

# Is the Non-take-up Problem Present in the Czech Republic?

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## Abstract

The concept of a social state and its size differs from country to country and is influenced by characteristics such as its history, degree of solidarity and the mentality of its citizens which is manifested in their desires, etc. Through social system state wants to help the risk group of people such as seniors or families with children. The main question remains of how extensive the social security system of the Czech Republic can afford to be under the condition that the state budget is balanced.

In addition to the budget constraints placed on the system, some states are also struggling with a non-take-up phenomenon in the situation where an individual or household is entitled to assistance or social benefit under the legislation in force. These benefits are not used in reality for various reasons. There are several reasons for this lack of use: (1) complexity or frequent changes to the system (2) difficulty of the application procedure (3) low awareness (4) stigma or shyness when the household would take it as a personal failure. The non-take-up rate can also depend on the income situation or the number of people in the household.

In the Czech Republic, insufficient attention is paid to this problem, in spite of the fact that a high non-take-up rate can be a warning about problems in setting up or targeting the system. Previous studies vary greatly in quantifying the effect of this phenomenon. They range between 30-90 %, depending on the benefits system or the risk group definition.

The aim of this paper is to identify the extent of non-take-up phenomenon of social benefits in the Czech Republic and factors influencing them. To identify the gravity of the problem, the authors employ micro-simulation modeling using data from the Czech EU-SILC survey from 2009 to 2017. The paper is primarily focused on two specific types of benefits – the benefit package for senior citizens and the benefit package aimed at families with children. The data from this sample survey give representative information on income distribution of individual types of households, information on the way, quality and financial demands housing, household long-term use equipment, and working, material and health conditions of adults living in households. The Czech EU-SILC survey covers approximately 8,000 households annually, which is approximately 18,000 individuals living in the Czech Republic. A part of the final discussion of the results will encompass methodological and data constraints and the risk groups threatened by the non-take-up phenomenon.

## Keywords

non-take-up, Czech Republic, microsimulation modeling, failure of social policy, social benefits

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## 1. Introduction

Living standards and quality of life in modern society largely depend on the functioning of three institutions: the market (the labour market in particular), the welfare state (social policy) and the family (ESPING-ANDERSEN, 1999). The concept of a social state and its size differs from country to country and is influenced by characteristics such as its history, degree of solidarity and the mentality of its citizens which is manifested in their desires, etc. Social policy, as a part of public policy, is an integral part of a functioning society. It contributes to the reproduction of a developed society, mitigates poverty and unemployment, reduces marginalization of a larger part of the population, and promotes social integration. According to many previous studies i.e. (SIROVÁTKA et al., 2011) the most threatened risk groups of people are specifically senior citizens and families with children.

Social policy uses a variety of tools to address inequalities, both in income and material resources. Efforts to reduce disparities are linked to an important role of the state – the redistributive role. The state uses taxes and benefits to redistribute wealth towards low-income population groups and thus addresses the living conditions of individuals and households facing income and material difficulties. Social security benefits, as one of the most important tools of social policy, play an irreplaceable role in reducing poverty. In addition to the budget constraints placed on the system, some states are also struggling with a non-take-up phenomenon in the situation where an individual or a household is entitled to assistance or social benefit under the legislation in force, but these benefits are not drawn in reality for various reasons.

The problem of the non-take-up of welfare benefits has attracted relatively little attention in both academic research and policy analysis even in the Czech Republic (HERNANZ et al., 2004). The paucity of research on this issue stands in contrast with the evidence, reviewed in this paper, which shows that a significant number of people who could successfully claim welfare benefits do not apply for or receive them. Nevertheless a high non-take-up rate can be a warning about problems in setting up or targeting the system.

In the Czech Republic previous studies have varied greatly in quantifying the effect of this phenomenon. They range between 30-90 %, depending on the benefits system or the risk group definition (MAREŠ, 2001). In OECD countries the range is between 20-60 %. This wide range is caused by a variety of approaches, methodological differences, model limitations and unavailable data for individual countries. It is necessary to note that very few OECD countries were included in this study due to there being no available data for many of them. (HERNANZ et al., 2004)

The aim of this paper is to identify the extent of the phenomenon of non-take-up of social benefits in the Czech Republic and the factors influencing this. The paper primarily focuses on two specific types of benefits – the benefit package for senior citizens and the benefit package aimed at families with children - with respect to the risk groups of people mentioned above. The first part of the article is purely theoretical. It explains the importance of the non-take-up phenomenon and its impact on effectiveness; it outlines possible reasons for this lack of use and explains the involvement and importance of different actors. The empirical part is based on the discovered level of non-take-up for the Czech Republic. The authors employ micro-simulation modeling using data from the Czech EU-SILC survey from 2009 to 2017. A part of the final discussion of the results will encompass methodological and data constraints and the risk groups threatened by the non-take-up phenomenon.

## 2. Non-take-up as an effectiveness error

Nowadays, despite the important role of social policy, targeting benefits is subject to error. This failure has several reasons; nevertheless, the two main causes are errors occurring during the actual process of claiming benefit. Table 1 illustrates the consistency of policy targeting, entitlement and recipients of benefits. The first type of error is falsely claimed social security benefits illustrated as B+D. It takes the form of ‘overpayment’ of benefits to individuals who are not eligible for them and would have been identified as such had they disclosed all relevant

information about their income and other details. On the other hand, social security benefits may not fully reach those eligible for them. This is the case of non-take up (illustrated as E), defined as the extent to which individuals fail to receive social security benefits for which are actually eligible [8]. Both of these errors limit the effectiveness of the social policy. Nevertheless, the fiscal effects of these errors are diametrically different: while ‘overpayment’ of benefit is costly to government finances, on the other hand non-take up saves public money. This asymmetry may partly explain why politicians place less emphasis on “non-take-up” than “overpayment”.

*Table no 1: Consistency of policy targeting, entitlement and recipients of benefits*

		Target household			
		Yes		No	
Recipients of benefits		Entitlement			
		Yes	No	Yes	No
Recipients of benefits	Yes	A	B	C	D
	No	E	F	G	H

*Source: Authors based on Van Oorschot, 1995.*

As Mares (2001) also emphasizes, critics of the welfare state point to the problem of abuse of the system by its clients, i.e. the drawing of social security benefits by persons who are not entitled to such. Social welfare advocates then focus on and point to the opposite problem – the problem of non-use of social security benefits by entitled persons. The description of possible combinations of policy targeting and its subsequent impact on households can be seen in Table 1. The consistency of the support and the recipient of the benefits are shown as option A. On the other hand, incorrect policy targeting is illustrated in situations E and F where F points out that the entire target population is not captured due to an inappropriate support system setup, and E is a non-take-up situation.

Low rates of take-up of welfare benefits are a cause of concern for at least three reasons (HERNANZ et al., 2004). First, whatever the aim of a welfare program, the fact that it only reaches a fraction of those that are supposed to benefit reduces the chances that it will achieve its goals. The second reason for addressing the issue of low take-up of social benefits relates to equity. When the decision not to take up a benefit is partly involuntary (i.e. when individuals are simply unaware of being entitled, or feel stigmatized when receiving benefits), this generates disparities of treatment between individuals who should ex ante be treated equally by the welfare system. And finally, better understanding the determinants of take-up decisions by individual agents will allow more accurately anticipating the financial consequences of policy changes.

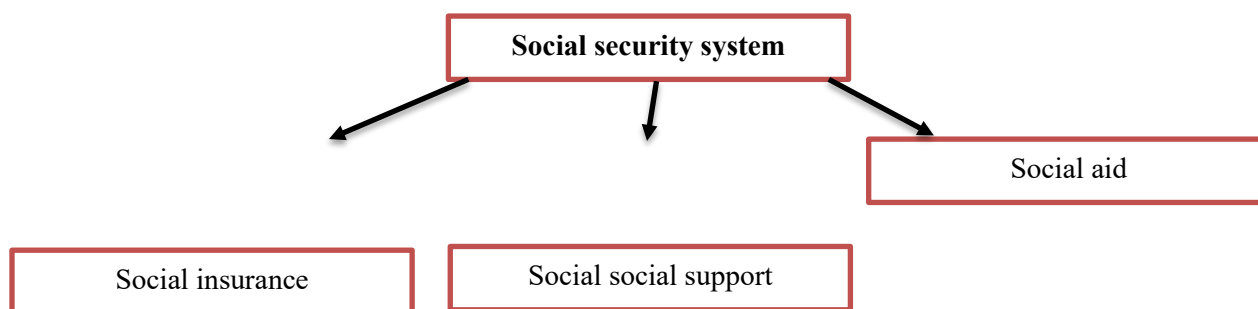
Based on Hernanz et al. (2004) it is possible to distinguish four groups of determinants which set the extent of “non-take-up”. (1) the expected level and duration of entitlement to benefit, (2) information costs, i.e. time and effort which is necessary for understanding the entitlement rules of social security benefits, (3) transaction costs associated with gathering proof of eligibility, administrative delays and error, and last, but not least (4) stigma as a psychological cost/barrier. Moffitt (1983) emphasized stigma as the main cost of participation in a means-tested program. Clearly, these factors interact with each other and at the same time the extent of “non-take-up” is influenced by three levels of actors - legislative, administrative and client. All these actors set social space in which a potential claimant makes a decision about claiming/not claiming the benefit (VAN OORSCHOT, 1994).

Bruckmeier and Wiemers (2012) examined, on the basis of regression analysis, the importance factors influencing the level of take-up. The regression results on the determinants of take-up reveal that the key-determinants of the take-up decision are the degree of need, measured as the benefit level households are entitled to, the number of young children in the household as well as the expected duration of receiving benefit. On the other hand they found that the stigma factor and information costs play a minor role in the take-up decision. Of course, these results depend on the level of the welfare state, social security system principles and culture disparities.

### 3. Czech social security system

The social security system in the Czech Republic is based on three pillars. These pillars differ from each other in how a social issue is solved, how the benefits are financed and finally how the benefits are secured within the system.

*Schema no 1: Model of the social security system in the Czech Republic*



*Source: Author based on the Czech legislations*

**Social insurance** is focused on providing a solution for predictable situations like a pension or a sickness. Citizens are obliged to save a part of their current income to solve a future need. Financing of this pillar is secured through insurance which employees, employers and the self-employed pay as a percentage of their income. (ČSSZ, 2019)

**State social support** solves such situations where it is purposeful to provide financial aid to households, typically households with children. These state benefits help to cover living costs, nutrition costs and other basic personal needs of households and are provided in specific circumstances. Benefits are financed by taxes and most of them are means tested. Means-tested benefits are characterized by being complicated for claimants (and even for administrators), involving a higher degree of checking, more documents for claimants to submit and finally having a stigmatizing effect that plays an important role. Therefore a higher degree of non-take up occurs in the case of these types of benefits. From State social support these benefits are paid– a housing allowance, a child allowance, a parental allowance, a maternity grant and funereal allowance.

The non-take up rate will be measured for two means-tested benefits - housing allowance and child allowance. These benefits are chosen for two reasons - with respect to the most threatened risk groups mentioned above and the higher susceptibility to non-take-up. Rest of the benefits have not a such s potential for the non-take-up thanks to easier conditions and a lower effect of stigmatization. Benefits are managed at state level through the labour office, the conditions are set out in the State Social Support Act. Claimants must prove their yearly income and living costs.

After doing this benefits can be claimed by individual households according to documented costs and offices do not investigate the household's actual circumstances on the spot. Therefore there is space for falsely claiming benefits or on the other hand for the non-take up phenomenon.

**Social care**, as the last part of the Czech social security system, solves difficult social circumstances such as lack of material resources. This is deemed to be where individuals or households are not able to cope with these circumstances themselves or even with the help of their family. Individual types of assistance are financed by state or municipal authorities (KREBS, 2010). These types of benefits are not the subject of this article inasmuch as labour offices provide assistance to households in specific circumstances on an individual basis and due to this approach there is not much space for falsely claiming benefits or for the non-take up of such.

### 3.1 Child allowance

Child allowance is a basic long-term family benefit. There is a set income level and families below this threshold are entitled to benefits. The income level is a 2.4 multiple of the living minimum (in annex no 1). The benefit has three levels according to the age of children: a child up to 6 years old CZK 500 (€ 19), child aged 6-15 CZK 610 (€ 23) and a child over 15 years of age CZK 700 (€ 27). The amount of the child allowance is the same throughout the reporting period from 2009 to 2017.

*Table no 2: Examples of household and living minimum (per month, 2017)*

Household type	Household living minimum	Entitlement level for child allowance
Single parent with 1 child (aged up to 6)	CZK 4,880 (€ 185)	CZK 11,712 (€ 445)
Family (2 adults) with 2 children (both aged up to 6)	CZK 9,450 (€ 359)	CZK 22,680 (€ 861)
Family (2 adults) with 4 children (2 children aged up to 6 and 2 children aged between 6-15)	CZK 13,730 (€ 521)	CZK 32,952 (€ 1,252)

*Note: exchange rate CZK 26.33 CZK/€ (avg. 2017), minimum wage CZK 11,000 (€ 418, 2017), average wage CZK 29 496 (€ 1,120, 2017).*

*Source: Authors based on Czech legislation and Czech Statistical Office, 2017.*

### 3.2 Housing allowance

This benefit serves as assistance for households with a low income level and covers a part of their living costs. Households with living costs that exceed 30 % of their income are entitled to such benefits (a level for capital is 35 %). Real living costs are compared with the state approved standard which is set according to common market costs and therefore the benefit has a maximum limit (these limits are set by ministry regulation, see in annex no 2). The amount of benefit is bound to type of housing (ownership/rent), number of people in household and size of municipality where household lives. A maximum length of receiving a benefit is set to 84 calendar months during 10 years (does not apply to seniors over 70 years of age and disabled people).

Table no 3: *Examples of household and prescriptive housing costs (per month, 2017)*

Household type	Type of housing	prescriptive housing costs
Single parent with 1 child (age up to 6)	rental housing Prague	CZK 11,004 (€ 418)
Family (2 adults) with 2 children (both age up to 6)	rental housing municipality of 50 000 inhabitants	CZK 14,482 (€ 550)
Family (2 adults) with 4 children (2 children age up to 6 and 2 children age between 6-15)	property housing municipality of 5 000 inhabitants	CZK 12,816 (€ 487)

*Note: prescriptive housing costs = the maximum amount housing cost determined by the state, which is compared with the family's income when calculating the Housing Allowance; exchange rate 26.33 KčCZK/€ (avg. 2017, Czech Statistical Office)*  
*Source: Authors based on the Czech legislation*

#### 4. Microsimulation modelling and limitaitons

To identify the gravity of the problem, the authors employ micro-simulation modeling using data from the Czech EU-SILC survey from 2017. Micro-simulation modelling is a tool for simulating the effects of a policy on a sample of economic agents (individual, households, firms) at an individual level. The usefulness of micro-simulation techniques in the analysis of public policies has two aspects. The first is the possibility of fully taking into account the heterogeneity of economic agents observed in a micro-dataset. The second is the possibility of accurately evaluating the aggregate financial cost/benefit of a reform.

The level of non-take-up is measured by two different indicators (VAN OORSCHOT, 1994). Caseload-based rate and expenditure-based rate. The first - the caseload-based rate is the most common indicator of the non-take-up level. It is defined as the number of entitled non-recipients divided by the total number of those eligible, whether receiving or not.

$$\text{caseload based rate} = \frac{\sum \text{entitled non - recipients}}{\sum \text{number of eligible}}$$

The indicator provides a rather pessimistic view regarding the inefficiency of the social security system. This is because it treats all claimants alike despite the fact that some of them give up only a small amount of benefits, and also because this measure does not take into account that non-recipients of benefits are on average entitled to a smaller amount of benefits than beneficiaries. Therefore, the analysis is complemented by the second indicator – the expenditure based rate takes into an account the size of unpaid benefits. It is defined as the amount of benefit not claimed by entitled non-recipients, divided by the total amount of benefit available to eligible recipients, whether actually receiving or not. This indicator is mostly lower than the previous one because non-recipients can claim lower amounts of benefits on average than recipients.

$$\text{expenditure based rate} = \frac{\sum \text{amount of benefits unpaid to entitled non – recipients}}{\sum \text{amount of benefits which should be paid}}$$

The paper uses data from the sample survey EU-SILC which provides representative information on the income distribution of individual types of households, information on the type, quality and financial demands of housing, long-term household items, as well as working, material and health conditions of adults living in households. The Czech EU-SILC survey covers approximately 8,000 households annually, which means approximately 18,000 individuals living in the Czech Republic.

The EU-SILC data are based on a sample. Therefore, it can be expected that such a survey will not provide comprehensive information about all households in the Czech Republic (as is the case in the Population and Housing Census survey). Levy (2009) points out that although the household survey sample may be representative of the overall population it is not necessarily representative of population sub-groups such as recipients of particular social security benefits. The disparity was greatest in the case of female pensioners aged 80 or over.

Because the survey is conducted with families living in standard forms of housing, the information on families living in lodging houses, homeless persons, persons using health care facilities for a short or longer period of time and persons serving a jail sentence is missing. Participation in the survey is voluntary; hence the results of the survey are influenced by the possible reluctance of a household to participate in the survey (the non-response phenomenon). This fact applies, to a greater extent, to households at both ends of the income spectrum.

Accurate computation of the non-take-up rate requires high-quality information on household income. The vast majority of datasets used for the estimation of take-up rates are based on self-reported information. The general problems related to the use of self-reported information are particularly relevant in studies of take-up behaviour (HERNANZ, et. al, 2004). It is known that respondents with lower income tend to overestimate their income and contrarily respondents with higher income tend to underestimate it (HENNING, 2011).

There could also be a disparity between the date of the interview and the income reference period. In the case of the EU-SILC survey - respondents are asked to report on incomes earned up to 18 months before the day of the interview (MATSAGANIS et al., 2010). Data may also be inconsistent between status variables at the time of the survey and testing of these quantities in reality when requesting benefits. An example of these status variables can be the number and age of children, the type of housing, the number of people in the household, etc. The frequency of the survey does not correspond to the decisive period for the benefits, which is in reality shorter. However, for generalizing the entire population, we assume that the positive and negative deviations from the model interfere with each other.

However, despite the shortcomings and problems of the EU-SILC data, this data is the best data available for scientific and research purposes in the Czech Republic (EU-SILC data are also normally used for these types of analysis abroad).

## 5. Results and Discussion

The paper is primarily focused on two specific types of benefits – the benefit package for senior citizens and the benefit package aimed at families with children - with respect to the risk groups of people mentioned above. The first selected benefit is the Child allowance, is intended for „poor“ families with children only. A major problem for these groups is housing costs as well. The state assists households in covering this expenditure, with a state social security benefit – the second selected benefit - Housing Allowance.

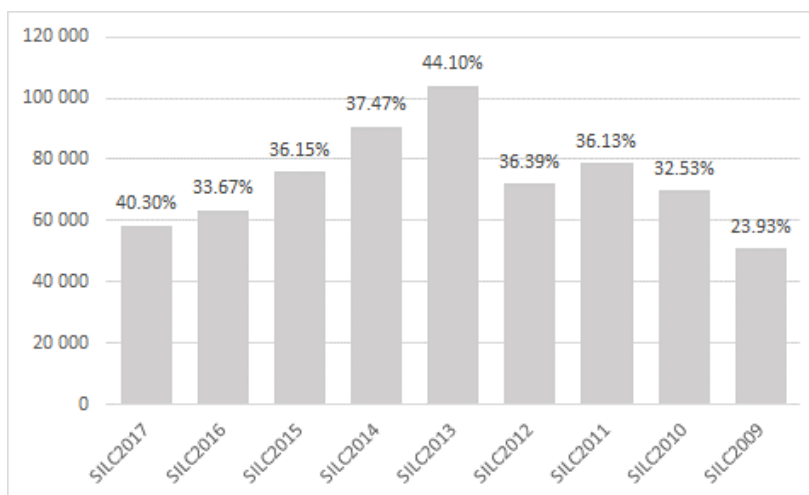
*Table no 4. Recipients of Child Allowance and “non-take-up”*

		Entitlement		
		Yes	No	Sum
Has the household in SILC2017 obtained Child Allowance?	Yes	86 562	129 594	216 157
	No	<b>58 431</b>	4 097 670	4 156 101
	Sum	144 993	4 227 264	4 372 257

*Source: Authors based on Czech legislation and data from EU SILC 2017.*

Table no 4 shows that the entitlement to Child Allowance is met by only 3.32% of the total number of almost 4.3 million households in the Czech Republic. As was mentioned, this benefit is targeted only at poor households located in lower decile groups. The number of households that do not take up the benefit despite their entitlement is more than 58 thousand. The "non-take-up" rate based on the caseload-based indicator is 40.30% (the expenditure-based indicator is 39.04%).

*Figure no 1. Child Allowance “non-take-up” (number of household and %)*



*Source: Authors based on Czech legislation and data from EU SILC 2009 - 2017.*

The figure no 1 shows the development of non-take-up in Child Allowance on SILC data 2009-2017. The values in the figure show the number of eligible households, but not draw the benefit, and the non-take-up in percentage. The non take up variance may be partly due to sample error (only 3 - 6% of all households are eligible in the reference period), but also by a change in the amount of living minimum during the reference period (in 2012, reflected in SILC2013 data).



**Table no 5. Recipients of Housing Allowance and “non-take-up”**

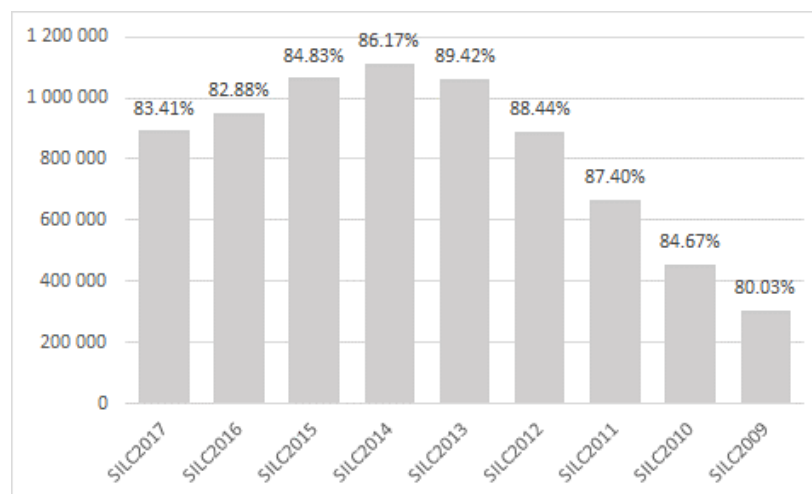
		Entitlement		
		Yes	No	Sum
Has the household in SILC2017 obtained Housing Allowance?	Yes	177 417	17 297	194 714
	No	<b>858 653</b>	3 318 890	4 177 543
	Sum	1 036 070	3 336 187	4 372 257

Source: Authors based on Czech legislation and data from EU SILC 2017.

Housing Allowance is probably the most complicated benefit of the entire state social security system. The complexity of the benefit is evidenced by the high non-take-up rate associated with it (JAHODA, GODAROVÁ, 2015). The intricacy of Housing Allowance is also admitted by some officials responsible for the payment of the benefit.

Housing Allowance has a much wider impact than Child Allowance, from the definition of the target group, the entitlement to the benefit is 24.46% (1,069 thousand) of the total number of households. The "non-take-up" for Housing Allowance according to the caseload-based indicator is 83.41% (the expenditure-based indicator is 65.06%).

**Table no 5. Housing Allowance “non-take-up” (number of household and %)**



Source: Authors based on Czech legislation and data from EU SILC 2009 - 2017.

The figure no 2 shows the development of non-take-up in the Housing Allowance on SILC data 2009-2017. The values in the figure show the number of eligible households, but not draw the benefit, and the non-take-up in percentage. The non take up variance of the Housing Allowance is not as great as the Child Allowance. The sample error is not so strong here, the eligibility for the benefit is up to 30% of all households. Non-také-up is thus affected by the other factors mentioned above (non-awareness, administrative complexity of the benefit and adjustments in the benefit settings in prescriptive housing costs).

In the Czech Republic, senior citizens represent a group that is increasingly becoming entitled to the benefit. The claim rate is 37.33% of senior citizen households according to the SILC 2017 data. The non-take-up rate of this group is the highest of the monitored types of household; it reaches up to 92.02% of eligible senior citizen households (similar non-take-up like JAHODA, GODAROVÁ, 2015). A role in this may be played by low literacy levels, which is associated with senior citizens not using the Internet and other information means where they could find more information about the benefit. Another reason may be ambiguity and non-comprehension regarding the entire benefit system. Households sometimes struggle to understand the law itself and often do not know how to find out if they are eligible to claim benefit.

These general results will be subjected to decompositions in follow up research. Households will be analyzed according to important factors based on foreign research (according to the type and size of the family, number of children, place of residence and type of housing, etc.). For the decision-making sphere, important information about changes in the non-take-up rate over a longer period would also be important. However, preliminary analyzes do not show a markedly downward trend.

## 6. Conclusion

The problem of the non-take-up of welfare benefits has attracted relatively little attention in both academic research and policy analysis. Low rates of take-up of welfare benefits should be a cause of concern for at least three reasons. First, whatever the aim of a welfare program, the fact that it only reaches a fraction of those that are supposed to benefit reduces the chances that it will achieve its goals. The second reason for addressing the issue of low take-up of social benefits relates to equity. When the decision not to take up a benefit is partly involuntary this will generate disparities of treatment between individuals who should *ex ante* be treated equally by the welfare system. And finally, better understanding of the determinants of take-up decisions by individual agents will allow more accurately anticipating the financial consequences of policy changes.

The non-take-up phenomenon can be influenced by three levels of actors and various factors affect it. The nature of potential claimants/recipients, information barriers and an ability to process information affect the non-take-up rate at client level. The administration of the whole social security system, setting conditions for eligibility and proper decisions of benefit specialists/administrators all have a relevant impact on the non-take up level.

Evidence about the level of non-take up of welfare benefits is very limited in most OECD countries. The United Kingdom seems to be the only country that, since 1997, regularly produced official estimates of take-up rates. Despite insufficient research in this field, previous research shows that the non-take up levels of welfare benefits are often high across many countries and programs. This is particularly the case for (means-tested) social assistance programs, where most estimates are in a range between 20% and 60% (HERNANZ et al., 2004). The results for the Czech Republic confirm the general trend where the expenditure-based indicator is lower. However, these higher results of non-take-up indicators (Child Allowance non-take-up 24-44% and Housing Allowance 80-89%) should be the first warning signal for the decision makers to undertake a deeper examination of setting benefits with regard to efficiency.

## 5. Acknowledgements

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## Annexes

### *Annex no. 1 The Living minimum (per month, in CZK and €)*

	2008 - 2011	2012 - 2017
Single person	CZK 3,126 (€ 119)	CZK 3,410 (€ 130)
First person in household	CZK 2,880 (€ 109)	CZK 3,140 (€ 119)
Second and other persons (who are not a dependant child)	CZK 2,600 (€ 99)	CZK 2,830 (€ 107)
<b>Dependant child aged</b>		
under 6 years	CZK 1,600 (€ 61)	CZK 1,740 (€ 66)
6-15 years	CZK 1,960 (€ 74)	CZK 2,140 (€ 81)
15 - 26 years	CZK 2,250 (€ 85)	CZK 2,450 (€ 93)

*Note: 2.4 multiple of the sum the living minimum of household members is threshold for entitled to the Child Allowance*

*Source: Authors based on the Czech legislation*

### *Annex no 2: Prescriptive housing costs (in CZK)*

		2008				2017			
		1 person	2 persons	3 persons	4+ persons	1 person	2 persons	3 persons	4+ persons
rental housing	Prague	4 182	6 091	8 401	10 549	7 720	11 004	14 896	18 577
	over 100 000	3 383	4 998	6 971	8 824	6 114	8 806	12 022	15 112
	50 - 99 999	3 155	4 686	6 563	8 332	5 822	8 407	11 500	14 482
	10 - 49 999	2 895	4 331	6 099	7 772	4 950	7 213	9 939	12 599
	under 9 999	2 747	4 128	5 834	7 453	4 763	6 957	9 604	12 195
property housing		2 653	4 055	5 763	7 385	4 357	6 429	8 800	11 244

*Note: prescriptive housing costs = the maximum amount housing cost determined by the state, which is compared with the family's income when calculating the Housing Allowance*

*Source: Authors based on the Czech legislation*