

## Summary

The aim of the thesis has been to present how the behaviour of certain groups of the society is influenced by natural calamities and by floods in particular. How sensing and assessing risk is done in the various social environments of different cultural position and conditions? What differences emerge in the vulnerability of the different groups depending on their social and economic situation?

The most important variables determining the effects of floods on the basis of selecting the relevant approaches of literature and of the results of empirical surveys have been the extent of exposure and geographic location. Health, school education, savings, the ability to take loans, confidence in the members of the community and in institutions, social contacts and ideas about the flood control preparedness of institutions have proved to be the most important indicators of social vulnerability.

The implementation of the set of vulnerability indicators elaborated during the course of the analysis has suggested that a system of indicators, presenting the effects in greater detail and the problems in greater complexity as well as promoting better understanding can be produced.

It is an important result that the majority of the indicators elaborated are in relationship with human and social capital as well as with institutional capacities. Economic indicators, including income as well as occupation are less important in this respect. On this basis I have found that the situation of the inhabitants of the Upper Tisza region differs in keeping with their endangerment. Based on surveys, the most endangered groups are those who are in a disadvantageous position in respect of their health status, school education as well as economic situation and social contacts. Vulnerability to floods is related to individual and community preparedness for floods as well as to the general social-economic characteristics (such as health, qualifications, economic activity, financial situation, social capital). The set of indicators developed by earlier researches and presented in the empirical chapter may also contribute to the formation of this model. The development and spread of the set of indicators is an important new aspect in domestic policy activities as well as in applied research because of the complexity of risk sensing as presented above.

The results of the empirical survey have confirmed at several points the major generalising statements of the OECD report presented in the theoretical chapter according to which the inadequate level of risk realisation, the lack of calamity prevention and the weaknesses of the compensatory systems are problems together with the modest resources available to the adequate settlement of damages.