spell in a community service scheme has increased considerably since 1999.

Figure 9: Reasons for leaving last job (%)



Source: HCSO Labour Force Survey, 2002 Q1, weighted averages.

If early inactivity were to be fully explained by the restructuring that happened during the transitional recession, one would expect that the inactive typically lost jobs in agriculture or industry. However, the sectoral composition of the jobs last held by older inactive men does not differ hugely from the composition of jobs held by currently employed men (see *Figure 10*). This suggests that neither the transition and the loss of certain types of jobs, nor the economic cycle can be regarded as the sole primary cause for the low participation rate among older men.

Figure 10: The sector of last or current job, men, 2002 (%)

Source: For men aged 40–59: HCSO Labour Force Survey, 2002 Q1, weighted averages; for currently employed men: average for 2002, HCSO (2004b).

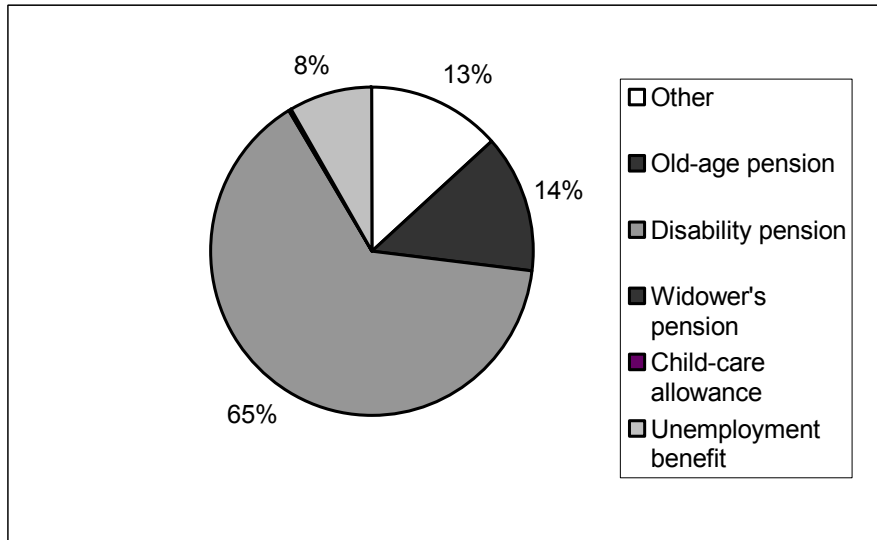
Inactivity and the welfare system

We looked above at the correlation between transfer receipt and the willingness to work. Next, we examine the same correlation from a different perspective, looking at the sources of income that provide a livelihood for inactive men.

Almost two-thirds of inactive men aged 40–59 receive a disability pension. A further 14 per cent receive an old-age pension (in one or other early retirement scheme), and eight per cent receive the pre-pension unemployment benefit (or some other allowance provided to the registered unemployed). The remaining 13 per cent receive none of the transfer types included in the Labour Force Survey (see *Figure 11*).

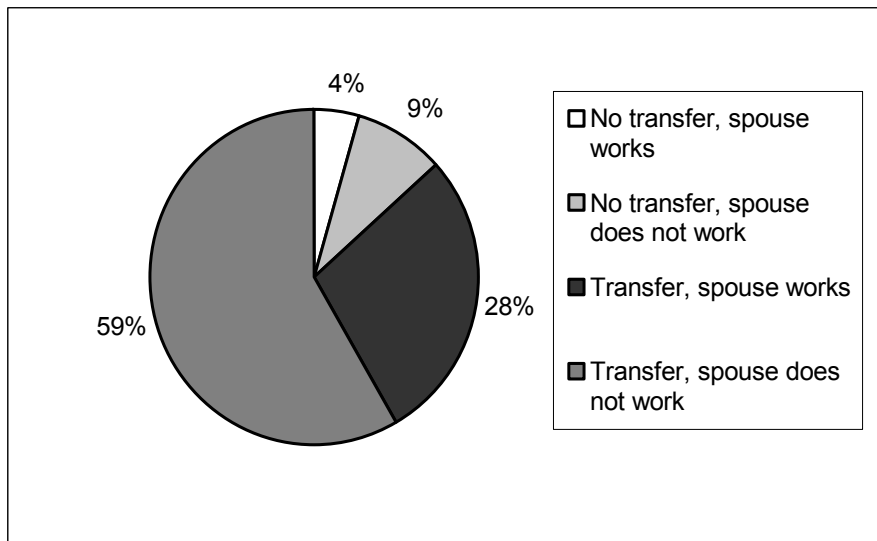
As we have seen above, labour market participation may depend on transfer receipt. Apart from their own income, an individual's decision to seek work may also depend on the income of their spouse, or other members of their family. Thus, people whose spouses have an earned income may be more likely to be inactive. *Figure 12* suggests, however, that this may not be the case among older inactive men in Hungary: only one in three inactive males shares a dwelling with a working spouse.

Figure 11: Inactive men aged 40–59 by type of transfer, 2002 (%)



Source: HCSO Labour Force Survey, 2002 Q1, own calculations, weighted averages.

Figure 12: Inactive older men by transfer receipt and spouse's employment, 2002 (%)



Source: HCSO Labour Force Survey, 2002 Q1, own calculations, weighted averages (men aged 40–59).

The majority of inactive men aged 40–59 receive some in-cash transfer, and those who receive none (or at least not one of the major insurance-type transfers covered in the Labour Force Survey) are typically not supported by their spouse's earned income.⁵ The proportion of those who do not work, who receive no in-cash transfer and whose spouse has no earned income either, amounts to nine per cent of inactive men. (The situation where the spouse receives some in-cash transfer accounts for less than half a per cent.) This group requires special attention when measures to tackle inactivity are being designed. The fact that two in three inactive men live with an inactive spouse is also important to note, as this may reduce the chances of reintegration into the labour force, and the absence of job-related contacts may increase social exclusion.

Summary: The chances of increasing the participation of older men

The remarkable increase in participation among men aged 55–59 suggests that rises in the pensionable age can induce increases in participation, despite the low demand for older workers. Inactive men just below the pensionable age typically have less schooling than the employed population, and most of them suffer from some illness that constrains their ability to work. Regional variation in inactivity rates remains significant, even after controlling for levels of education, which confirms that labour demand is a significant factor in explaining inactivity. However, in-cash transfers may be equally important in determining the willingness of older men to work. The data on work histories indicate that the inflow to inactivity has been continuous: the majority of the current inactive pool do not belong to the 'lost generation' of the early 1990s.

So, there is some room for manoeuvre for policies to increase participation. An adjustment in the regulations affecting pension payments to those who take on a job while receiving a pension, and a review of eligibility rules for the disability pension may increase the labour supply of pensioners, and reduce outflows from the labour force. A significant increase in the participation rate will also require significant efforts to improve preventive

⁵ While the labour supply decisions of a couple are determined primarily by potential earnings, they may also be influenced by their wish to harmonise daily routines, time management, and to respect the social norms or expectations of a particular social circle. Such factors may explain why the majority of couples observed in our sample either both work, or are both out of the labour force. Two-thirds of the employed men had a working wife, and two-thirds of the inactive or unemployed men lived with an unemployed or inactive wife.

medical practices and to strengthen rehabilitation programmes for those whose capacity for work has been reduced.

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Appendix

Table A1: Likelihood of inactivity for men aged 40–59 in 1993, 1997, 2002 (logit)

Dependent variable: inactive	1993		1997		2002	
	Coeff.	Standard error	Coeff.	Standard error	Coeff.	Standard error
Education						
Primary school	-0.587	0.099**	-0.887	0.158**	-1.214	0.084**
Vocational training school	-1.692	0.116**	-1.825	0.190**	-2.258	0.114**
Grammar school	-0.891	0.119**	-1.153	0.146**	-1.001	0.167**
Vocational secondary school	-1.509	0.146**	-1.885	0.222**	-2.251	0.133**
College	-2.326	0.210**	-2.575	0.188**	-2.828	0.151**
University	-2.526	0.124**	-3.040	0.258**	-3.265	0.130**
Age						
15–19	2.020	0.078**	2.023	0.081**	2.466	0.044**
25–39	-0.493	0.105**	-0.584	0.144**	-1.234	0.153**
40–54	0.342	0.121**	0.303	0.127**	-0.151	0.145
55–59	2.050	0.142**	2.022	0.108**	0.936	0.182**
60–74	4.116	0.112**	4.533	0.152**	3.550	0.107**
Region						
Southern Transdanubia	0.227	0.015**	0.296	0.019**	0.423	0.018**
Western Transdanubia	-0.233	0.006**	-0.369	0.008**	-0.138	0.013**
Central Transdanubia	-0.024	0.007**	0.084	0.011**	0.056	0.012**
Northern Great Plain	0.325	0.021**	0.412	0.026**	0.717	0.024**
Southern Great Plain	0.045	0.010**	-0.100	0.014**	0.312	0.018**
Northern Hungary	0.258	0.017**	0.417	0.023**	0.620	0.019**
Marital status						
Divorced	-0.322	0.074**	-0.309	0.033**	-0.286	0.119**
Married	-0.777	0.060**	-0.795	0.053**	-0.807	0.041**
Widowed	-0.385	0.206*	0.096	0.146	-0.009	0.156
Child under 7	-0.150	0.034**	-0.113	0.091	-0.163	0.077*
Constant	-0.054	0.097	0.499	0.211**	1.188	0.155**
N	21 774		23 255		30 053	

Notes: * significant at a 5% level; ** significant at a 10% level.

Coefficients indicate the likelihood of a person with the given characteristic to be in the inactive pool, compared to the likelihood of their being economically active. Reference categories are: incomplete primary school, age 20–24, Central Hungary, single.

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