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Access to social protection for young people

Czechia

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**ESPN Thematic Report:
Access to social protection for
young people**

Czechia

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SUMMARY

Social security schemes in Czechia cover all population groups, including young people. The entitlement conditions do not include any age-specific rules for young people.

As regards access to the unemployment benefit scheme for young people, the contribution period required (12 of the previous 24 months) represents a certain obstacle to access for young school graduates. Unemployment benefit is provided for periods of five months, eight months (for people aged 50-54) and 11 months (for people over 55). This means that young people have the same conditions as the middle-age (prime-age) category.

There are no gaps or obstacles for young people regarding sickness and healthcare benefits. Similarly, there are no gaps or obstacles for young people regarding contributory maternity and paternity benefits. With respect to parental benefit, which is non-contributory, two obstacles for young people can be identified: the benefit formula reduces the flexibility in terms of the amount and duration of the benefit for families without previous income, and hence younger parents are more often pushed into longer benefit durations. Second, if a new entitlement to maternity benefit arises during the drawing of parental benefit (another child is born to the parents), the current entitlement to parental benefit expires.

In the social assistance scheme, there is one eligibility condition that may be restrictive for some young people: according to legislation, adult children who are not economically independent are considered to form a single household with their parents if they share accommodation with them, regardless of whether they pool financial resources.

Regarding housing benefits, some eligibility conditions – such as having a lease agreement with the owner of a flat and having to declare the incomes of everyone in it – present claimants in general with difficulties, but are more likely to affect young people.

The issue of young people's access to social protection plays only a marginal role in the national debate. Compared with that, the most frequently addressed social topic mentioned in relation to young people is affordable housing.

Despite an extensive list of government strategy documents dealing with various social issues (ageing, support for young families, inclusion, employment policy, etc.), these strategies do not explicitly mention access by young people to social protection. The only related topics that are discussed are: a requirement for a significant reduction in the minimum number of years establishing entitlement to a pension; and a proposal to recognise years of study as an equivalent to years worked.

We recommend the following measures be considered: (i) softening the contribution period required in order for school graduates to be eligible for unemployment benefits, or recognising some periods of study (12 months) as contribution periods; (ii) recognising economically dependent adult children sharing accommodation with their parents as independent households for the purpose of social assistance entitlements; (iii) increasing flexibility in drawing parental allowance – specifically, increasing the minimum amount of the benefit for those families where the daily assessment base cannot be set for either parent and, second, adopting an amendment to the law that will allow the payment of the unused part of the benefit to all families who have not used it up; and (iv) recognising study years as a period of insurance.

1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE¹

1.1 Distribution of young people (aged 15–29) by main activity status

Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Czechia, % 15-29 and 30-64)

	CZECHIA											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	46.8	47.7	49.0	49.0	48.8	45.8	78.0	79.9	81.5	82.9	83.3	83.1
<i>Paid employment**</i>	91.2	90.8	90.8	90.2	90.1	88.9	81.5	81.9	82.0	82.3	82.7	82.8
<i>Self-employment**</i>	7.6	8.0	8.5	9.1	9.2	10.1	17.2	17.1	17.1	16.9	16.6	16.3
<i>Contributing family work**</i>	1.3	1.2	0.7	0.7	0.8	1.0	1.3	1.1	0.9	0.8	0.8	0.9
UNEMPLOYMENT***	9.0	7.4	5.1	4.4	3.7	5.3	4.3	3.3	2.5	1.9	1.8	2.2
INACTIVITY****	48.6	48.5	48.3	48.7	49.4	51.7	18.4	17.3	16.4	15.5	15.2	15.0
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83.0	83.3	83.7	84.0	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work**</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2.0	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22.0	21.6	21.0	20.6	20.2	20.5

Notes: (*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (**) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (***) The inactivity rate is expressed as a share (%) of the total population in the age group.

Reading note: In 2020, in Czechia, 45.8% of people aged between 15 and 29 were in employment, compared to 83.1% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Czechia was 5.3% of the 15-29 age group and 2.2% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Czechia in the 15-29 and 30-64 age groups were 51.7% and 15.0%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [lfsa_eegais], [lfsa_egaps], [lfsa_pganws] and [lfsa_igan]. Data downloaded on 24 May 2021.

¹ Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (2021), "Access to social protection for young people. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This Synthesis Report can be downloaded [here](#).

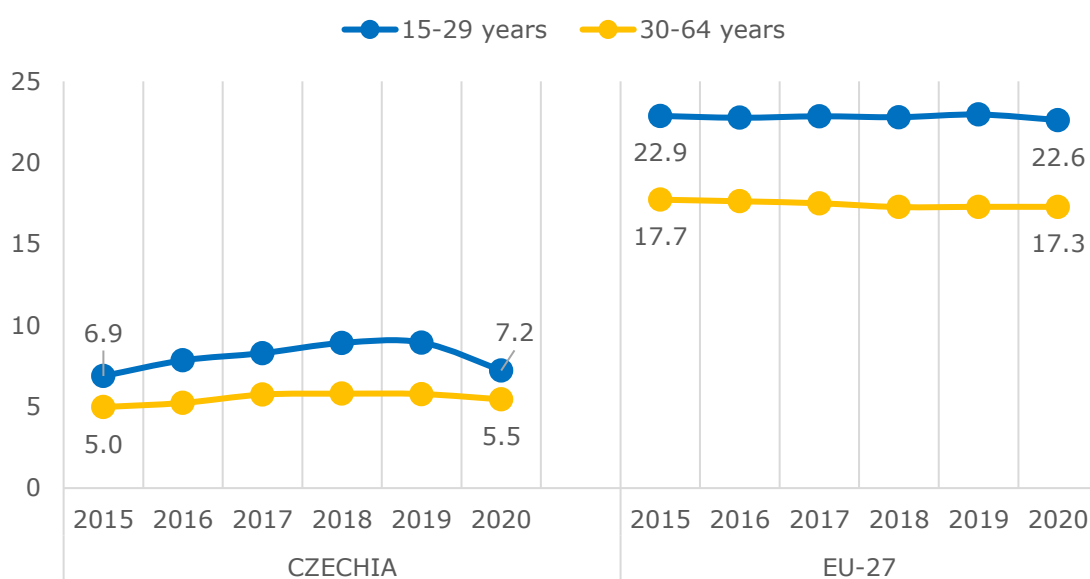
Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Czechia, ratios 15-29/30-64)

	CZECHIA						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.60	0.60	0.60	0.59	0.59	0.55	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.12	1.11	1.11	1.10	1.09	1.07	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.44	0.47	0.49	0.54	0.55	0.62	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	0.95	1.17	0.80	0.88	1.00	1.06	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	2.07	2.20	2.03	2.34	2.08	2.44	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	2.63	2.80	2.96	3.15	3.25	3.44	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above.

Reading note: In 2020, in Czechia, 45.8% of people aged between 15 and 29 were in employment compared to 83.1% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.55. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

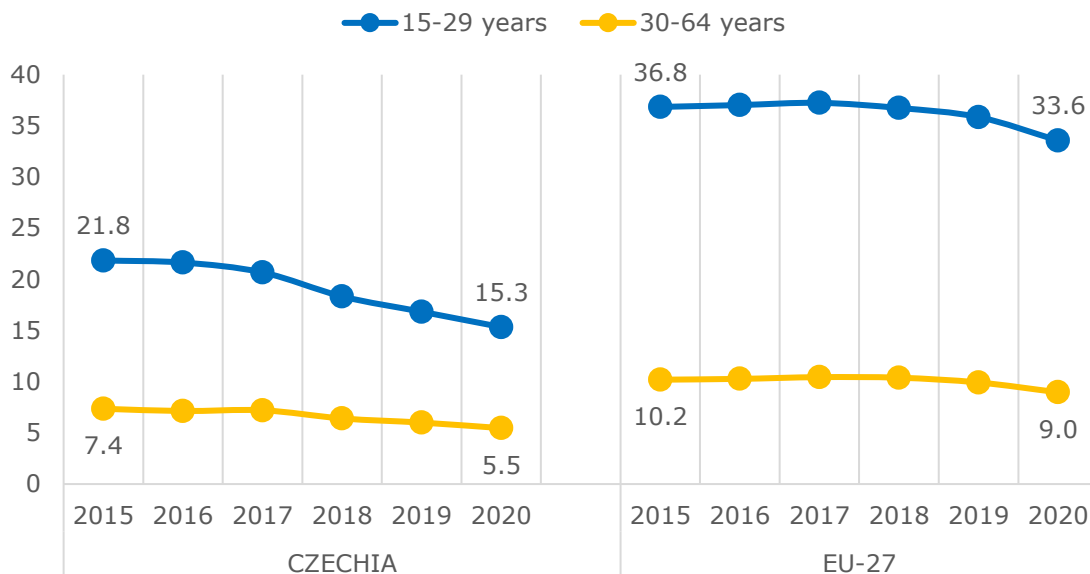
Source: See Table 1a.

Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Czechia, %)

Reading note: In 2020, in Czechia, the share of part-time employment in total employment was 7.2% for the 15-29 age group and 5.5% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa_epgn62]. Data downloaded on 24 May 2021.

Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Czechia, %)

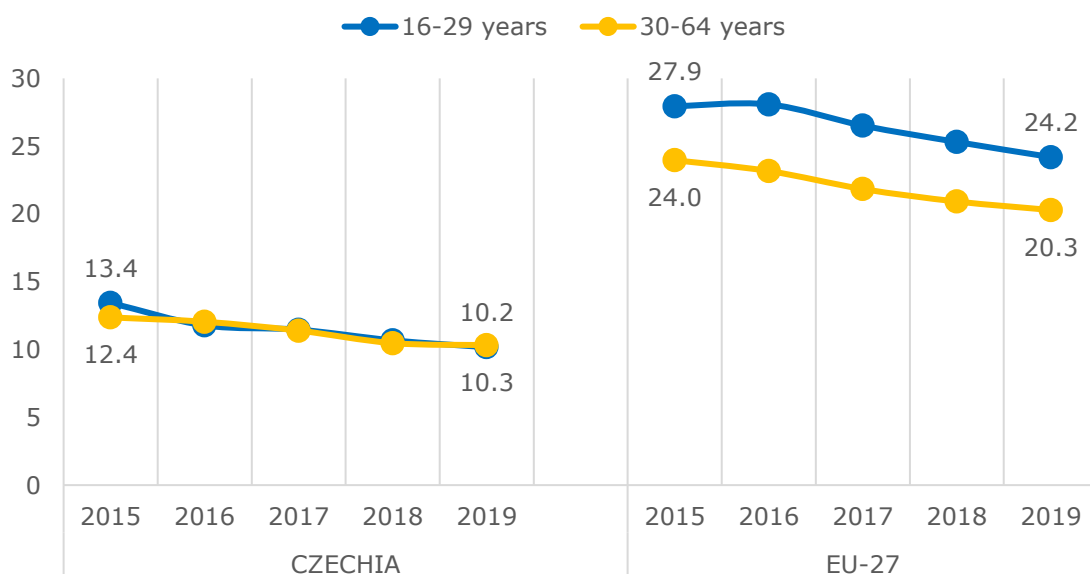


Reading note: In 2020, in Czechia, the share of temporary workers among employees was 15.3% for the 15-29 age group and 5.5% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [Ifsa_epgn62] and [Ifsa_egaps]. Data downloaded on 24 May 2021.

1.2 Young people (aged 15–29) at risk of poverty or social exclusion

Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Czechia, %)

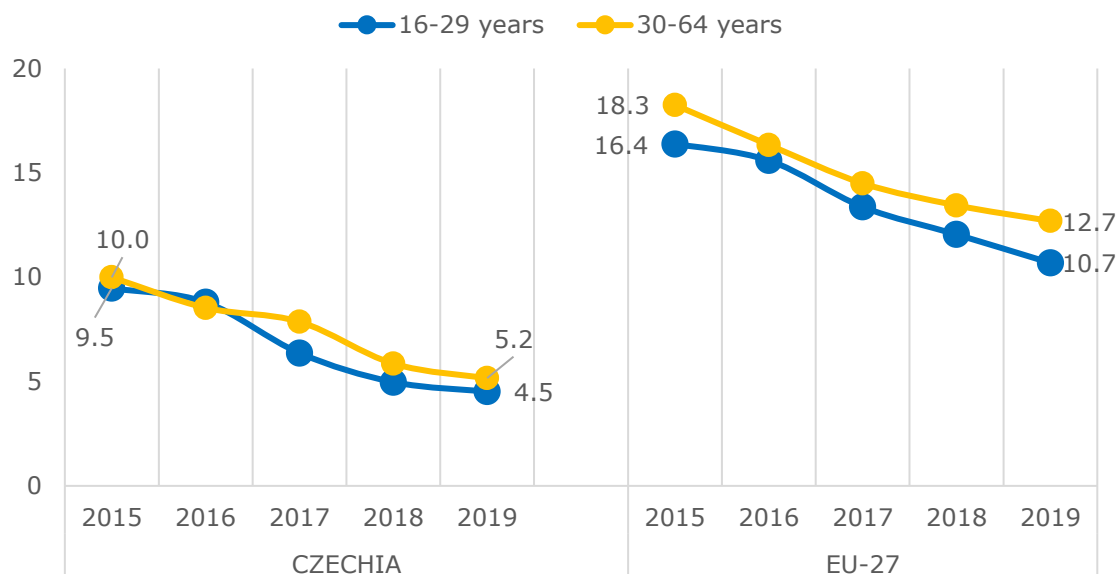


Reading note: In 2019, in Czechia, 10.2% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 10.3% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_peps02]. Data downloaded on 24 May 2021.

1.3 Young people (aged 15–29) materially and socially deprived

Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Czechia, %)

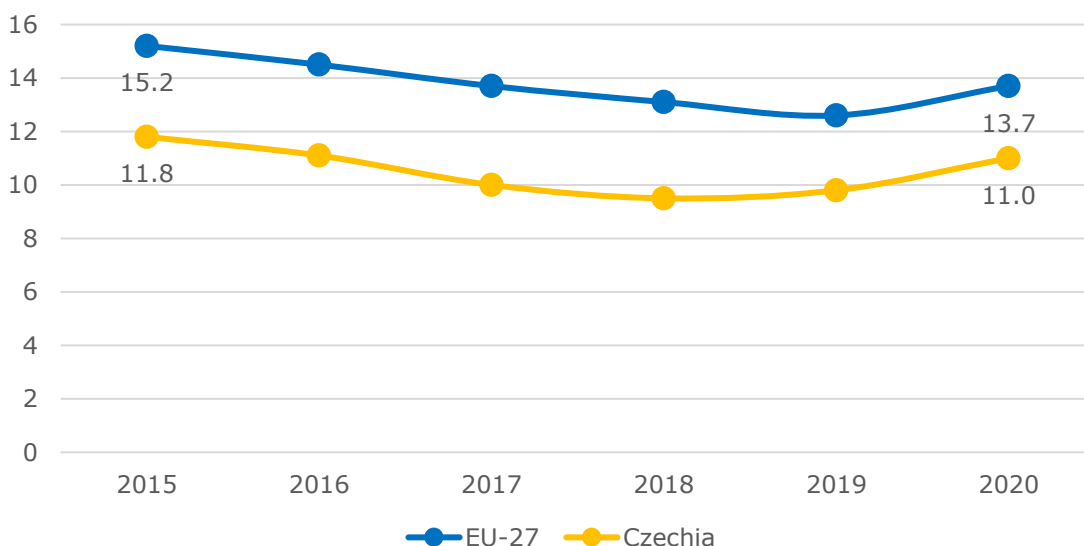


Reading note: In 2019, in Czechia, 4.5% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 5.2% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_mdspd]. Data downloaded on 24 May 2021.

1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and Czechia, %)

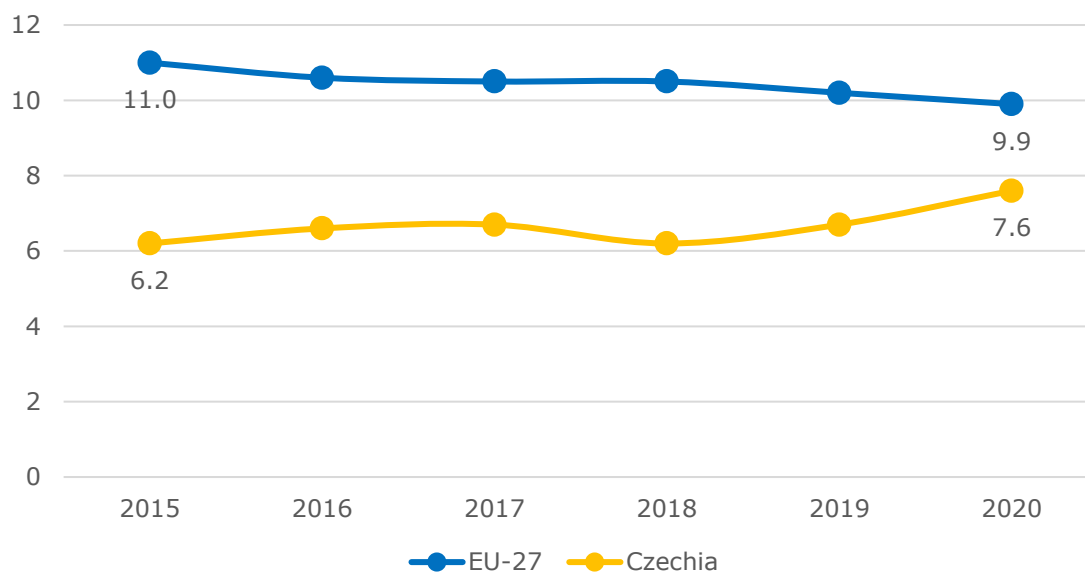


Reading note: In 2020, in Czechia, 11.0% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse_20]. Data downloaded on 24 May 2021.

1.5 Early leavers (aged 18–24) from education and training

Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Czechia, %)

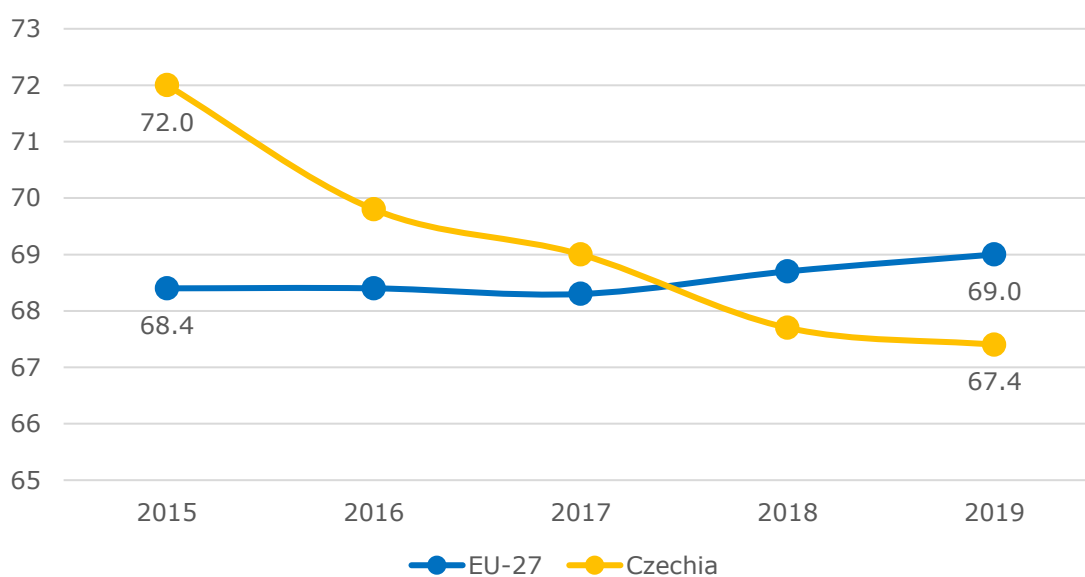


Reading note: In 2020, in Czechia, 7.6% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.

Source: Eurostat, LFS - indicator [edat_ifse_14]. Data downloaded on 24 May 2021.

1.6 Young people (aged 16–29) living with their parents

Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and Czechia, %)



Reading note: In 2019, in Czechia, 67.4% of the 16-29 age group were living with their parents, compared to 69.0% for the EU-27 as a whole.

Source: EU-SILC - indicator [ilc_lvps08]. Data downloaded on 24 May 2021.

2 ACCESS TO UNEMPLOYMENT BENEFITS

In Czechia, there is only one unemployment benefit scheme, which is a contributory scheme.² Unemployment benefits are funded through social insurance contributions amounting to 1.2% of wages and paid by employers and the self-employed to the Czech Social Security Administration. The Employment Office is responsible for the administration of benefits.

2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Czechia as far as young people are concerned are the following.

a) Age

Age is not a criterion in this scheme.

b) Activity status requirement

- Only the unemployed (in all age categories) registered with the Employment Office have access to the scheme. Employed people and people who are economically inactive do not have access.
- Registered job-seekers and unemployed people are allowed so-called *non-colliding employment*, which is part-time employment with earnings up to half the minimum wage, under a regular labour contract where social insurance is paid; however, unemployment benefit is suspended in such cases.
- Trainees and apprentices are considered as inactive (in education), and not eligible for unemployment benefits.

c) Contributory history required to access the scheme

Contributory history is the only (but very important) eligibility condition which makes a difference (causes disadvantage) in access to the scheme for young people, typically for school graduates: the unemployed are entitled to the benefit if they have been covered by social insurance (worked) for at least 12 months within the previous two years.

In the case of repeated registrations and unemployment spells (if the benefits were provided for the whole period set out in legislation), another condition is imposed: at least six months of continuous contributions are required before gaining a new benefit entitlement (i.e. the person must work for six months between periods of unemployment). If the benefits were not provided for the whole period set out in legislation, three months of continuous social insurance are required. The conditions are identical for all age categories.

The social insurance condition can also be met through substitute insurance periods: disability; preparation of a disabled person for work; care for a child below age 4; or care for a dependent family member. Neither primary, secondary nor tertiary education is considered a substitute period (Employment Act No 435/2004 Coll. as amended).

Previous employment status (standard and non-standard employment, inactivity) before registration with the Employment Office does not matter: only the contributory period does. This means that all previously economically active and inactive people may be eligible if they contributed to the social insurance scheme for 12 months during the previous two years. Categories of workers who contribute to the social insurance scheme include workers on permanent, temporary, full-time and part-time contracts, as well as self-employed and agency workers. Similarly, workers on agreements to complete a job (DPP) and agreements to perform work (DPČ) contribute if their earnings are above the ceiling set

² See Zákon o zaměstnanosti č. 435/2004 Sb. (Employment Act No 435/2004 Coll.) as amended in 2020 (Act No 33/2020 Coll.).

for participation in social insurance (this is more than CZK 3,500/€127 per month in the case of DPČ, and more than CZK 10,000/€380 per month for DPP). If these conditions are met, they are eligible for unemployment benefits.

d) Waiting period

There is no waiting period.

e) Replacement rate/benefit level

The replacement rate is 65% for the first two months, 50% for the following two months and 45% afterwards, with a ceiling of 0.58 times the average wage. During retraining programmes, the replacement rate is 60% (the ceiling is 0.65 times the average wage). There is no difference with respect to age.

f) Duration

Unemployment benefit is provided for periods of five months, eight months (to people aged 50-55) and 11 months (to people over 55). This means that young people are subject to the same conditions as the middle-age (prime-age) category.

2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified in this scheme in Czechia are the following.

a) Main gaps in access for young people

Basically, there is no evidence of gaps in access for young people, since all applicable eligibility conditions are uniform for all ages. People of all employment statuses are eligible for the benefits, except some non-standard workers such as workers under a DPP and DPČ if they earn less than the specified limit (see above). This category is, however, marginal. No data are available on the share of young people in this category. According to official estimates (MLSA/MPSV, 2020a), there are about 41,000 workers in the country (less than 1% of the workforce) for whom these contracts represent the main source of income. No data are available on how many of them are not covered by social insurance.

b) Main obstacles in access for young people

Basically, the coverage of the unemployed by unemployment benefits is rather low/limited in Czechia due to strict conditions in terms of the required contributory period and the short duration of the benefit. At the end of 2020, only 33.4% of all unemployed people were provided with unemployment benefits (own computations based on data in MLSA/MPSV, 2021a). This is more relevant for young people because their specific unemployment rate is higher than in the case of other age categories: the unemployment incidence/risk was 2.44 times higher for the 16-29 age group than for the 30-64 age group – compared with the EU-27, where it was 2.29 times higher in 2020(see Section 1).

The contributory period is probably a greater obstacle in the case of young people, particularly recent graduates, than for other age categories. Data on benefit recipients by age categories are not available. The only comparison available is between the total coverage of registered unemployed people by unemployment benefit, which was 37.9% in December 2019, and coverage of school graduates and young people up to age 20, which was 7.1% (MLSA/MPSV, 2020b).

In addition, trainees and apprentices are considered students in education. This classification, however, corresponds well to their real status in the Czech context.

3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS

3.1 Sickness benefits

In Czechia, there is universal contributory sickness insurance, which is compulsory for employees and voluntary for the self-employed. Sickness benefits are provided only from the 15th calendar day of temporary sick leave. In the first 14 calendar days, employees on sick leave receive wage compensation for the working days from their employer. Although the methods for calculating wage compensation and sickness benefit slightly differ, the two systems provide a benefit of a similar amount. The benefit depends on the number of calendar days of sickness and reduced daily gross earnings of the individual.

3.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Czechia as far as young people are concerned are the following.

a) Age

Age is not a criterion in the sickness insurance scheme, either in terms of contributory history or benefit calculation. Child labour under the age of 15 is prohibited in Czechia. Young people aged 15-17 may only work under an employment contract. The conditions for young people's work are laid down in the labour code, and comply with the requirements of the EU Charter of Fundamental Rights, and of EU directives. If the employment relationship includes the right to sickness insurance, the person is insured.

b) Activity status requirement

Sickness insurance is compulsory for employees and voluntary for the self-employed. However, workers on non-standard working contracts (DPPs and DPČs) are excluded. If young people work while studying and their monthly salary does not exceed CZK 10,000/€380, they usually conclude a DPP contract (beneficial for workers and employers due to tax reasons). However, this type of employment contract is not age-specific in any way. Trainees and apprentices are considered to be inactive (in education), and not eligible for sickness insurance.

c) Contributory history required to access the scheme

There is no contributory history required for employment contracts; self-employed workers have access to benefits if they have at least a three-month insurance period prior to sickness. There are exceptions in the case of maternity benefits and paternity benefits, which we describe in Section 4.

d) Waiting period

No waiting period is required in the case of sickness benefit.

e) Replacement rate/benefit level

The replacement rate of sickness benefit is approximately 60% of previous earnings and is not age-specific.

f) Duration

The duration of sickness benefit is up to one year of illness and is not age-specific.

3.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for the sickness insurance scheme in Czechia are the following.

a) Main gaps in access for young people

There is no evidence of gaps in access for young people, since all applicable eligibility conditions are uniform for all ages. According to the Czech Social Security Administration

(ČSSZ/CSSA, 2021a), only 10% of self-employed people have voluntary sickness insurance, and information on their age profile is not available. At the same time, people under DPP/DPC work contracts are mostly not insured. These contracts are used by young people since there is a low tax burden. However, the number of people for whom this form of employment contract represents the main source of income is low (MPSV/MLSA, 2020a). In 2020 (see Section 1), temporary contracts represented only 15.3% of paid employment in the 15-29 age group (compared with 5.5% in the 30-64 age group). As this type of contract does not usually result in a right to sickness insurance, we can identify this difference as one of the gaps in access for young people.

b) Main obstacles in access for young people

There is no evidence of obstacles in access for young people. All eligibility conditions are uniform, entitlement to the benefit arises automatically with the disease, and administrative procedures are fully borne by employers.

Since 1 July 2019 the waiting period of the first three days (when no sickness benefit was payable) has been cancelled. According to ČSSZ/CSSA data (ČSSZ/CSSA, 2021b), the abolition of the waiting period has helped younger insured people, who generally take shorter periods of sick leave.

At the same time, in the first 14 calendar days people receive wage compensation for the working days from their employer (which does not apply to self-employed people).

3.2 Healthcare benefits

In this section, the focus is on the general rules related to the reimbursement of healthcare costs that apply to young people.

The Czech healthcare system is based on the principles of equal access and freedom of choice, with compulsory public health insurance that covers the entire population and provides a very broad benefits package. All permanent residents are mandatorily insured. Insurance contributions are paid by employers, employees, and self-employed people. The state covers the premiums for 57% of insured people, including: pensioners; children until they complete their education; registered unemployed people; women on maternity leave; disabled people; parents caring for small children; and prisoners. In principle, insured people are entitled to any medical care designed to maintain or improve their health status, including essential dental care, mental healthcare, health prevention and promotion, rehabilitation care, and transport. There is no reimbursement required for services provided, except for out-of-pocket expenditure on prescribed drugs and supplements over a certain amount in a given calendar year. There is an out-of-pocket expenditure protection limit for insured people.

3.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Czechia as far as young people are concerned are the following.

a) Age

No age requirements.

b) Activity status requirement

No activity status requirements. All permanent residents are mandatorily insured.

c) Contributory history required to access the scheme

No requirement related to the period of insurance.

d) Waiting period

No waiting period required.

e) Replacement rate/benefit level

The safeguard limit on out-of-pocket expenditure on prescription drugs and supplements per calendar year for children (under 18) is CZK 1,000/€40, which is a fifth of the limit for an adult insured person.

f) Duration

Duration is the same for young people as it is for older age groups.

3.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Czechia are the following.

a) Main gaps in access for young people

There are no gaps in access for young people, since all eligibility conditions applied are uniform for all ages.

b) Main obstacles in access for young people

There are no specific obstacles in access for young people.

4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS

Although maternity, paternity and parental cash benefits fall within a single area of social security, they are handled under two separate schemes in Czechia. Maternity and paternity benefits fall under the contributory scheme and are less costly (CZK 10,854/€434 in 2020). Parental benefit falls under the non-contributory scheme (CZK 38,530/€1,541 in 2020). The latter, even though it is funded by general taxes, has some parameters embedded in it referring to the contributory system (income level as a factor is decisive for the choice of the speed of the benefit pay-out).

4.1 Contributory maternity and paternity benefits**4.1.1 Eligibility conditions and benefit entitlements**

Maternity and paternity benefits come under the sickness insurance scheme: this is a universal contributory system, compulsory for employees and voluntary for the self-employed. The system was described in Section 3.

The main eligibility conditions and benefit entitlements that apply to the scheme in Czechia as far as young people are concerned are the following.

a) Age

Age is not a criterion in this scheme.

b) Activity status requirement

The scheme is compulsory for employees and voluntary for the self-employed. However, workers on non-standard working contracts are excluded (for details, see Section 3.1.b). Trainees and apprentices are considered to be inactive (in education), and not eligible for this scheme.

c) Contributory history required to access the scheme

The contributory history for maternity benefits requires nine months of insurance in the previous two years; moreover, the self-employed have to fulfil a second condition – at least six months of insurance cover in the previous year. Access to paternity benefits is granted to insured self-employed people provided they have three months of insurance

cover prior to drawing the paternity benefit. The contributory history for maternity and paternity benefits is not age-dependent.

d) Waiting period

No waiting period is required in the case of maternity and paternity benefit.

e) Replacement rate/benefit level

The replacement rate of maternity and paternity benefits is approximately 70% of previous earnings and is not age-specific.

f) Duration

The duration of maternity benefit is 28 weeks (or 37 weeks for twins or multiple births), and paternity benefit is paid for one week. The duration of these benefits is not age-specific.

4.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for maternity and paternity benefits in Czechia are the following.

a) Main gaps in access for young people

There is no evidence of gaps in access for young people, since all applicable eligibility conditions are uniform for all ages. Entitlement is conditioned by employment or voluntary participation in sickness insurance (self-employed workers) and by the minimum insurance requirement. According to the Czech Statistical Office (CZSO/ČSÚ, 2020), in 2019 2% of children were born to mothers under the age of 20, and another 10.6% to mothers aged 20-24. We can assume that some mothers under 25 were not entitled to maternity leave because they did not fulfil the eligibility criterion (e.g. students or young inactive adults). If someone is not entitled to maternity benefit, they are entitled to parental benefit after the birth of their child.

b) Main obstacles in access for young people

There is no evidence of obstacles in access for young people.

4.2 Non-contributory parental benefit

Parental benefit comes under a universal scheme funded through general taxes.

4.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Czechia as far as young people are concerned are the following.

a) Age

Age is not a criterion in this scheme.

b) Activity status requirement

Activity status has no impact on eligibility.

c) Contributory history required to access the scheme

The system is funded through general taxes, so no contributory history is required.

d) Waiting period

No waiting period is required.

e) Replacement rate/benefit level

In 2020, the flat-rate parental benefit was increased to CZK 300,000/€11,538 for a parent who personally cares for a child (up to age 4). In the case of twins or multiple births, the

benefit is CZK 450,000/€17,308. A parent may choose the monthly benefit amount and thus the benefit duration (see MLSA/MPSV, 2021b). There is a benefit ceiling (CZK 43,470/€1,672 monthly) given by the daily assessment base (DAB) according to the Act on Sickness Insurance. If the DAB cannot be set (usually because there was no income on which insurance contributions were paid), the parents may select the monthly benefit up to CZK 10,000/€380.

Age is not a criterion for the benefit level; however, non-existence of the DAB directly leads to non-eligibility for maternity benefit and a low amount of parental benefit. This mostly affects young parents (for more details, see discussion in Section 4.2.2b).

f) Duration

A parent may select the monthly amount of parental benefit and thus the benefit duration (for children aged from 7 months to 4 years). Parental benefit drawing starts immediately after termination of maternity benefit. The duration of the benefit is not age-specific.

4.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Czechia are the following.

a) Main gaps in access for young people

As the benefit is not conditional on contributory periods, there is no evidence of gaps in access for young people.

b) Main obstacles in access for young people

We can identify two obstacles in access that are more relevant to young parents. First, the benefit formula (see the replacement rate/benefit level above) reduces the flexibility of families without previous income to choose the amount and duration of the benefit (when the DAB cannot be set). Younger parents are thus pushed into longer benefit durations and thus longer periods out of the labour market. Second, the benefit is associated with the youngest child in the family. If a new entitlement to maternity benefit arises during the duration of parental benefit (another child is born to the parents), the current entitlement to parental benefit expires. The unused part of the benefit is forfeited to the state. According to Beránková (2021), in 2020 about 10% of beneficiaries did not fully utilise the benefit and, on average, forfeited CZK 80,000 (€3,077). We have no evidence for our hypothesis but we believe that this problem affects young mothers without previous work experience (or young self-employed people who have decided not to have sickness insurance). In the case of a young mother, the probability of another child is also higher.

5 GUARANTEED MINIMUM INCOME SCHEMES

The minimum-income scheme (MIS) is managed centrally through the Employment Office. It is non-contributory, and financed through general taxation. The benefits are paid by the Employment Office through its contact points, under the same conditions all over the country. Both the entitlement to and the level of benefits are recognised as a right in legislation. There are three benefits within the MIS: an allowance for living, which is designed to ensure that basic needs are met; a supplement for housing, which is designed to cover justified housing costs; and an extraordinary immediate assistance, a one-off discretionary benefit provided to people in precarious situations.

5.1 Eligibility conditions and benefit entitlements

Eligibility conditions and benefit entitlements that apply to the scheme in Czechia as far as young people are concerned are the following.³

a) Age

Age is not a criterion in this scheme.

The definition of family is based on the concept of “jointly assessed persons” – that is, the family includes parents and children, married spouses or registered (life) partners, and all other people living in the same household. Any household member having legal capacity can claim the benefits.

Children up until the end of compulsory school education, and young adults who continue their education (up to age 26), are eligible for social assistance benefits as jointly assessed persons, while the recipient of these benefits for all household members must be another adult person in their household. Young adults who continue their education after compulsory school education can be recipients of social assistance benefits if they represent an independent household but jointly assessed person.

b) Activity status requirement

Activity status does not apply as an eligibility criterion. Economically active people of all types of status, as well as all economically inactive people (including trainees and apprentices), are eligible. Unemployed people who are not registered as unemployed with the Employment Office are not eligible for social assistance (the Employment Office is responsible for both job mediation and administering social assistance benefits).

c) Other eligibility conditions

A key eligibility condition is the “need” criterion/condition, which is assessed with the use of means-testing.

According to the legislation, adult children who are not economically independent are considered to form a single household with their parents, provided they share accommodation, regardless of whether they pool financial resources. On the other hand, parents and other relatives who do not live in one household are not considered jointly in means-testing.

Other conditionality rules include willingness to work. Recipients, unless in employment, must: register with the labour office as job-seekers; actively look for a job; accept any (even short-term or low-paid) employment; and participate in active employment policy programmes, including public works or public service, if offered any of these options. Participation in these activities is obligatory and is subject to monitoring. Refusal means that the person is excluded from the system for three months.

Another condition is appropriate care for children (this basically means that children must properly attend school).

d) Benefit level

The allowance for living, which is the main social assistance benefit, is set as the difference between the essential amount required for a person or family to live on (the living minimum) and the income of that person or family after deduction of reasonable housing costs (income in the previous three months is taken into consideration): the amount required for living is established on a case-by-case basis, based on evaluation of the person’s or the family’s income, efforts and opportunities; the living minimum and subsistence minimum are used as the basis for the calculations. For example, the amount

³ See Zákon č. 111/2006 Sb. Zákon ze dne 14. března 2006 o pomoci v hmotné nouzi (Act No 111/2006 Coll. of 14 March 2006 on assistance in material need) and subsequent amendments.

is CZK 3,860/€149 per month in the case of single person and CZK 11,570/€445 per month in the case of family of four (parents and two children aged 7 and 14).⁴

There are several incentives to work: only 70% of income from gainful activity (and 80% of unemployment benefits, sickness benefits and pensions) is included in reference income. The government is authorised (not obliged) to increase the levels of the living minimum every 1 January if the rise in the consumer price index (CPI) for food and personal needs exceeds 5%.

Next, the supplement for housing, which is provided under the same eligibility conditions, tackles those cases where a person's or family's income, including entitlement to the housing allowance within the system of state social support, is insufficient to cover justified housing costs. This means that the amount of the supplement for housing depends on the actual costs of housing (the level of justified housing costs). The supplement for housing is calculated in such a manner as to cover the gap between the payment of justified housing costs and the basic amount required for living.

Finally, extraordinary immediate assistance (which is a discretionary irregular benefit where eligibility conditions are less strict) is provided to people (on low income) who find themselves in situations that have to be resolved immediately. The level of one-off benefits under extraordinary immediate assistance differs according to the situation in question. The maximum benefit is 15 times the subsistence minimum of a single person. All the above rules are uniform for all age categories.

e) Distinctions between different groups of young people

There are no distinctions between old and young people or between other groups of people regarding eligibility conditions.

5.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Czechia are the following.

a) Main gaps in access for young people

Basically, there are no gaps in access for young people, since all applicable eligibility conditions are uniform for all ages.

b) Main obstacles in access for young people

There is, however, one important rule that limits access for some young people. The legislation stipulates that jointly assessed persons (whose income is taken into consideration when assessing need) are parents and their (minor) children, and also parents and their adult, economically dependent children, if the parents and children have the same permanent residence address. If they have a family of their own (a partner and child/ren) they are considered to be an independent household even when sharing accommodation with the parents, except in the case of lone parents. This means that some young adult people who are not economically independent of their parents and share housing with them are not entitled to social assistance benefits. Such a situation contributes to young adults' long-term family dependence. No evidence on their numbers is available. However, the data shows that in 2019 67.4% of young people (aged 16-29) lived with parents, while the EU-27 average was 69.0% (see Section 1).

⁴ See <https://www.mpsv.cz/zivotni-a-existencni-minimum1>.

6 HOUSING BENEFITS

There are two housing benefits in Czechia. The main benefit, housing allowance (state social support system) is complemented by the supplement for housing (MIS). Both benefits are funded through general taxes and are means-tested. Since the supplement for housing has already been discussed in Section 5, this section focuses on housing allowance. Although housing allowance is paid under a different scheme from the supplement for housing, they are both subject to the principle of means-testing and a similar procedure for assessing the housing costs of a household. The principles described below therefore do not include some of the less important aspects already described in the previous section.

6.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to this benefit as far as young people are concerned are the following.

a) Age

Age is not a criterion in this scheme. People under 18 do not have legal capacity and therefore cannot sign a lease contract. Legal capacity and the terms of a lease agreement are governed by the civil code. There are exceptions to the law, under which someone aged 16 and over can become eligible for the allowance (e.g. marriage).

b) Activity status requirement

Activity status is not included as an eligibility criterion. Economically active people of all types of statuses as well as all economically inactive people, are eligible (students, apprentices and trainees are also eligible provided they have legal capacity).

c) Other eligibility conditions

Property-owners or tenants registered as permanently resident in a property are entitled to housing allowance if 30% (35% in Prague) of their family income is insufficient to cover their housing costs (up to the limit of normative costs set by law). These conditions are not different for young people.

d) Benefit level

The level of housing allowance is set as the difference between normative housing costs and the relevant family income multiplied by a coefficient of 0.30 (0.35 in Prague). These conditions are not different for young people.

e) Distinctions between different groups of young people

There are no distinctions in eligibility conditions for different age categories or between different groups of young people.

6.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Czechia are the following.

a) Main gaps in access for young people

Basically, there are no gaps in access for young people, since all applicable eligibility conditions are uniform for all ages.

b) Main obstacles in access for young people

We can identify one barrier to young people's access to housing benefits. The obstacle stems from the fact that it is the family (or a group of people living together) and its representative who is a typical beneficiary of housing benefit. However, a claimant representing a group of young people is rather rare.

The prices of owner-occupied housing, especially in regional capitals, are very high. Young people who want to become independent from their parents have to choose rented housing, where several young people live in one apartment. The owner usually has a lease agreement with one person and the other people are sub-tenants. We can see the following potential obstacles in relation to such contracts.

(1) The lease is not concluded in writing and there are no official documents on the payment of rent (so that the owner avoids income tax). The claimant is unable to prove the cost of housing.

(2) The owner does not offer a lease agreement with a statutory notice period, but a sub-lease agreement with the possibility of immediate termination of the lease. The practice is on the verge of illegality and offers increased protection to the owner. The claimant does not meet a key condition for the benefit – they do not have a standard lease contract.

(3) The claimant does not have permanent residence in the apartment. Hence they do not meet a critical condition for entitlement to the benefit.

(4) Entitlement to the benefit and its amount are tested against the income of all people in the apartment. The more young people who share an apartment, especially if there is constant fluctuation among them, the harder it is to collect data on the income of all tenants. Again, the claimant does not meet the critical condition for entitlement to the benefits.

Although the barriers described above are general and certainly do not concern all leases, they are more likely to affect young people, especially university students.

7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS

7.1 Reforms implemented since 2015

No reforms specifically affecting the access of young people to social protection have been implemented since 2015.

As regards the social assistance scheme, no reforms have taken place since 2015. One general change, although not a very significant one, was adopted in 2020, which facilitated access to extraordinary social benefits in response to the pandemic.

According to the Act on Material Need, for the purpose of determining social assistance benefit eligibility, all households' incomes are calculated and compared with the subsistence minimum level. The minimum subsistence level/threshold depends on the type of household (number of members, their family statuses and age). Only 80% of incomes from pensions, sickness and unemployment benefits, and 70% of earnings, are counted.

From October 2020, as a reaction to COVID-19 impacts, the above conditions were adjusted in terms of extended eligibility for the extraordinary immediate assistance benefit (a reduced rate of 50% of the household's income is applied). The benefit may be used to pay for basic living costs/needs, including internet services, but not for medicines, debt repayments, leasing and business expenditure. Mortgage loan repayments may be covered (MLSA, 2020c).

The amount should cover necessary expenditure up to the limit of 10 times the minimum subsistence level for a single person – that is, up to CZK 38,600/€1,485 per month.

This measure improved access to discretionary social assistance benefits for all, including young people. During the pandemic, temporary measures were adopted, such as an emergency caregiver's allowance and a flat-rate compensation bonus for the self-employed. These were aimed at all age categories. In principle, COVID-19 did not imply any measures changing the access of young people or any other categories to social protection.

7.2 National debates

The issue of young people's access to social protection plays only a marginal role in the national debate. According to our brief survey, not a single publicly available election manifesto or policy message of any of the major political parties⁵ explicitly mentions young people as a special category of beneficiaries of guaranteed minimum income schemes or other cash benefits. Only one proposes a measure that is relevant mostly (but not exclusively) to young people: this is a significant extension of the reference period needed to qualify for pensions for parents with children (KDU-ČSL, 2020). The most frequently addressed social topic mentioned in relation to young people is affordable housing.

Despite the fact that there is an extensive list of government strategy documents⁶ dealing with various social issues (ageing, support for young families, inclusion, employment policy, etc.), these strategies do not explicitly mention young people's access to social protection either.

There is currently a legislative amendment in Parliament (2021) that addresses the issue of some families not utilising the full amount of the parental benefit (see Section 4.2.2). If this amendment is enacted, a family should receive the unused amount as a lump sum. However, the legislature has limited this possibility to those families that meet the minimum DAB criterion. Therefore, the measure would not apply to families without previous work experience.

A demand for a significant reduction in the minimum number of years required for entitlement to a pension, and a proposal to recognise years of study as equivalent to years of employment, represent another set of topics in public discourse.⁷

7.3 Good practices and recommendations

Overall, the general design of social security schemes in Czechia with respect to young people may be considered to be an example of good practice, since eligibility conditions based on age are not used at all.

In addition, only a few, marginal, categories of non-standard workers are not eligible for social insurance benefits. These are people working under a DPP and DPČ if earnings are below a specified limit. Their numbers are quite low (see above).

Some obstacles in access to social protection do exist in terms of the contributory periods under social insurance schemes stipulated in legislation (which is the case in relation to unemployment benefits, in particular, and pensions). Moreover, due to joint assessment of young people, even those who are adults, but economically dependent and sharing accommodation with their parents, do not have entitlements under non-contributory schemes such as the social assistance/MIS scheme. This may represent a factor reinforcing dependence on parents. Lastly, some young people may not use up the full amount of the parental benefit. In addition, the benefit set-up may negatively affect the family decision when to conceive another child.

⁵ Represented in the House of Commons.

⁶ See <https://www.databaze-strategie.cz/cz/cr/strategie>.

⁷ In its recommendations, the OECD (2020) points out that Czechia requires an above-average minimum insurance period of 30 and 35 years, including substitute insurance periods. It warns that, in the future, this could become an obstacle for a certain group of people to qualify for a pension (MFČR, 2020). Similarly, the Commission for Fair Pensions (2020), the MLSA's advisory body, has concluded that, according to simulations, the current setting of the insurance period conditions will limit the entitlement to an old-age pension for a significant proportion of people when they reach retirement age, especially after 2030. They will not be entitled to an old-age pension after 2030, when they reach the retirement age, because (unlike in the case of previous generations) their years of study are not recognised as periods of insurance. The Ombudsman of the Czech Republic shares this concern too (Advokátní deník, 2020).

In spite of these obstacles, both the contributory and non-contributory social security schemes protect young people fairly effectively. The MIS functions as a safety net for them as well as for other age categories.

Based on our analysis we put forward the following recommendations:

(1) It is advisable to consider softening the eligibility condition related to the contributory history (12 months in two years) in the case of unemployment benefits for young people who are often school graduates. For example, some period of tertiary and possibly even secondary education could be recognised/assessed as a substitute contributory period.

(2) It is advisable to consider the option to recognise economically dependent adult children sharing accommodation with their parents as an independent household for the purpose of social assistance entitlements under the MIS (social assistance scheme).

(3) As we have explained, some young people may not use up the full amount of the parental benefit, and the benefit set-up may negatively affect the family decision when to conceive another child. To eliminate these phenomena, we propose greater flexibility in drawing parental benefit. Specifically, we suggest two measures. First, to increase the minimum amount of the benefit for those families where the daily assessment base cannot be set for either parent. Second, to adopt an amendment to the law that will allow the payment of the unused part of the benefit to all families who have not used it up.

(4) Recognition of study years as a period of insurance would certainly help young people to access one of the most important schemes of social protection.⁸

⁸ Similar to OECD (2020) and the Commission for Fair Pensions (2020), we share the recommendation to significantly reduce the insurance period required for entitlement to an old-age pension. The measure can be associated with a higher retirement age. This would affect current young people.

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