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Strategic Elements of the Hungarian Family Support System after 2010: Achievements and Challenges

The study undertakes to outline the legal background of the family-friendly government policy built after 2010, its achievements and challenges. The authors examine the elements of Hungarian family policy, their effectiveness between 2010 and 2022 and the outcomes of family supports from the point of demography, welfare and well-being of Hungarians. The authors present the principles, legislative background, family policy indicators and results of this system. At the end of the study, they make an attempt to identify the new challenges and solution options in Hungarian family policy after 2022.

Keywords: family policy, having children, family support, Hungary

Introduction

The transformational economic crisis experienced during the regime change in Hungary significantly reduced the willingness to have children. The economic situation of the country has largely reflected the trust and positive vision of families in terms of child-bearing, as a result of which the population decline – that has been continuous since 1981 – has accelerated after the 1990s.

Following the austerity package of 1995, indicated by the name of Lajos Bokros, Minister of Finance, the fertility rate, which shows the desire to have children (how many children a woman gives birth to on average in her lifetime), remained for a decade and a half permanently below 1.5, and even reached a historical low in 2011 (1.23).³

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³ See: https://www.ksh.hu/stadat_files/nep/hu/nep0006.html

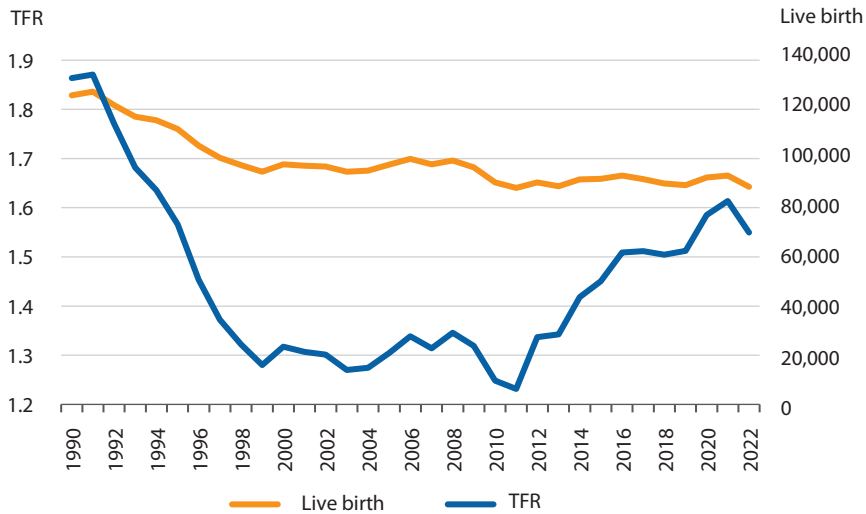


Figure 1: Development of total fertility rate (TFR) and number of live births in Hungary (1990–2022)

Source: Hungarian Central Statistical Office

In parallel, the number of births fell below 100,000, from which it has been unable to move ever since, despite the fact that in the 1990s almost 400,000 more women of child-bearing age lived in Hungary. Stable, married relationships have been steadily declining since the 1970s, and the number of marriages halved by 2010 (then doubled again a decade later, by 2021). Meanwhile, the ratio of divorces to marriages has increased. By 2010, Hungary had reached the lowest point not only economically but also demographically. However, the decline in the desire to have children is a world phenomenon of early 2000s, which is most strongly manifested in the Western, developed world, despite the fact that the world's population has reached 8 billion people by 2023.⁴ The time of the first childbearing is shifting to an older age in women's lives, this date shifted to the late 20s and early 30s. All these postponements were contributed by the years of prolonged learning, changing values related to societal roles, the transformation of relationship forms, the change in the institution of the family, the devaluation of the institution of marriage and the delay in leaving the parental house.⁵

Long before the 2010 parliamentary elections, the programme makers of the civil-right political bloc stated that radical changes were needed. The new concept was not only limited to the withdrawal of measures and the creation of new ones, but also represented a complete change in attitude compared to the left-liberal government's perception of families. In the government programme entitled National Affairs Policy, it was explained that the whole "social policy should be made family-oriented", so the

⁴ PISON 2022.

⁵ DOBLHAMMER–SPÉDER 2024.



planned changes dealt with the issue of supporting families holistically. The civilian government, which took office in 2010, immediately started to build a new system of family support, which was motivated not only by short-term considerations from the beginning, but also by facing the long-term challenges that are reflected in the impact of demographic processes on the economy, labour market, pension and social benefit systems, and on competitiveness and the country's future prospects in general, over several decades.

In this study, we seek for the framework, the strategic and philosophical foundations behind the Hungarian family policy system developed and operated between 2010 and 2022, the challenges faced during the practical application of the theoretical foundations, what has been achieved and what has not been achieved in terms of the demographic and economic situation of the country, as well as the wealth and well-being of families, and what all this means in a European context. In addition, we discuss the new phenomena that national family policies have had to face in the era of threats starting with the pandemic of the 2020s and continuing with the war crisis.

Main characteristics of the family policy strategy of the 2010s

After 2010 a new period has begun in Hungarian public policy in which families are seen as a resource, family support elements are not only budget expenditure items and starting a family is not only a private matter, but where family support is an investment in our common future, and having children is a public matter that is the most personal of all, but still decisive for the service of public interests.⁶

The individualist approach has been replaced by the strengthening of communities, especially the support and protection of families that ensure the survival of the nation. Family planning has become the most personal public matter, which means that the child and the family, in addition to remaining a private matter, appear as a valuable resource to be supported at the level of society as a whole. The fact that family policy had become a prioritised governmental sector could happen due in large part to the traditionally family-oriented thinking of Hungarians,⁷ which provided an excellent basis for family-friendly construction. Building on the pro-family attitude of Hungarian people, a number of innovative family support tools tailored to the actual needs of families were introduced, some of which were more and some less successful, but each offered a new opportunity for families in different life situations.

Among other things, this is the specialty of Hungarian family support: it does not offer universal, equal solutions, but tries to offer optional solutions tailored to every life situation. This leaves significant leeway for families by giving them the freedom to decide to make use of it. Unlike the general practice in Europe, which⁸ rather classifies

⁶ FÜRÉSZ 2024.

⁷ GERE 2023.

⁸ JENSON 2020: 52.



policies focusing on children as family policy tools due to different family and parental interpretations, Hungary considers the whole, intergenerational family as its target group. In many cases, some supports can be used from the foetal age, which also highlights the pro-life nature of the Hungarian family strategy. There are several family support elements that focus on family members of different age groups and different roles at the same time, so that the given supports strengthen each other or are being offered at the same time. Hungarian family policy does not provide separate opportunities for women or men, children or parents, young people or the elderly, but seeks to support the family as a whole and in its entirety, providing as much family support as possible that improves the lives of family members both together and individually (think, for example, of family taxation, where parents make use of the tax allowance jointly, of the home creation program that is tied to the number of children, or of the child care fee for grandparents or of Women40, called grandmothers' pension, which strengthen the connection between grandchildren and grandparents).

Linking work and family is a principle that defines the whole family support structure. Family policy does not operate means-tested, like social policy, since raising children is not a disadvantage. Hungarian family policy focuses on parents working and raising children, whose livelihood is primarily and most securely provided by their working income, which is supplemented and through tax incentives increased by family support elements. This is why many family supports are linked to employment and social security status, thus separating family policy from means-tested social policies. Although it took time for family policy to become an independent policy not only at the level of legislation and words, but also in everyday practice (moreover, as a horizontal policy, it managed to maintain the links with other administrative areas), it then became one of the most accepted and socially supported governmental areas.⁹

Reasons for the strategic importance of family policy

The question arises as to why and for what reasons it is of central importance for Hungary to strengthen families along the operation of a comprehensive and active family policy. Several major areas of expertise can be identified, which makes family policy strategically important for Hungary. In addition to the aspect of improving the population situation and the survival of the nation, the effect of family policy measures on economic welfare and emotional well-being is at least as important,¹⁰ which makes it worthwhile and necessary to support the institution of the family. Family circumstances, prospects and operations fundamentally affect the situation and future of individuals, that is, family members, narrower communities, families and wider communities, the nation.

The reason for the importance of the demographic aspect is that the population of Hungary has been declining continuously since 1981, and the population of the country has decreased by one million in the four decades since then. This is a strong reason why it is undoubtedly one of the most basic goals for Hungary to be able to stop or at least slow

⁹ FÜRÉSZ et al. 2023.

¹⁰ FÜRÉSZ 2024.



down the country's population decline. In this, a pronatalist (birth incentivising) family policy can play a significant role. Of course, there are other ways to maintain or increase the population, as the population of a country is affected by three factors: the number of births, the number of deaths and net migration. However, of these three factors, only the increase in the number of births is not associated with significant risks affecting the ethnic and cultural composition of society and is not adapted to pre-existing conditions, that is, the number of elderly people. The Hungarian family policy after 2010 aims to ensure the country's population, and with it its labour market status, by improving the internal birth rate, that is, by endogenous factors.

Although migration may increase the population and the number of people of working age in the short term, it is important how the cultural and ethnic composition of the host society changes in the long term. Employment and demographic policies based on migration must definitely take into account that they can temporarily increase fertility and alleviate labour shortages. Pál Demény strongly pointed out that¹¹ to treat the demographic problems of Europe by mass immigration is an illusion, because it can only affect the population size in the short term and temporarily. In addition, it is not a reassuring solution from an economic and labour market point of view, because the contribution of those arriving in illegal migration waves to the operation of the host country's economy is much less than the financial burden of their admission. For this reason, economic sustainability cannot be achieved on the basis of immigration alone.¹²

Extending healthy life expectancy and thus increasing the retirement age can also be a temporary solution to demographic and labour market problems, as living longer and working longer can reduce population loss and labour shortages, but in the absence of replacement, this cannot be a permanent solution in the long term. The only forward-looking population solution that can positively affect the future is to increase the number of births, which is risk-free and based on conditions not already existing. In order to stimulate births, it is necessary to mobilise the internal resources of society, that is, to support families and encourage childbearing, which represent a real chance to create a balanced social equilibrium. This is why Hungary strives to address its demographic problems primarily with a population policy whose primary and decisive basis is an extensive system of family support. However, improving the demographic situation and using pronatalist (birth incentivising) tools can only partially be the goal of family policy, although it undoubtedly plays a very significant role in its shaping.

Mária Kopp said: "the birth of every child is our common matter, interest and joy",¹³ which is manifested in the fact that the family and the child born in the family, in addition to contributing to the improvement of Hungary's demographic situation, also means raising the employees of the future, thanks to whom the country's economy can remain competitive and the pension and social security system can remain sustainable. In addition, research supports that the child is a source of joy and living in the family is the basis of mental competitiveness, a factor that is one of the main determinants of balanced mental state in the majority of people. The welfare and well-being of families,

¹¹ DEMÉNY 2016.

¹² OLÁH 2015.

¹³ KOPP-SKRABSKI 2020.



their quality of life and their comfort affect the functioning of the country as a whole. The value of the family is therefore of decisive importance from the demographic, economic (welfare) and mental (wellbeing) point of view.

Framework of Hungarian family policy since 2010

Hungarian family policy is based on the philosophical and strategic elements described above, combined with specific objectives. When the family policy of the government between 1998 and 2002 was formulated, it was already stated that a family policy can be successful if it is stable, targeted, and, at the same time complex and sufficiently flexible.¹⁴ Long-term predictability is of decisive importance for childbearing and upbringing, and one of the greatest values of family policy is its ability to provide stability to families for the responsible upbringing of children. It is important that this is done in a targeted way, as families have different needs in different family life situations. It is a distinct advantage if it provides many different support options in a complex way, which adapt flexibly to changes in the lives of families due to external or internal reasons.

Family policy is linked to the connection between work and family life, to the remuneration of parents working and raising children, when it states that having children should be a financial advantage for a family and not a disadvantage. This approach goes beyond the general family policy goal of compensating for the financial disadvantages arising from having children. Hungarian family policy wants to achieve more: that in terms of income, wealth and employment, those who raise children should be better off than those who do not, not only in the same way. This goal, which goes beyond a compensation for disadvantages, is served by a wide range of family support elements:

- the various tax benefits (family tax and contribution relief and targeted personal income tax exemptions)
- favourable financial schemes, loans and loan waivers for families with only children or in the case of having children
- subsidies to support the growth of wealth (e.g. home creation, car purchase support)
- labour market benefits (insurance-linked childcare benefits, additional leave days for working parents)
- child welfare measures, which can also reduce the burden on families by providing certain services (free nursery, free and compulsory kindergarten, free textbooks for all students, discounted meals for children)

The priority part of family policy is home creation, helping families to buy their own apartment or house. The importance of an independent, own home is also decisive for the development of a family lifestyle and the improvement of the financial situation of families. Owning a home is a manifestation of long-term commitment, which is a necessary prerequisite for getting married and having children. A proprietary home is an imprint of a lifestyle based not on the contingency of “anywhere,” but on the

¹⁴ LAKNER 2012.



safety and certainty of “somewhere”. This feeling of belonging “somewhere”, along with attachment and remaining connected to our roots is more pronounced in families with children than in those without children, and home means predictability and security for them. In addition, one of the prominent manifestations of the middle class of families with children is the possession of their own home.¹⁵

The self-evident, yet controversial approach of Hungarian family policy is that it should be based primarily on mothers. To mothers, without whom – in the words of Martin Luther – quite simply “the world would not survive”, which means not only the ability to bring children into the world, but also the daily, unpaid work in the family, the majority of which is carried out by women everywhere in the world. According to Hungarian calculations, if unpaid, invisible work done primarily by women, in families or voluntarily, were included in GDP, it would be 25% higher.¹⁶ In addition, it should not be forgotten that care provided by women is no longer an obvious endowment, but an activity related to women’s own decisions, which is why it is of utmost importance that the economic and social recognition and appreciation of motherhood be at the highest possible level. In the case of a woman, in order to make a decision in favour of motherhood, it is necessary to provide the supports that make becoming a mother the most desirable life situation for a woman, not only spiritually but also financially. This is why Hungarian family policy positively discriminates against mothers and applies tools and measures that target only mothers and not parents in general (for example, 100% of the previous salary is provided for maternity leave or mothers with four children and mothers who have children under the age of 30 receive a personal income tax exemption). Certainly, most of the family support measures can also be used by fathers based on the decision of the parents, so the strengthening of the important and decisive role of fathers in the family-by-family support has not been impaired, in fact, it has become more pronounced. An example of this is: previously, only one of the parents was entitled to additional leave days after the birth of the child, but after 2012, both of them were entitled to the same leave.¹⁷

Legal background to support families

In the Hungarian legal system, family policy appears in some way at all levels of the legal source hierarchy, from the Fundamental Law to local regulations, thus providing a wide range of protection to family values, children and parents. Family policy, which provides support for families, is a horizontal sector related to many other policies, and accordingly, we can find regulations related to family support in many legal sources of the Hungarian legal system. In the following, the aim is not to present the Hungarian family support system in the Hungarian legal source hierarchy in full, but to demonstrate with examples, highlighting the laws that have a significant and direct impact on families’ lives.

¹⁵ GYÖRGY 2024.

¹⁶ SZÉP – SZÖKÉNÉ BOROS 2010.

¹⁷ VERES 2012.



Family policy in the Fundamental Law

In the National Avowal section of the Fundamental Law, there is a change of attitude that refers to the importance of focusing on families: “We hold that the family and the nation constitute the principal framework of our coexistence, and that our fundamental cohesive values are loyalty, faith and love.”

The definition of the family and the need to protect it in Hungary are set out in the Fundamental Law¹⁸ as follows:

- “(1) Hungary shall protect the institution of marriage as the union of one man and one woman established by voluntary decision, and the family as the basis of the survival of the nation. Family ties shall be based on marriage or the relationship between parents and children. The mother shall be a woman, the father shall be a man.
- (2) Hungary shall support the commitment to have children.
- (3) The protection of families shall be regulated by a cardinal Act.”

Article XV states that “By means of separate measures, Hungary shall protect families, children, women, the elderly and those living with disabilities.”

Article XVI provides for the rights and duties of parents and children as follows:

- “(1) Every child shall have the right to the protection and care necessary for his or her proper physical, mental and moral development. Hungary shall protect the right of children to a self-identity corresponding to their sex at birth, and shall ensure an upbringing for them that is in accordance with the values based on the constitutional identity and Christian culture of our country.
- (2) Parents shall have the right to choose the upbringing to be given to their children.
- (3) Parents shall be obliged to take care of their minor children. This obligation shall include the provision of schooling for their children.
- (4) Adult children shall be obliged to take care of their parents if they are in need.”

Due to the protection of family values and child protection, the Parliament has voted on the amendments to the Fundamental Law several times in recent years, as follows.¹⁹

The Fundamental Law was amended for the first time in 2013, when a precise definition of marriage was introduced in the Fundamental Law, defining that marriage can only be established as a relationship between a man and a woman.

In 2019, Article 7 (3) was given a new provision, defining the person of the mother and the father as follows: “The mother shall be a woman, the father shall be a man.”

¹⁸ See: <https://njt.hu/jogsabaly/en/2011-4301-02-00>

¹⁹ VARGA-MÁZI 2022.



Cardinal law on family protection

Act CCXI of 2011 on the protection of families, that is, the Cardinal Law on Family Protection, as one of the foundations of constitutional state political life, was established on²⁰ the basis of Article L (3) of the Fundamental Law. Its creation was justified not only by the provision of the Fundamental Law, but also by the fact that several laws with family content, which were in force in parallel or even contradictory, regulated and influenced the daily life of families, which did not provide an actual framework for the protection and support of families. The law creates the predictability, stability and security in the regulation of families that was lacking in previous years. This is illustrated, for example, by Section 22 (3), which states that, in order to ensure the security and guarantee of family support, “In case the provisions on the amount of support and on the period and criteria of eligibility for support are amended, a period of at least one year after promulgation of such amendment shall be provided in preparation for its coming into force, unless it is favourable for the beneficiary of such provision.”²¹

The law emphasises that the family is the repository of the nation’s survival, as the smallest unit of society, without whose balanced functioning there is no harmonious society. The law provides a framework regulation insofar as it specifies the principles for the protection of families, which set out the direction of state duties related to the family and marriage as recognised and to be protected values and institutions, as well as the related state obligations. It defines the most important provisions regarding the content of the various rights, obligations and discounts, while the detailed rules are contained in separate laws that require a simple majority, especially those that already exist.

An important part of the law is the legal status of the family and the definition of the obligations and rights of the parents and the child, which partly meant the regulation of the legal provisions in force at the cardinal level of the law. The law also provides special protection for parents raising children in the field of employment, whereby the legislator wanted to strengthen the existing conditions in labour law rules that ensure harmony between work and family.

The cardinal law expresses the social and family policy paradigm shift that took the broader issue of family support to a higher level, and as a result, changes had to be made in lower-level legislation related to the protection of families and children.

Family support at the statutory level

There are a number of laws that regulate different dimensions of family life related to family policy, in addition to the family law chapters of the Civil Code, the Labour Code, the laws on tax or the Criminal Code contain passages related to family policy in the same way as the laws on family support, health insurance benefits or the protection of children. This wide range of laws that directly affect families makes family policy a truly diverse, horizontal policy.

²⁰ SZABÓ 2012.

²¹ Act CCXI of 2011 on the protection of families.



Among the numerous laws, we highlight Act LXXXIV of 1998 on the support of families, which was promulgated in the first year of the first Orbán government, on 24 December 1998, as an example. Its significance is shown by the fact that after the austerity years of the Bokros package, it regulated the cash benefits of families uniformly. This law placed the system of financial support related to raising children on a completely different basis.²² For the sake of unification, the rules on various subsidies – which were previously regulated in several laws – were included in one law. In the 25 years following the entry into force of the law, the law has been amended more than a dozen times in order to better adapt financial family support to the changed living conditions and needs of families. Despite its comprehensive nature, this law regulates only a small part of the wide range of family support elements, covering only cash benefits offered on a universal basis.

Therefore, when we talk about supporting families in a comprehensive sense, the rules of countless laws should be considered. Family law passages appear in the Civil Code, the legislation relating to the factual situation “domestic violence” instead of “violence within the family” is part of the Criminal Code, family taxation or other tax allowances for families are included in tax laws, the regulation of family allowances subject to insured status are found in the Health Insurance Act, child welfare measures and services are part of the Child Protection Act, the employment of parents is regulated by the Labour Code and we could go on. Thus, the regulation of family support is very diverse and diversified, posing a significant challenge for codifiers, but even more difficulties for legal practitioners at different levels of state administration.

Regulations on family benefits at the decree level

Detailed rules of family policy are usually displayed at the decree level. Family policy decrees specifically define a multitude of rights and obligations for families, support schemes and other regulatory aspects. Decrees on family policy are usually made at the initiative of the executive bodies, the government or the ministry. These decrees detail how the laws will be implemented and the specific measures in the family policy areas. The decrees allow the government to act quickly in situations (such as a pandemic emergency) that require it. The purpose of the decrees is to detail the practical application of the legislation and to take concrete implementing measures to support families’ lives.

This includes the regulation of one of the priority areas of family policy, home creation, which was specifically implemented at the decree level. The Family Housing Subsidy (CSOK) can be seen as the flagship of the home creation program, which, although it actually covers one subsidy (although undoubtedly in many sub-variants), was already regulated from the beginning by two decrees: Government Decree No. 17/2016 (II. 10.) on Family Housing Allowance for buying or extending second-hand homes and Government Decree No. 16/2016 (II. 10.) on housing subsidies for buying or building a new home.

²² DANI – KOTTÁNÉ BARANYI 2018.



Regulations on family support at the local level

Local municipalities can make and apply a number of regulations in the interest of families, to improve their living conditions, to support them and to strengthen the local community. These regulations are multifaceted and affect families in different areas. Some examples of areas in which municipal assemblies can make local government decrees affecting families are: family allowances and benefits, housing allowances, childcare, kindergarten and school allowances (such as grants for tuition waivers, school meals or student scholarships), cultural and recreational opportunities (such as library use, free or discounted attendance at sports events or cultural events), health and social services, but also municipalities can create an appropriate environment for families by means of regulations with measures that make families feel more at home in the settlement, such as the creation of family community spaces or family-friendly transportation solutions (pass for parents with small children, children's pass). For example, the system of transport and travel discounts started from a local, city level, and after several years, some of its elements became nationwide (for example, in Kaposvár, there has been a pass for parents with small children since 2003, which was introduced in the capital in 2009, where children under the age of 14 can travel for free since 2021, and by 2024, travel has become free for children under the age of 14 throughout the country). Thus, travel discounts first appeared at local levels, and then with the introduction of the discounted country and county pass, these solutions rose to the level of government.²³

In the Hungarian legal source hierarchy, family policy, elements of the family support system, its various appearances and implementations are present at all levels. As a relatively new field, its regulation is very fragmented, which reflects and represents its horizontal nature, but at the same time it shows the vertical nature that in the hierarchical system it is present in some way everywhere from the highest level of legislation, the Fundamental Law, to the lowest levels.

Insight into Hungarian family policy measures

In order to alleviate the financial burden of raising children and put working parents in a financially advantageous position, family policy supports families with tax benefits, childcare and schooling benefits and favourable financial constructions. Most of the financial support is linked to a social security relationship, but there are also some that are provided on a universal basis for every child. Direct support for children also means support for families, so indirect family support includes a number of measures in the field of public education and in relation to early childhood education and care. In creating a work-life balance, through the cooperation of employment policy and family policy, parents, and in some cases even grandparents, can benefit from many discounts and opportunities, which indicates the intergenerational nature of the family support system. Research proves that, in addition to a stable relationship and income from work,

²³ Government Decree No. 91/2023 (III. 23.) on the amendment of government decrees on transport.



an own home is the most important factor for having children and raising them, so a number of measures have been introduced in the field of housing in Hungary.

One way to take on the financial burden of families is to increase their net income. This is ensured by different tax benefits, of which up to several can be applied at the same time. These include the family tax allowance, the tax benefit for newly married couples, the personal income tax (PIT) exemption for young people under the age of 25, the PIT exemption for mothers under the age of 30 and the PIT exemption for mothers with four or more children.

The family tax benefit is the flagship of the Hungarian family support system, which was introduced in 2011, establishing family-type taxation in the country. Already in the case of a pregnancy after the 91st day, a discount can be claimed in relation to the tax base, the amount of which depends on the number of children in the family. Since 2014, the discount can also be applied from the contributions, so lower-income families have also been able to take advantage of the opportunity.

Another important pillar of support for families with children is the direct cash benefits provided to them. These include universal forms of support (family allowance, maternity allowance, child care allowance, child raising allowance, child home care allowance) or benefits linked to social security contributions (employment relationship) (infant care fee, child care fee).

Family allowance has existed in Hungary since 1912, and throughout its history of a century, it was initially available only to a certain part of families in a wide variety of ways, but for decades it has been the main non means-tested subsidy, although tied to the number of children and the status of the family (single-parent or two-parent family). Although attempts were made in the 1990s to link it to an income limit, it was eventually retained as a universal benefit for all children. In fact, it consists of two parts, which are child-raising benefit and schooling support. The child-raising benefit is due from the birth of the child until 31 October of the year of becoming a compulsory student, the schooling support is due for the entire duration of the compulsory education, until the end of secondary education, unless the student does not continue school after the end of his/her compulsory education (at the age of 16).²⁴ The right to family allowance may be terminated or its payment may be suspended since the amendment of the law in 2011 if the child misses 50 school hours in the school year or 20 school days in the kindergarten without justification. As a result of the family allowance subject to attendance at school and kindergarten, the number of unjustified absences decreased significantly.²⁵

Family benefits linked to employment, increased by more than 20% between 2010 and 2022,²⁶ which shows that the number of employees has increased significantly among those who have children, so there have been more mothers who worked before the birth of their children. This is also supported by employment data, as the employment rate of women aged 25–64 in the maternal age group increased from 74% to 85% between 2010 and 2023.²⁷

²⁴ KRISTÓ 2015: 148.

²⁵ HERMANN 2018.

²⁶ See: https://www.ksh.hu/stadat_files/szo/hu/szo0006.html

²⁷ See: https://www.ksh.hu/stadat_files/mun/hu/mun0025.html



The infant care fee is due during maternity leave up to the child's age of six months and its amount is 100% of the former calendar day income of the mother. Thanks to it the income of mothers in the postpartum period is higher than their previous net wages, as only 15% personal income tax is deducted from it. This compensates for the situation that during the breastfeeding period mothers usually can't earn money.

During parental leave, the mother or father is entitled to child care fee (70% of previous wage with a ceiling of, 140% of the prevailing minimum wage) based on the family's choice and during this period, it is possible also to work, i.e. parents can have their salary and childcare benefit at the same time. This measure shows that in Hungary parents necessarily don't have to choose between work and child care, there is a wide range of options upon the freedom of family's decisions, for example university students and grandparents are also eligible for child care fee if this is the family's choice.

The baby expecting subsidy is one of²⁸ the most popular form of family supports after its introduction in 2019, it significantly turned the desire to marry and have children in Hungary in a positive direction. It is a free-to-use, interest-free loan of up to HUF 10,000,000 (HUF 11,000,000 since 1 January 2024), which can only be used by married couples. The loan is interest-free from the beginning, and at the birth of the second child, 30% of the outstanding debt shall be released, and at the birth of the third child, the entire outstanding debt shall be released.

Many students attending higher education institutions have difficulty in financing their studies, for which student loans may be the solution, which is a favourable credit structure, but still meaning that new graduates are starting their lives with a loan, which may hinder the establishment of a family. Different student loan waivers related to the birth of children offer a solution to this, for example the entire debt will be forgiven in the case of women who give birth before the age of 30.

Institutional education and care of children in Hungary is historically widespread. One of the basic pillars of child and family protection is the health visitor service, which was founded in 1915 and is considered a hungaricum. The duties of the health visitors are extremely diverse, maternity care, childcare, women's protection, and the organisation of various screening tests are all part of their duties. Thanks to their effective work, among other things, the vaccination of children in Hungary is very extensive, almost complete, in order to prevent various diseases.

The daily childcare nursery system for children aged 0–3 underwent a significant transformation; its aim was to have a nursery in every settlement where at least 40 young children under the age of three live. Thanks to the transformation, the number of nursery places doubled by 2022 compared to 2010, and nursery care is available in three times more settlements.²⁹

As of September 2015, participation in free kindergarten care is mandatory for children from the age of 3, compared to the previous age of 5. With this, mothers can return to the labour market earlier, and for children, especially disadvantaged children, this has created a serious opportunity for socialisation and inclusion.

²⁸ NYÍRÁDY et al. 2020.

²⁹ See: https://www.ksh.hu/stadat_files/szo/hu/szo0006.html



The physical and mental protection of children in nursery, kindergarten and school is a decisive element of the family- and child-centred social policy after 2010, major measures were the launch of healthy and free children's catering (meal), free textbook supply in public education and daily physical education to all pupils.

Support for parents working and raising children appears in the Labour Code in the same way as for certain family allowances.

The Labour Code, adopted in 2012,³⁰ aimed to make family and work as compatible as possible, and to enable employees to cope in both areas. One of the tools for this is the different types of leave for children, for example paternity leave or additional paid leave of both employed parents until the child's age of 16.

Home creation has an important role among Hungarian family policy measures because one of the prerequisites for starting a family is the creation of your own home. The Family Housing Subsidy (CSOK) – as a non-reimbursable grant, and later as an interest-subsidised loan – serves this purpose. For the purchase of a new apartment, a family with three children or planning to have three children may have been entitled to a total of HUF 25,000,000, of which HUF 10,000,000 is the non-reimbursable subsidy (CSOK) and HUF 15,000,000 is the 3% interest-subsidised CSOK loan. From 1 January 2024, CSOK Plus, an interest-subsidised loan scheme, appeared as a renewed form of support. In this context, a loan with a maximum interest rate of HUF 15,000,000 for one child, HUF 30,000,000 for two children, and HUF 50,000,000 for three children can be applied for a property purchase. With CSOK, the government supported the home creation of almost 250,000 families between 2015 and 2023,³¹ meaning that a quarter of Hungarian families were able to move to a more suitable home, thanks to CSOK.

Home renovation support was also available in a defined period between January 2021 and December 2022. This program has helped families with at least one child under the age of 25 renovate their home. Half of the renovation costs were subsequently reimbursed by the state, up to a maximum of HUF 3,000,000.

Major achievements of family policy between 2010 and 2022 in EU comparison

The effectiveness of family support can be evaluated and interpreted in a number of ways and in several dimensions, but due to the complexity of family policy, a uniform indicator system cannot be used to measure their effectiveness. For this reason, a number of outcome indicators are presented below, which take into account certain demographic, economic and competitiveness effects of family support, without being exhaustive.

³⁰ Act I of 2012 on the Labour Code.

³¹ See: <https://kormany.hu/hirek/meghaladta-az-ezret-a-csok-plusz-igenylok-szama>



One but not exclusive role of family supports is to improve the demographic situation. In Hungary, this is a particularly important question, which is related to historical experiences, as Hungarians, as a people living among great powers for centuries, had to fight constantly for the survival of their population, their culture and the nation in general. Johann Gottfried Herder predicted the disappearance of the Hungarian people³² as early as 1791, when he discussed that “the language of a small number of Hungarians among others may not be discovered after centuries”. This is why the demographic aspect is so important for Hungary, especially if we look at the population decline of the last decades. The population of Hungary has been declining continuously since 1981, and the population of the country has decreased by one million in more than four decades since then (although there are still half a million more Hungarians living within the borders of Trianon than in 1950). For this reason, one of the most basic goals is for Hungary to be able to stop or at least slow down the country’s population decline. The development of the population is affected by three factors: births, deaths and net migration, but only the first of them is directed exclusively to the future and does not pose significant risks like illegal migration. For this reason, Hungary chose the lengthy and more difficult path compared to the migration solution, increasing the number of births by supporting families. Although there has not yet been a breakthrough in this field in nominal terms, if we look at the indices of population indicators comprehensively, we can see the results of the pronatalist family policy that encourages childbearing.

In Hungary, the desire to have children and get married was at a historic low in 2011. In the European Union, Hungary had the lowest total fertility rate with a value of 1.23 (which shows that if fertility data for a given year were to remain constant, a woman would give birth to an average of 1.23 children in her lifetime)³³ and the country ranked third worst in the number of marriages per thousand people (3.6 marriages per thousand inhabitants on average).³⁴ By 2022, the fertility rate increased to 1.56, surpassing not only the EU average (1.43), but also all Western, Northern and Southern European Member States (except France). Hungary has had the sixth best fertility indicator among the 27 Member States of the European Union by 2022, although it is still far below the 2.1 level that ensures the level of reproduction. It should be added that in no country in Europe does the fertility rate reach the 2.1 level required for reproduction.

³² HERDER 1791.

³³ See: <https://ec.europa.eu/eurostat/web/population-demography/demography-population-stock-balance/database>

³⁴ See: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Marriage_and_divorce_statistics





Figure 2: Total fertility rate (TFR) in EU member countries in 2011 and 2022

Source: Eurostat

Paradoxically, despite the increase in the desire to have children, there is no increase in the population of the majority of Central and Eastern European states, which highlights the fact that in the western half of Europe, it is mostly not natural increase, but only migration is the cause of stagnation or a slight increase in the population, that is, the maintenance of the population of the European Union is clearly and exclusively the result of positive net migration. Between 2012 and 2022, the population of the EU increased by 6 million people, despite the fact that the fertility rate decreased by 5 percentage points.³⁵

Therefore, migration may temporarily contribute to the increase of the population, but in the long term it cannot compensate for the natural decrease resulting from the balance of births and deaths. In the European Union today, the community is growing

³⁵ See: <https://ec.europa.eu/eurostat/web/population-demography/demography-population-stock-balance/database>



with fewer than 4 million newborns per year, the share of those under the age of 14 has fallen below 15%, while that of those over the age of 65 has exceeded 20%, which predicts the further aging of the old continent.

In addition, the data of the EU statistical office reveals that in 2022, one in five newborns in the European Union was born to foreign mothers with a background of outside the European Union. In Austria, Belgium, Germany, Sweden, Spain and Malta, every third, in Portugal, Ireland, France, every fourth, in Italy, the Netherlands, Denmark, every fifth newborn has a foreign mother, in Hungary only 5% of the children have foreign-born mothers. In Luxembourg, two out of three children are born to foreign mothers. The mothers of one in four newborns in Germany and Sweden come from outside the European Union.³⁶ Meanwhile, the fertility rate, which shows the average number of children per woman, has decreased from the previous two to around one and a half (for example, in Sweden). Two-thirds of foreign mothers stem from non-EU countries, mostly from Asian or African backgrounds.

Based on these data, it can be concluded that the illusion of stopping population decline by migration, “demographic idealism”, foreshadows³⁷ serious social effects, as the famous Hungarian demographer Pál Demény predicted decades ago when he wrote that although “migration policy can temporarily alleviate age distortion in the short term, but probably only at the cost of radically transforming the cultural and ethnic composition of the host society”.³⁸

A stable relationship is considered the hallway of having children, as more children are born in marriage than in other relationships. For this reason, it is noteworthy that the number of marriages in Hungary has doubled by 2021 compared to 2010, the crude marriage rate has already increased to 7.4 in 2022, which was by far the highest in the European Union (the EU average is only 3.9). As a result, the number of children born out of wedlock has decreased significantly in Hungary, and today only a quarter of children are born out of wedlock (formerly every second newborn). The number of divorces, as well as the number of abortions, has steadily decreased, from which it can be concluded that from 2010 the long decades of declining demographic processes had stopped and a trend reversal occurred.

Fortunately, this was not the case, despite the fact that it was also necessary to struggle with a special Hungarian characteristic during the 2010s: this is the negative Ratkó effect, which had an impact on births and deaths. Its essence is that the members of the large age group born during the prohibition of abortion in the Ratkó era of the 1950s retired in the 2010s, at an age when the frequency of deaths is increasing, and therefore the number of deaths has not decreased despite the increase in the healthy average life expectancy. In terms of births, this Hungarian characteristic also had negative effects, as by the 2010s, the population of those born in the 1970s was leaving the ideal age of childbearing, and the number of women of so-called childbearing age decreased at an unprecedented rate year by year. Despite the fact that Hungarian women had more children on average (that is, fertility increased), as their number was

³⁶ FÜRÉSZ-SZAKÁLI 2024.

³⁷ BRADLEY-FARRELL 2023.

³⁸ DEMÉNY 2016.



constantly decreasing (the number of the 20–40 age group decreased by more than 300 thousand between 2010 and 2022), the number of births could not increase significantly with the increase in the fertility rate indicating the desire to have children. Therefore, Hungary embarked on the implementation of a pronatalist, birth-incentivising policy in the most difficult situation possible.

The economic incentivising and welfare-increasing role of Hungarian family supports is shown in the improvement of employment, income, wealth and poverty data, that is, welfare indicators. In addition to the reproductive function of the family, production and consumption functions are combined, fundamentally influencing economic processes. Production, that is, labour and the income derived from it, ensures welfare based on consumption, and higher consumption strengthens the entire economy, invigorates it, creates new jobs, increases production, investment and savings, thereby improving the country's competitiveness. In modern welfare societies, children growing into adults are a guarantee of the future generation's ability to pay taxes and contributions. Due to the relatively high rate of income redistribution, individual efforts to raise children are seen as a benefit at the level of society.³⁹ Therefore, it is justified to consider family support elements as an investment towards society as a whole, and this is also the reason why one of the most important goals of family policy is that those who are involved in the creation of public goods, that is, in the upbringing of future employees, should receive a premium, that is, they should be financially in a more advantageous situation through family supports.

Hungary has set itself the goal of building a work- and family-based society, as employment and having children can only be mutually reinforcing and not inadvertently mutually exclusive.⁴⁰ In Hungary, the increase in employment, especially the increase in the participation of mothers in the labour market, was accompanied by an improvement in the desire to have children, that is, in fertility. It is especially striking that, according to Eurostat data, the employment rate increased the most among women with large families and young children between 2010 and 2022 (220% for women with three or more children and for women with children under the age of six)⁴¹ which were the highest increasing in the EU. The simultaneous increase in employment and childbearing indicates that the work-life balance is emphasised at individual level and at the level of society as a whole in Hungary after 2010, and the reconciliation of work and family is realised at both micro and macro levels.⁴²

The economic stimulus effect of family support elements is mostly related to employment, which increases the welfare and boosts the economy of the whole society, which then provides a predictable, secure basis for having children and raising them. This is the cycle that needs to be maintained in order to preserve the unity of the family. Strengthening family cohesion is already a saving in itself, as the disintegration of families causes significant costs for both the individual and the state. This is the economic reason why it is worth spending on the stabilisation of families and relationships, which

³⁹ ANDORKA 1987.

⁴⁰ NOVÁK–FÜRÉSZ 2021.

⁴¹ See: https://ec.europa.eu/eurostat/databrowser/view/lfst_hheredch__custom_13116895/default/table?lang=en

⁴² FÜRÉSZ 2024.



is much more beneficial from the point of view of society as a whole than the benefits that seek to compensate for the costs arising from families falling apart, often creating a kind of welfare dependence on the members of the affected families.⁴³ Linking family support elements to employment also played a decisive role in decreasing poverty. Compared to 2014, the rate of those at risk of poverty and social exclusion decreased the most in Hungary, and in 2023, the rate of those exposed to poverty in Hungary was lower than the EU average, we were ranked 13th in the EU ranking as compared to the previous 24th place.⁴⁴

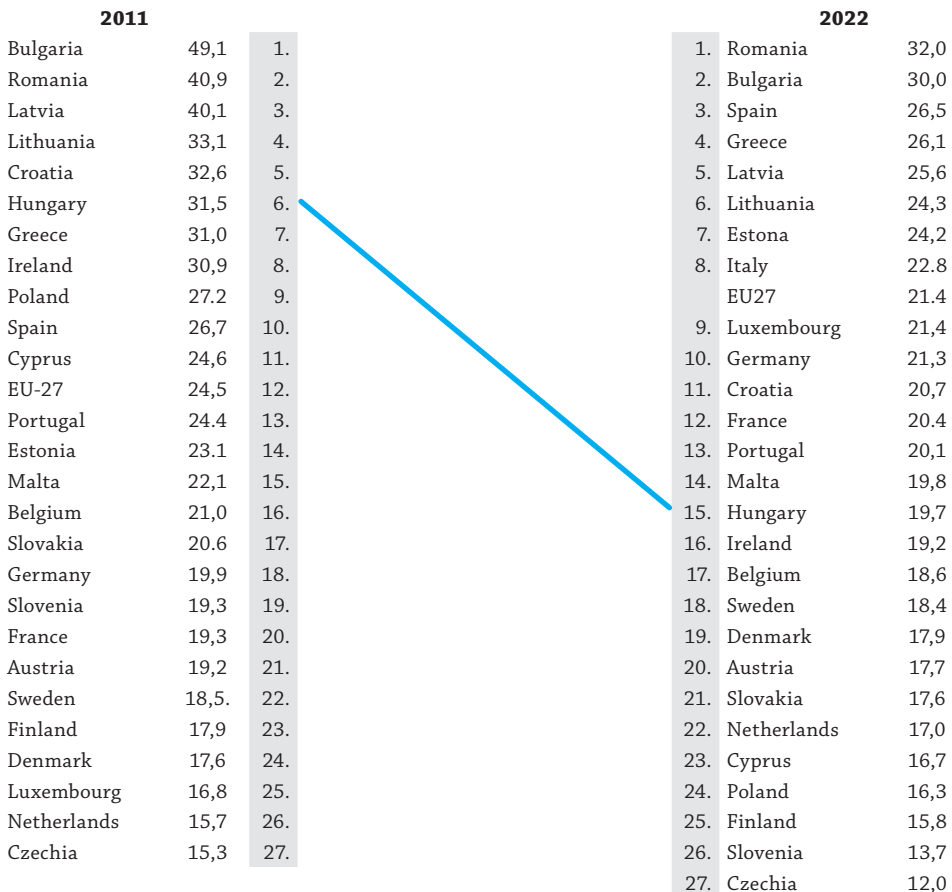


Figure 3: People at risk of poverty and social exclusion in 2011 and 2022 in EU member countries

Source: Eurostat

⁴³ GOODHART 2019: 292.

⁴⁴ See: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Living_conditions_in_Europe_-_poverty_and_social_exclusion&oldid=584082



In addition to employment, the change in the wealth and income situation of families is an important indicator of the increase in family well-being and thus the economic performance of a country, which also indicates the development of the situation of the middle class. Based on these indicators, the share of the middle class in Hungary in 2021 was 62.1% compared to 49% in 2011.⁴⁵ The widening and expansion of the middle class is mainly due to the increase in the welfare of those living in a family and the significant increase in per capita income in all family types.

From the point of view of social future prospects, the financial growth of families is a kind of manifestation of care, the ability to self-determination, on the basis of which individuals can control their destiny.⁴⁶ This future-forming care is the key to the growth of families. Without it, there would be no economic growth, just as there would be no family support elements without economic growth. In Hungary, an economic policy to stimulate demand has created the financial foundations for a complex system of family support, which uses tools that in themselves react on the economy and stimulate growth. Active government, which includes encouraging employment and home creation, can significantly affect the growth of families, but in order for family support to have a sufficient impact, the sustainability and stability of the state budget must be continuously ensured, even in challenging times such as the pandemic.⁴⁷

The effect of family support elements on the quality of life, comfort and well-being is related to the socialisation and psychological protection function of the family. Research proves that among the factors that improve physical and mental health, the role of family, a stable relationship and social support stands out, “a good marriage and a loving, harmonious family are serious health factors” and “one of the most important sources of happiness is an inclusive and supportive community”.⁴⁸ The state of mind is decisive when making life decisions that then affect the quality of life and functioning not only of the individual, but of society as a whole. In connection with this, Hungary’s cardinal law on family protection states: “There is no well-functioning society without harmoniously functioning families.” The results of the research prove that it is worth supporting families and promoting a family lifestyle in itself because the family has a significant role in protecting physical and mental health, it is a “positive, health-preserving cultural micro-community that helps overcome stressful situations”,⁴⁹ which improves resilience, especially needed in times of crisis. Therefore, the importance of the family is also the basis of social immunity from a spiritual point of view.⁵⁰

The large-sample Hungarostudy research,⁵¹ which measures the mental state of Hungarians, found that the well-being indicators of Hungarians, especially women, improved compared to 2012. Previously, on a scale of one to ten, the average level of satisfaction and happiness was less than seven, but by 2021, it had risen to more than seven, and for those raising minor children it had risen to more than eight. The

⁴⁵ GYÖRGY 2024.

⁴⁶ SZÁNTÓ et al. 2022.

⁴⁷ SÁGI-LENTNER 2022.

⁴⁸ KOPP-SKRABSKI 2020.

⁴⁹ KOPP-SKRABSKI 2020.

⁵⁰ FÜRÉSZ 2024.

⁵¹ NAGY – HORVÁTH-VARGA 2022.



month-by-month research conducted by the KINCS Wellbeing Barometer⁵² since 2020 indicates that those raising young children and those in stable relationships feel best when judging their own health, satisfaction and happiness. On a scale of one to ten, they give the highest values when asked about their happiness, that is, the child and the relationship are factors that increase the feeling of happiness.

New challenges – new solutions

The 2020s brought new challenges to the Hungarian family support system. The active and consistent family policy until then had to face new phenomena such as the pandemic caused by the coronavirus, and Russia's war of aggression against Ukraine that broke out in February 2022, which created a completely new situation at the macroeconomic level and thus in the daily life of families. Families were just beginning to get out of the difficult situation caused by the epidemic that claimed lives and caused the economy to decline, and began to process the shocks suffered due to Covid, when the war broke out in the country's neighbourhood, causing another economic crisis.

Since the 2020s, the main task of family policy and social and economic policy in general has been to protect Hungarian families from the negative effects of external conditions. During the pandemic, a significant challenge was the transition to digital education, the closure of kindergartens, nurseries and other restrictions that hindered work. In this situation, it was helpful to extend the moratorium on loan repayment or childcare benefits. In 2021, a number of restart measures were introduced, which were intended to stabilise the financial, income and welfare situation of families: food and gas price stop, home renovation program, wider use of the fringe benefit SZÉP card (Széchenyi Leisure Card). In February 2022, in order to compensate for the shock caused by the pandemic, the government refunded the personal income tax paid in the previous year to all parents raising children (regardless of the number of children) in a lump sum, up to the average wage at that time, that is, up to HUF 809 thousand could be returned to a working parent. This significant amount has helped families to be more financially prepared for the situation burdened by inflationary growth caused by the energy crisis that has been unfolding since the summer of 2022. The regulation of overhead prices, as well as measures to curb inflation (such as the price monitoring system), have contributed to tackling the difficulties.

The 2022 census further highlighted population structural problems that require even more attention. Age structure, population decline, the increase in the number of childless people are phenomena that require a new approach in many respects. The population of the country decreased to 9.6 million, still, it is a positive development that the number of children under the age of 14 has not decreased. However, it is telling that the proportion of childless has increased in the adult population.⁵³ Statistical data also reveal that, like in other developed countries, the age of childbearing is extending in

⁵² FÜRÉSZ-WAPPLER 2022.

⁵³ SZILÁGYI-RÖVID 2024.



Hungary,⁵⁴ and according to medical experiences, this is the main reason why more and more couples are struggling with fertility issues. In order to mitigate the negative effects of these processes, the Hungarian government introduced several measures in 2023 that specifically encourage those under the age of 30 to have children: mothers who have children under the age of 30 are exempt from personal income tax, in this previous case their entire student loan is remitted, and as a result of the changes, the baby expecting subsidy is more strongly targeted at younger age groups.

In the year 2023, as a result of the energy and economic crisis caused by the war, Hungary was characterised by extremely high inflation, which has also put families in a difficult position. In order to compensate for the negative effects, new family policy measures were introduced and announced in 2024. From 1 January, the CSOK Plus interest-subsidised home creation loan was introduced with significantly increased loan amounts. In addition, the limit amount of the baby expecting loan was also increased. In order to make these discounted loans available to special taxpayers as well, several facilitations were introduced for them: banks must recognise half of their proceeds as income during the credit assessment and they only need to prove a social security relationship of one year when receiving the subsidies. The nursery subsidy is available for working parents with small children, which can be used as a monthly non-refundable amount (HUF 50,000 – approximately EUR 125) and can be used for the child's nursery meal and care fee in all rural nurseries in the country. However, the most important novelty for families might be the promise of the doubling of the family tax and contribution allowance. According to the plans, in 2025, the amount of the family tax allowance – that affects all working parents but has lost a lot of its value – will be doubled. This can contribute to economic growth by encouraging consumption and improve the demographic situation by encouraging the birth of siblings.

The deterioration of macroeconomic indicators in the years after 2020 was reflected in the daily lives of families, and the decline in real wages and solvent demand, despite increasing employment, reduced the desire to have children. In 2021, the total fertility rate was 1.61, which fell to 1.56 by 2022,⁵⁵ and the number of births also fell to a historical low, which, in addition to a delaying attitude due to the uncertain external environment, has also been compounded by a significant decline in the number of people of childbearing age.

Summary

The drastic decrease in the willingness to have children in developed countries reached Hungary after the 1980s. This will have a negative impact on the economy and the future pension system and labour market positions. The decline in the number of live births was “only aggravated” by Hungary’s unfavourable economic situation for decades, which also pushed the motivation and chances of having and raising children in a negative direction.

⁵⁴ See: https://www.ksh.hu/stadat_files/nep/hu/nep0007.html

⁵⁵ See: <https://ec.europa.eu/eurostat/databrowser/view/tps00199/default/table?lang=en>



In the economic environment that stabilised after 2010, the family support system has become of paramount importance not only from a social policy point of view, but also the state financial instruments for motivating childbearing are a priority within economic policy. Family policy and state financial instruments prevail in a mutually reinforcing manner, the demographic and economic impact of which could jointly improve competitiveness.

At the same time, the authors of the study consider it important, in addition to providing financial benefits, to further develop services and infrastructure supporting child bearing and the implementation of a holistic approach, which includes direct state financial support as well as other family policy instruments that are relevant to the family across generations. The essence of the Hungarian Government's human policy is reflected in the fact that the economy, pension system and labour market are fundamentally provided by the Hungarian population and the birth of Hungarian children, by endogenous factors, that is, it relies on internal human resources. The study presents the principles, legislative background, the family policy indicators and results of this system.

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