

ABSTRACTS

Erzsébet Németh - Boglárka Zsótér - Alexandra Luksander:

The financial culture of the 18-35 year-old age groups - contextual factors of financial vulnerability

The financial culture, especially the analysis of its personage – attitude and behavioral components has increasing awareness. Our study examines the different aspects of the Hungarian young adults, using the data of a survey conducted on a representative sample of 1000 people in 2015, based on the OECD methodology, to compare the financial knowledge, attitudes, behaviors and habits of the 18-35 year-old age groups with the older ones. We also appraised, what kind of features can describe the selected groups, and whether clusters can be established among their financial attitudes and behaviors. According to our results, the 18-35 year-old adults are less likely to be characterized by financial consciousness while they are more likely to set long term financial goals and to perform hedonism. They intend to reach their financial aims not so much by decreasing their costs, saving or investing than by preparing action plans or undertaking more work. During our analysis three clusters were identified: the worried spenders, the satisfied risk-takers and the careful considerers. The financial vulnerability is specific to the worried spenders, this cluster represents almost the quarter of the young adults. They live for today and the financial problems make their existence harder, which cause depression, they do not dispose with savings. Furthermore, compared to the two other clusters, their financial knowledge and skills are on lower level, less of them make a budget, their income is lower and they tend not to set financial goals.

Rita Rostás: Torture prevention and child protection

Since January 1, 2015, the Hungarian Commissioner for Fundamental Rights have been performing the tasks of the National Preventive Mechanism (hereinafter: NPM) by acting against torture and other cruel, inhuman or degrading treatment or punishment. The competence of the NPM embraces the inspection of the treatment of the persons restricted in their liberty and the NPM carries out investigations at caring units of child protection service. During its inspections the NPM observes the circumstances, conducts interviews with the persons present on the site. By using the obtained information and the posterior analysis of the observed and copied documents the NPM establishes whether the fundamental rights are violated or endangered of the clients living in the actual place, in this article those living in the child protection service. Based on the experiences, the NPM issues recommendations in order to abolish the potentially unlawful

or impugnable practice and, if necessary, the NPM drafts systemic recommendations in order to prevent the establishment of ill-treatment by calling the actors on the right legal interpretation and by initiating modification of legal rule.

Orsolya Keresztes-Takács: Ethnic identity and self-esteem of Roma adolescents in light of a survey research

The main purpose of the study presented in this paper has been to offer an insight into the self-esteem, ethnic identity and the identity-strategies of Roma adolescents. A questionnaire focusing on the central elements of the research – namely the concepts related to the identity and self-esteem – has been answered by 1038 adolescents (target age group: 12-18 years), in 15 schools in Hungary.

As we hypothesized, there is a connection among the different identity strategies – separated, integrity, assimilated, marginalized, negative – and the emotional factor of students' ethnic identity. A separated positive Roma identity proved to be the strongest ethnic identity, while adolescents with marginalized or negative identity have the weakest ethnic identity. We confirmed the hypothesis about the positive effects of schools institutionally dealing with Roma languages and history. In these schools Roma students are choosing stronger and more positive identity strategies, and their ethnic identity and self-esteem is higher. The families of non-Roma adolescents had a higher socio-economic status, while the more confirmed and the more separated Roma identity the adolescents had, their families' SES proved to be the lower, in line with the relevant literature. The paper presents further results of the research, on patterns of the identities and their correlation with other factors.

Péter Breitner – Levente Rész: 'Ever since then i'm nicer to the people'.

Jointing the social casework and the communal fundraising by the example of the Van Esély Alapítvány (There's a Chance Foundation)

The essay instantiates the prospects and the method of the communal fundraising using the example of the Van Esély Alapítvány's 'Restart Program' which has lasted since 2013. The authors would like to explain that the communal fundraising is capable not only for the organizations and programme financing but the support of actual people – just like in our case the support of homeless people with the maintenance of their own improvement programs. Furthermore the technical and methodological approach and the campaign strategies the treatise presents how can we medialize a career or what is the issues of the programme for the homeless clients, for the supporters and the society.

Petra Fadgyas-Freyler: The characteristics of persons entitled to health care due to homelessness based on an administrative database

In the administrative databases of the Hungarian National Health Insurance Fund we can identify persons who are currently living or in the past have lived in homelessness. In this paper I am going to describe their typical situation while

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using information available at the Fund regarding their places of origin, gender, age and health spending. While using a control group fitted to their age and gender distribution I am going to specify diseases that occur more frequently among them so that we can get an idea about their health status as well. I am going to be extremely cautious with conclusions due to the limitation of the data sources.