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The Individual and Social Components of Insecurity

Abstract

The study draws a distinction between the micro and the macro levels of insecurity, and also within the macro level it distinguishes between materialist and postmaterialist concerns.

It examines the inner relationship of these dimensions and takes a look at what kind of specific social features belong to each of them. The different types of insecurity have significant connections with material, cultural and social resources. Given equal demographic conditions, personal insecurity is influenced primarily by economic resources, while the perception of postmaterialist macro concerns is influenced primarily by cultural resources. Micro concerns can be traced back to the lack of resources and to negative experiences in the past with regard to standard of living and unemployment. In the case of macro concerns, the picture is less unequivocal. Cultural resources influence the two components of macro concerns in different ways. Postmaterialist concerns are felt more by those with a higher educational level, while materialist concerns belong more to those with fewer cultural resources.

Keywords: Insecurity, materialist concerns, postmaterialist concerns

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Introduction

According to late-modern theoreticians, our age brings with it many potential sources of danger, which give rise to fears and insecurity (Giddens 1991; Hankiss 1999). Researchers consider the social conditions of insecurity to be the decline of faith in traditions, religion, science and the progress of humanity; crime; the crisis of institutions and values; the loosening up and increasing vulnerability of family relations; the instability of work (Occhianero 1997); the deterioration of the environment; and the appearance of many sources of danger that carry a much greater potential for destruction than earlier (Beck 1992).

In our study we look at what kind of social factors characterize the sense of insecurity in Hungary today. Some worry often and frequently feel insecure; others don't. By insecurity we mean worries, anxieties and fears for the future. The sense of insecurity has several dimensions, which are obviously not independent of one other, but their analytical distinction could be useful. First and foremost, on the basis of the existing literature, we can delineate personal worries from concerns for humanity and society, thus creating a distinction between the micro and the macro levels of insecurity (Boehnke *et al.* 1998; Schwartz and Melech 2000). Boehnke and his colleagues studied the structures of worry mostly in connection with the mental state. They assumed that micro worries are connected to a bad mental state, while macro concerns could be tied more to positive mental conditions. However, their sample of students indicated that, while micro worries do relate strongly to a bad mental state, macro concerns have very weak or no connection at all with mental health. In a wide-ranging international study, Schwartz and Melech focused on the differences in perception between countries with regard to micro and macro concerns, on the basis of samples of students and teachers. Macro economic and cultural indicators were listed among their variables of explanation, and they pointed out that the cultural features of a given country have greater significance in explaining macro level concerns. We examine the issue on an individual level, but in searching for the possible causes of differences, we place the emphasis not on individual people's state of mind but on social and demographic circumstances.

Following Inglehart (1990, 1997) we also draw a distinction between materialist and post-materialist types of concerns. We would not like to make it

seem as if the post-materialist outlook can be interpreted solely in connection with macro processes. For instance, during his treatment of post-materialist values Inglehart attributes great importance to the perspective of self-fulfilment, thus to a typically personal aspect. However, in our study, which is based on a representative survey carried out in January 2002, we are going to limit our analysis to the macro level of post-materialist insecurity, for purely operational reasons.¹ Insecurity can be measured in several areas, and from a long list of topics we chose the variables that appear in *Table 1*, considering the viewpoints of the theoretical and empirical relevance and lucidity.

Table 1: Operationalization of the characteristic types of insecurity

	Personal, family level— micro level	Social level— macro level
Materialist	Own material situation	Level of crime in Hungary
Post-materialist	State of health	The economic situation of the country
	Family life	Environmental state of the world
		Development of science and technology

In our study we draw a distinction between the micro and the macro levels of insecurity, and also within the macro level we distinguish between materialist and post-materialist concerns.

In the first part of our study we look at these dimensions and, with the help of elementary statistics, we examine their inner relationships. We also take a look at, what kind of specific social features belong to each of them. Subsequently, we analyse how the personal and social lack of security—or rather how the structure of micro and macro concerns—relate to the social conditions of the respondents. We believe that this phenomenon, beyond the factors of personality and state of mind, has characteristics that could be connected with social factors like gender, age, position on the labour and capital markets, wealth, and social and cultural resources.

Thereafter, we verify the connections between the types of insecurities and the explanatory variables with the help of regression models.

¹ Our questions were asked in one of the TÁRKI Omnibus Survey that studied several other topics. The sample of 1,502 represents the Hungarian population aged 18 and above. The sample was weighted according to gender, age and type of settlement. In the questionnaire we measured security, or the lack of it, on an 11-point scale, where 0 meant that the respondent does not feel secure at all, and 10 meant that the respondent feels completely secure. In the study we worked with a dichotomic dependent variable: we regarded as insecure those who chose up to 3 on the security scale.

The structure of insecurity and the characteristics of those with concerns

About half of the adult population have micro level worries and about two-thirds express some kind of macro concern (*Table 2*). Nearly two-fifths are of a material nature, and one third involve health issues. Only every ninth respondent mentioned family trouble. More than half of the population mentioned some kind of macro concern of a material nature. Of the respondents only half mentioned crime as a source of insecurity, and about one quarter found the country's economic situation worrisome. Since there is a small additive effect between the two sets of variables, the groups of those mentioning both micro and macro concerns do overlap to a significant extent. The ratio of those mentioning post-materialist macro concerns generally was one third of the subjects polled, and the number of those who specifically found the state of the environment worrisome was nearly the same. Only every sixteenth respondent mentioned concerns surrounding the development of science and technology.

Table 2: Types of concerns and their prevalence in society (% , N)

	Percent- age	N
<i>All of those perceiving micro or macro level social concerns</i>	74.3	1116
1) Perceiving micro concerns	51.3	770
Perceiving material concerns	38.6	578
Perceiving health concerns	33.4	500
Perceiving family concerns	11.3	169
2) Perceiving macro concerns	62.4	937
2.1) Perceiving materialist macro concerns	56.4	848
Perceiving crime as a social concern	51.9	776
Perceiving the state of the country's economy as a concern	25.4	380
2.2) Perceiving post-materialist concerns	34.5	518
Perceiving the state of the environment as a concern	32.6	486
Perceiving the development of science and technology as a concern	6.5	98

Characteristics of personal and family-level insecurity

Respondents mentioning *micro concerns* are overrepresented among those who have experienced a substantial drop in their standard of living, or who are lonely, especially pensioners, the unemployed, those with only elementary school education, and those over the age of 45 (*Table 3, Column 2*). According to our detailed calculations—not published here for reasons of brevity—material micro concerns are experienced by a particularly large

proportion of the unemployed and members of the lower social stratum. This chimes with the results of deprivation research (Kapitány and Spéder 2004). Respondents aged between 45 and 60—in other words, those in the older active age group—express similar views. By contrast, among the age group over 60, these concerns are no higher than average. Health problems are mentioned frequently by pensioners and people with poor education, and also crop up more frequently than the average among women. Insecurity in connection with the family is overrepresented among the unemployed.

Table 3: Breakdown of respondents perceiving different concerns by social background variables (%)

Social background variables	Respondents perceiving micro concerns		Respondents perceiving macro concerns		Respondents perceiving macro-materialist concerns		Respondents perceiving post-materialist macro concerns	
	%	Phi /CV	%	Phi /CV	%	Phi /CV	%	Phi /CV
<i>Average</i>	51.3		62.4		56.4		34.5	
Economic activity		0.23***		0.11***		0.12***		ns
Entrepreneur	30.0		59.0		47.3		34.1	
Employed	43.1		62.6		55.2		37.0	
Student	29.9		41.5		36.0		26.5	
Unemployed	66.8		60.4		55.2		35.2	
Retired, dependent, other	61.7		66.0		62.0		33.0	
Below average income	63.0	0.17***	65.6	0.06*	61.4	0.07*	33.5	ns
Owens shares	36.1	0.07**	54.8	ns	50.0	ns	36.1	ns
Owens a minimum level of property ⁺	44.7	0.19**	61.4	ns	54.7	0.05*	35.5	ns
Educational level		0.17***		ns		ns		0.10**
0–7 years of primary school	61.4		63.7		59.9		28.5	

Social background variables	Respondents perceiving micro concerns		Respondents perceiving macro concerns		Respondents perceiving macro materialist concerns		Respondents perceiving post-materialist macro concerns	
	%	Phi /CV	%	Phi /CV	%	Phi /CV	%	Phi /CV
Vocational training school	48.0		63.1		55.9		36.9	
Secondary education	47.1		61.9		55.4		37.7	
Higher education diploma	36.4		57.5		49.5		39.4	
Owns a computer	38.9	0.14***	56.0	0.08***	46.4	0.12***	35.2	ns
Somebody in the family has been laid off	58.0	0.12***	67.6	0.09***	61.1	0.08**	39.6	0.10***
Standard of living decreased	62.5	0.27***	68.7	0.15***	63.3	0.16***	39.6	0.13***
Lives alone	54.5	0.05*	61.2	ns	56.9	ns	35.1	ns
Has no friends	60.0	0.13***	65.0	ns	59.8	ns	34.1	ns
Woman	57.7	0.14***	65.4	0.07**	60.4	0.09***	37.5	0.07**
Age		0.2***		0.08*		0.10***		0.09**
18–30 yrs	38.0		56.8		50.2		32.2	
31–44 yrs	43.8		60.7		52.1		36.1	
45–60 yrs	61.5		67.1		62.1		39.3	
Over 60 yrs	59.1		63.8		59.7		28.9	
Type of settlement		ns		0.11***		ns		0.22***
Budapest	53.8		71.2		62.2		53.3	
County town	47.8		65.5		56.1		40.5	
Town	49.8		62.4		57.2		31.6	
Village	37.3		56.4		53.0		24.2	

Note: The table summarizes the results of cross-table analysis. Due to space, we publish just data dealing with the most important socio-economic groups. In case of macro concerns (Column 3) we consider all respondents who mentioned either materialist or post-materialist concerns.

+ Owns at least three durable consumer goods.

Significant at level * 0.05, ** 0.01, *** 0.001. ns: not significant. CV: Cramer's V.

Characteristics of social insecurity

Mention of *macro level concerns* also showed a significant correlation with social background variables, although this connection is less significant than for micro concerns. An exception to this is the type of settlement variable, specifically among residents of the capital, since here the number who mention macro concerns is 10 per cent higher than average (*Table 3, Column 3*). Mention of *materialist macro concerns* is not connected with level of education, or with the variables of social resources (whether the respondent has family or friends) (*Table 3, Column 4*). Surprisingly, the connection with the type of settlement is also not significant (although such concerns are mentioned in the capital proportionately more than average). The notion that materialist macro concerns are strongly characterized by the type of settlement (first and foremost the frequency of crime in large cities) does not stand up to scrutiny. Conspicuously little importance is attached to the issue of crime by young people, and men give it less than average importance. The same is true of people with a diploma and people who live in villages.

Post-materialist macro concerns were raised especially frequently in the capital and among the population with a diploma (*Table 3, Column 5*). It seems that in this respect favourable cultural resources go together with a higher degree of concern. However, where family members of the respondent had experienced unemployment, or where the family's standard of living had decreased we also found that these factors go hand in hand with increased sensitivity toward post-materialist concerns. Respondents with a higher education diploma mention environmental issues proportionately far more than average, as do people who are investors. The unemployed and those living in the capital worry about science and technology much more than average.

Social profile of micro and macro level concerns

With regard to the social structure of micro and macro level concerns, we also studied a new variable. Its first category contains those who are not made insecure by any concern; the second category contains those who are worried only about micro concerns; the third shows those who only care about macro concerns; and the fourth those who are worried about both types of concern. According to our results, this variable, which uses simple means to reveal the existence and inner structure of insecurity, is strongly determined socially (*Table 4*).

Table 4: What makes you feel insecure?—breakdown of valid responses according to social background variables (%)

Social background variables	Nothing	Only micro level reasons	Only macro level reasons	Both types of reason	Cramer's V/ Phi	N
<i>Average</i>	25.7	11.9	23.0	39.4		
Present on the labour market	31.1	8.7	28.5	31.7	0.22***	1502
Lives below average income	18.1	16.3	18.9	46.7	0.17***	1065
Owens shares	37.5	6.9	26.4	29.2	0.11**	1501
Owens a minimum level of property	28.7	9.8	26.6	34.9		
Educational level					0.11***	1499
0–7 yrs of primary school	19.7	16.6	18.9	44.9		
Vocational training school	27.1	9.9	24.9	38.2		
Secondary education	27.7	10.4	25.1	36.7		
Higher education diploma	36.9	5.5	26.7	30.9		
Owens a computer	34.6	9.5	26.5	29.5	0.15***	1502
Somebody in the family has been laid off	19.7	12.7	22.3	45.3	0.14***	1502
Standard of living decreased	18.7	12.7	18.9	49.8	0.28***	1502
Lives alone	25.5	13.2	19.9	41.3	0.07*	1500
Has no friends	20.0	15.0	20.0	45.0	0.11***	1502
Woman	21.1	13.5	21.3	44.1	0.14***	1502
Age					0.12***	1499
18–30 yrs	33.1	10.1	28.9	27.9		
31–44 yrs	29.5	9.8	26.7	33.9		
45–60 yrs	19.4	13.6	19.1	47.9		
Over 60 yrs	22.6	13.6	18.2	45.5		
Type of settlement					0.08***	1502
Budapest	22.3	25.6	25.4	27.8		
County town	25.6	10.2	27.3	36.9		
Town	25.4	11.5	24.0	39.1		
Village	27.8	15.8	19.5	36.9		

Note: Significant at level *0.05, ** 0.01, *** 0.001.

+Owens at least three durable consumer goods.

Among those who feel no insecurity about personal, domestic (micro), or social (macro) concerns, entrepreneurs, young people, respondents with a higher education diploma and those who have friends and are present on the

capital market are overrepresented. There is a significant difference between the genders. While only one fifth of women claimed not to be concerned by micro or macro level worries, around one third of men claimed not to be. The social stereotypes of male–female behavioural patterns may be behind such a divergence in the answers: the image of the male radiating a sense of security while the female worries about the micro concerns.

Those who live in insecurity due solely to micro concerns (or rather, due to micro concerns as well) are overrepresented among the retired, unemployed, people with a below-average income and people with elementary school education or less. In the age group over 45, and among women the proportion of those who worry partly or entirely about micro level concerns is also above average (in this respect there is no significant difference between the older active age group and the retired). Considering the differences according to settlement type, we could add that there is a difference in the composition of those who worry only about micro level and those who worry about both micro and macro concerns. In the capital, those who worry about both types of problem are underrepresented, while those who worry only about micro concerns are overrepresented. The latter can be found in a higher proportion than average in villages as well, where, incidentally, the ratio of those who are not worried about either type of concern is also above average.

Those who mentioned only social concerns are overrepresented among entrepreneurs, young people, and those who have companions or friends.

Multivariate analysis

It is conceivable that, in part, the findings in the cross-table analysis above are the result of compound effects. However, from the tables above we cannot conclude the exact impact of each variable, since it is possible that the result reflects the effects of other variables through the given variable. It could be, for instance, that the connection displayed between education and post-materialist fears could actually be attributed to the fact that those with a higher level of education have more resources at their disposal. In order to filter out the compound effects, we used multivariate regression models to study the relationship between each explanatory variable and the concerns.

We studied the effect of the independent variables in two steps. In the first step we analysed the connection between the explanatory variables of the cross tables and insecurity. In the second step, in the model of micro level concerns we use the macro concerns as a control, while in the models of macro concerns—covering macro materialist and post-materialist insecurity—we use the micro worries as control variables in the model. This way, during the second step, we can get a picture of what kind of factors explain

social level concerns, given equal micro level worries; and, conversely, given equal macro level concerns, what kind of factors influence the personal, family worries.

Compared with the results of the cross-table analysis, we find in the regression models that, as expected, the number of significant explanatory variables decreases as the compound effects are filtered out. At the same time, there are a few cases—for instance, people living in Budapest or, in *Model 3* with the materialist dependent variable, people with a diploma—where a particular variable, which was not significant in the cross-table analysis, became significant in the logistic regression models.

While the cross-table analysis revealed that those who have investments feel significantly less insecurity due to personal reasons, the effect of capital market position was not significant in any of the logistic regression models. So it seems that what appeared to be the effect of capital market position, could in reality be traced back to other factors.

Gender influences the perception of all types of concerns, so that there are greater odds for women to feel insecure than for men. As we mentioned earlier, we believe this could partly be attributed to the socializing effect, which prevents men from admitting to feeling insecure to the same extent. Partly, however, this could also be a result of the differences in the division of roles between the genders and in the division of labour within the family, which means that women are more likely to ponder circumstances.

Negative experiences in the past have a bearing on how virtually all the types of insecurity we differentiated are perceived: there is a greater chance that those who have had bad experiences worry about the future. In this case it is not just personal experience of a fall in the standard of living that matters; it also counts if somebody else in the family has been laid off. The impact of bad experiences has already been shown in the case of other negative cognitive and affective states, too (Hegedűs 2002; Mirowsky and Ross 1986).

At the same time it is generally assumed that the events in the past have an effect only for a certain amount of time (Hegedűs 2002). On the basis of our data, it seems that, in the case of a significant number of respondents, this period has not yet elapsed and still affects the feeling of insecurity.

If we examine how each type of concern may be explained, we see that, while personal concerns are affected by activity on the labour market or personal finances, in the case of social level concerns these are not significant. The odds to feel anxious for personal reasons is greater for retired people than for entrepreneurs and employed individuals. The odds for micro level insecurity is greater in case of unemployment, the unemployed experience even more insecurity on a micro level. There are significantly smaller odds that those with a higher level of education worry about either personal matters or materialist macro matters than others.

Table 5: The logistic regression models of the first step—odds ratio (Exp (B)) and significance levels

Variable	Micro level concern, Model 1	Macro level concern Model 2	Materialist macro concern Model 3	Post-materialist macro concern Model 4
Economic activity				
Entrepreneur	0.49**	0.92	0.74	0.93
Employed	0.70**	0.97	0.91	1.01
Student	0.67	0.51**	0.49**	0.89
Unemployed	1.56*	0.85	0.85	1.06
Owns shares	0.74	0.75	0.88	0.91
Owns a minimum level of property	0.70**	1.03	1.05	0.87
Educational level				
Vocational training school	0.89	1.02	0.96	1.52**
Secondary education	0.87	0.95	0.92	1.33*
Higher education diploma	0.63**	0.73	0.70*	1.42
Somebody in the family has been laid off	1.33**	1.27**	1.20	1.28**
Standard of living decreased	2.26***	1.61***	1.63***	1.56***
Lives alone	1.42**	1.07	1.13	0.77
Has friends	0.74*	0.94	0.93	0.86
Woman	1.49***	1.26**	1.33**	1.37**
Age				
31–44 yrs	1.02	0.94	0.85	1.09
45–60 yrs	1.90***	1.14	1.18	1.20
Over 60 yrs	1.06	1.02	1.02	0.87
Type of settlement				
Budapest	1.32	2.07***	1.55***	3.72***
County town	0.98	1.52***	1.22	1.79***
Town	1.03	1.33**	1.23	1.56***
Constant	0.76	0.87	0.78	0.18***
RL ² (Hosmer–Lemeshow-type)	0.12	0.04	0.04	0.06
Ratio of correctly categorized cases, %	66.2	64.8	61.0	67.1
N	1459	1459	1459	1459

Note: Significant at level *0.05, ** 0.01, *** 0.001.

Reference categories: economic activity: retired, housewife, or other dependant; level of education: 0–7 years of primary school; age: between 18 and 30; type of settlement: town.

While it is characteristic of most types of concern that the less favourable the resources a given person has, the greater the odds that that person will not feel secure, in the case of post-materialist concerns we observe a different

effect. Those with secondary education (with General Maturity Certificate) have significantly more such concerns than people who have at most completed primary school. At the same time, the odds of somebody perceiving post-materialist social concerns increase significantly if that person has had previous bad experiences.

The age of the respondent has an impact mostly when it comes to perceiving personal, family-level problems: the odds for micro level insecurity is the largest for individuals aged between 45 and 60. In the case of these older, active generations we have to reckon with the combined effects of accumulated life experience, increasing concerns, family responsibilities and work worries.

Lots of theories emphasize the positive impact of social relationships and integration on people's subjective well-being and their spiritual state (Mironowsky and Ross 1986; Myers 1999). Among other things, these theories assume that supportive networks (friends) can ease the effects of negative events, quite apart from the fact that in themselves they can alleviate negative emotions (Myers 1999). Our data show that having a friend or family plays a role primarily in sensing micro concerns. The positive effect of relationships cannot be detected with regard to macro level fears: the fact that somebody has a friend or family has no effect either on the post-materialist, or on the materialist macro concerns.

Although place of residence has no bearing on micro concerns, it influences macro level concerns significantly. It is in the model for post-materialist concerns (*Table 5, Model 4*) that settlement type produces the greatest odds ratio. The odds to have such fears is three and a half times higher for the inhabitants of Budapest than for people who live in villages. At the same time, those who live in county seats and other cities have significantly greater odds of feeling post-materialist insecurity than people living in villages.

Taking a look at the second step models we find (*Table 6*) that the perception of micro level concerns is greatly influenced by whether somebody feels macro level insecurity. The odds that a person worries about personal problems is three and a half times greater for those who have macro level fears as well. The same is true the other way around in the case of macro models: the odds for somebody worrying about macro—materialist and post-materialist—concerns is three and a half times greater if s/he feels insecure for personal reasons as well. This means that micro and macro level insecurity have an association with one another.

Table 6: The logistic regression models of the second step – odds ratio (Exp (B)) and significance levels

Variable	Micro level concern, Model 5	Macro level concern, Model 6	Materialist macro concern, Model 7	Post-materialist macro concern, Model 8
Economic activity				
Entrepreneur	0.47**	1.14	0.88	1.11
Employed	0.70**	1.08	1.00	1.10
Student	0.81	0.55*	0.52**	0.96
Unemployed	1.68*	0.75	0.76	0.94
Owns shares	0.77	0.80	0.94	0.97
Owns a minimum level of property	0.68**	1.14	1.16	0.94
Educational level				
Vocational training school	0.87	1.07	0.99	1.58***
Secondary education	0.87	0.99	0.96	1.38*
Higher education diploma	0.67*	0.82	0.77	1.61**
Somebody in the family has been laid off	1.28**	1.19	1.13	1.20
Standard of living decreased	2.09***	1.32**	1.36**	1.30*
Lives alone	1.44**	0.97	1.04	0.70*
Has friends	0.73*	1.02	1.00	0.91
Woman	1.43***	1.15	1.23*	1.26*
Age				
31–44 yrs	1.06	0.92	0.84	1.08
45–60 yrs	1.94***	0.96	1.01	1.02
Over 60 yrs	1.07	1.01	1.00	0.83
Type of settlement				
Budapest	1.08	2.03***	1.49**	3.73***
County town	0.86	1.59***	1.24	1.84***
Town	0.94	1.35**	1.23	1.59***
Existence of macro level concern (in micro concern model)	3.48***	–	–	–
Existence of micro concern (in the models of macro level, materialist, post-materialist concerns)	–	3.48***	3.07***	3.03***
Constant	0.41***	0.49**	0.47**	0.11***
RL ² (Hosmer–Lemeshow-type)	0.17	0.09	0.08	0.10
Ratio of correctly categorized cases, %	69.0	68.3	64.6	70.6
N	1459	1459	1459	1459

Notes: significant at level *0.05, ** 0.01, *** 0.001.

Reference categories: economic activity: retired, housewife or other dependant; educational level: 0–7 years of primary school; age: between 18 and 30; type of settlement: village.

Considering the other explanatory factors, there are no significant differences between the first and second step models. In the model of micro concerns (*Model 5*) the same variables remain significant as earlier. However, in the other three models the value of some variables is modified to a small degree. In the post-materialist model, for instance, the odds ratio of people with a higher education diploma increased substantially, and thus can be regarded as significant. Using micro level concerns as a control, there is a significantly greater chance of those with a Maturity Certificate and a higher education degree feeling insecure about post-materialist concerns than among respondents who only completed primary school.

The explanatory power of the models increased in the second step. This is not surprising. It simply shows that there are a greater odds that those who live in insecurity are, to some degree, worried by other types of concern as well, and taking this into consideration increases the explanatory power. Both in the first and second step models we find the greatest explanatory power in regard to micro concerns.

Summary

The different types of insecurity have significant connections with material, cultural and social resources. The more favourable the resources somebody has, the smaller the odds that s/he will worry about micro and materialist macro concerns. One of the obvious lessons to be drawn is that *micro concerns can be traced back to the lack of resources*: to an unfavourable position on the labour market, to a poorer financial situation, to a lower educational level, to fewer social resources, and to negative experiences in the past with regard to standard of living and unemployment. *In the case of macro concerns, the picture is less unequivocal with regard to resources. Cultural resources influence the two components of macro concerns in different ways.* Post-materialist concerns are felt more by those with a higher educational level, while materialist concerns belong more to those with fewer cultural resources. At the same time, bad life experiences in the past are linked to both materialist and post-materialist fears.

Given equal demographic conditions, personal insecurity (perception of micro concerns) is influenced primarily by economic resources, while the perception of post-materialist macro concerns is influenced primarily by cultural resources. Thus, this latter result of ours chimes well with the results of a country-level international comparison (Schwartz and Melech 2000). According to our results, however, it is not the macro level concerns generally, but rather within them the post-materialist macro concerns that show greater culture-dependent ideological characteristics. The more favourable the cul-

tural resources at somebody's disposal, the more s/he will worry about post-materialist macro concerns, given the same micro concern level. Insecurity depends on environment, on socio-demographic circumstances. We saw that women worry more than men, both about micro and macro level concerns, and—in the case of macro concerns—people in big cities worry more than people in villages. As for the differences between the genders, we attributed this to socializing effects, and also to the different propensity of the genders to weigh up future alternatives. In the case of big cities, the density of population, the visibility of social problems, and also the presence of intellectuals and civic organizations representing macro concerns, all contribute to the higher sense of social insecurity. Whether we live in a village or a big city influences first and foremost our perceptions of macro level concerns regarding society and the world, rather than our immediate personal and family sphere. The odds to feel post-materialist insecurity is greater for people who live in the metropolis.

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