



**COUNTRY FRAMING REPORT**  
**Czech Republic**

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## **Introduction**

The Czech social policy after 1989 has been affected by changes in the political scene and the new institutional rules it has been bringing. The Czech Republic's economy being heavily transformed, the structural unemployment could not be improved due to the inefficiencies of public institutions and public employment services (PES). The reform of these institutions is also among the priorities of the European Employment Strategy (EES). From the „European“ point of view, the contribution of EES to the structure and quality of European social policies is entirely positive. In the Czech Republic, it is so mainly for promoting and accentuating the need of reform measures towards achieving the goals set in the national action plans. Although this is not yet followed by the needed measures such as providing job opportunities for the elderly, the EES or the Czech employment strategy must be credited for its proactive access in facing the problems of the labour market.

In the 1990's the employment policy in the Czech Republic was determined by the economic transformation. The main problems included low regional and professional labour mobility, badly targeted social benefits, heavy taxes, and non-existence of lifelong education. Also, the structural inconsistency of the demand and supply played its role here resulting in growing unemployment. At that time, the 50+ employees were not directly endangered by structural unemployment being not among the disadvantaged groups as they could opt for early retirement. The situation started to turn for the worse only after parametric changes were carried out of the pension system (early retirements being penalized and retirement age increased). Particularly handicapped elderly workers as well as members of other disadvantaged groups were those less qualified who joined the ranks of the long unemployed. The 50+ group has recently been contributing most to the unemployment rate, however, marking some increase in employment, too.

In the 55 - 59 age bracket, the unemployment rate reached 10.5% by the end of 2013 (76.4 thousand unemployed in numbers) being higher also in the 50 – 54 age group (63.7 thousand unemployed)<sup>2</sup>. For comparison, in 2008, the specific unemployment rate was 7.5% for the 55 – 59 age group. The increased participation of elderly workers in the labour market may be caused by the increasing retirement age. Another possible factor causing increased participation of elderly people in the labour market may be their worse living conditions brought about by the economic crisis. Elderly people form a group for which a number of factors are combined such as lower education, health handicap, and low adaptability to the changing conditions. Due to the decreasing performance and the necessity to ensure alternative care for the next of kin, the situation of elderly people in the labour market is further aggravated by the insufficient menu of flexible working hours particularly part time jobs. The position of the elderly people in the labour market is also made more insecure by the stereotyped views of employers, who automatically assume their worse performance, which implicates less willingness on the part of employers to invest in the personal development of older workers.

## **Research regarding older employees in the Czech Republic**

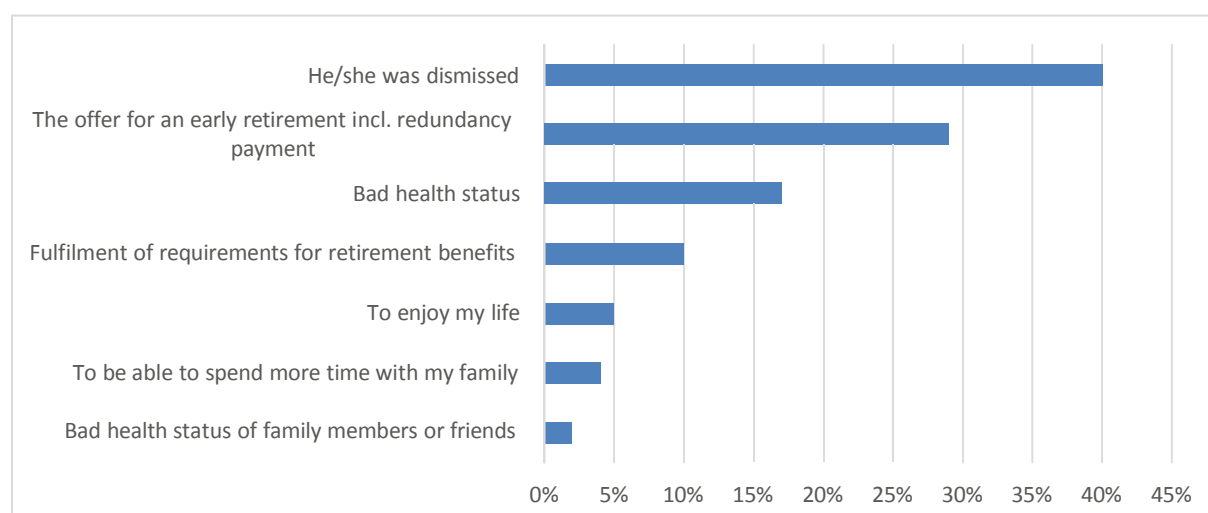
The results of a quantitative research suggest that the 50-64 generation of the Czech Republic is trying to stay in the labour market until the retirement age, mostly because of financial reasons and due to fears of difficulties in looking for new jobs (Šimandlová et al., 2014). That it is more difficult to find a new job in the 50+ age bracket is also supported by the fact that half of the respondents aged 50–64 were unemployed for a long time (longer than 1 year). This category

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<sup>2</sup> Czech Statistical Office

also includes people who have been looking for jobs for over three years. In 2012, there were 22.7% of long unemployed people in the 55+ age group. Unemployment and long-term unemployment are also often among the reasons for early retirement, opted for mostly by those who would otherwise have big difficulties finding jobs and those with hard manual jobs. While there are still two thirds of men working aged 55 to 59, only less than one quarter do between 60 and 64 years of age. Half of the women aged 55–59 are already retired. On an international scale, the Czech Republic, has the third greatest percentage of people aged 50–64 let who are already retired. Generally, it can be said that early retirements are unfavourable because of the subsequent pension cuts and limited opportunities for sidelines presenting no solution to the situation of people with difficulties in finding jobs at the pre-retirement age. Forty percent of the respondents of the 50-64 age bracket gave being laid off as the reason for early retirement. Thus, losing a job is the most frequent reason for early retirement. Other reasons include early retirement with extraordinary severance package (29%) and bad health condition (17%). Only 5% or 4% of the respondents said that they had gone to premature retirement because they wanted to enjoy life more or spend more time with their families. (See graph 1.) This fact seems to disprove the myth that people go to early retirement to be able to "tend their gardens and enjoy their grandchildren". In most cases, people retire prematurely simply because of being laid off and not having found a new job.

**Graph 1:** The reasons for retirement in the Czech Republic

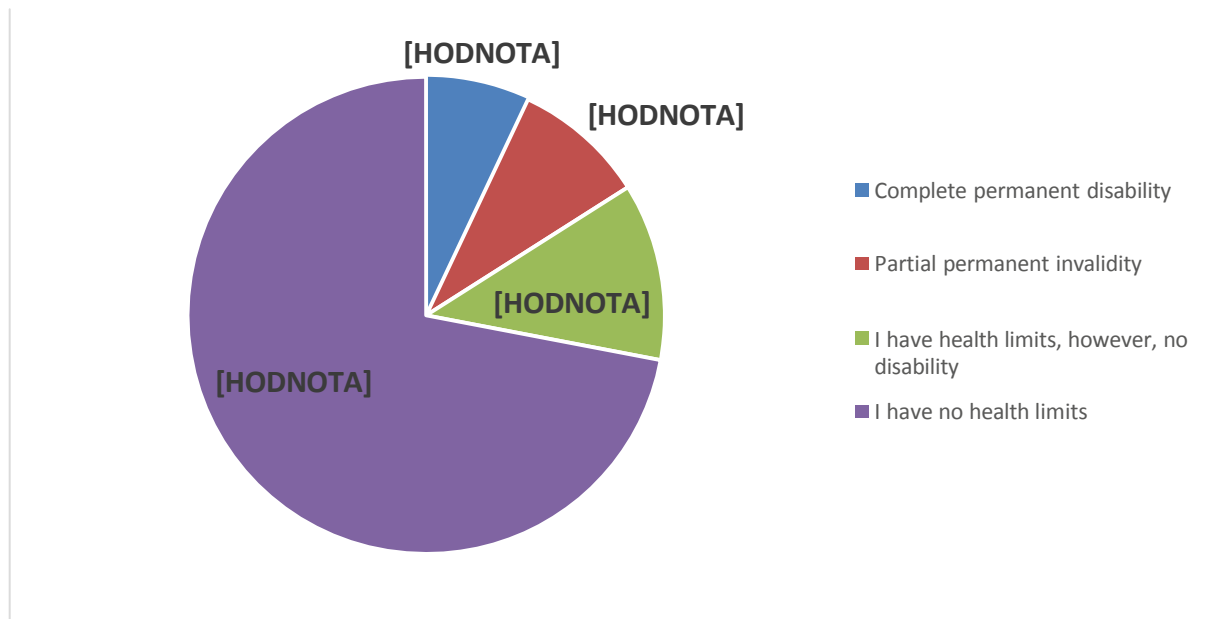


Source: Šimandlová, 2014: Quantitative research Alternatives 50+

The respondents often said that the problem consisted in combined disablements such as age with bad health condition added or age and gender and other combinations. Only less than three quarters of the respondents are without health problems limiting their performance (see graph 2).

Thus, it may be difficult to find a job, say, for people living on partial disability pension, who would welcome a part-time job as they lack the physical strength for a full-time one. The problem, however, is that, generally, part-time jobs are few and poorly paid. According to the research, then, the solution of finding a part-time job is not much suitable for the 50-64 age bracket. There is a current shortage of part time jobs for one thing, and for another, the wages are poorer than those of the full-time jobs with the work to be done remaining the same. Sometimes, the 50+ generation is dubbed "sandwich generation" as, on the one hand, its members have not yet grown up children and, on the other hand, they already have to care for ill parents or partners. These carers are then in a difficult situation finding it difficult to establish work life balance.

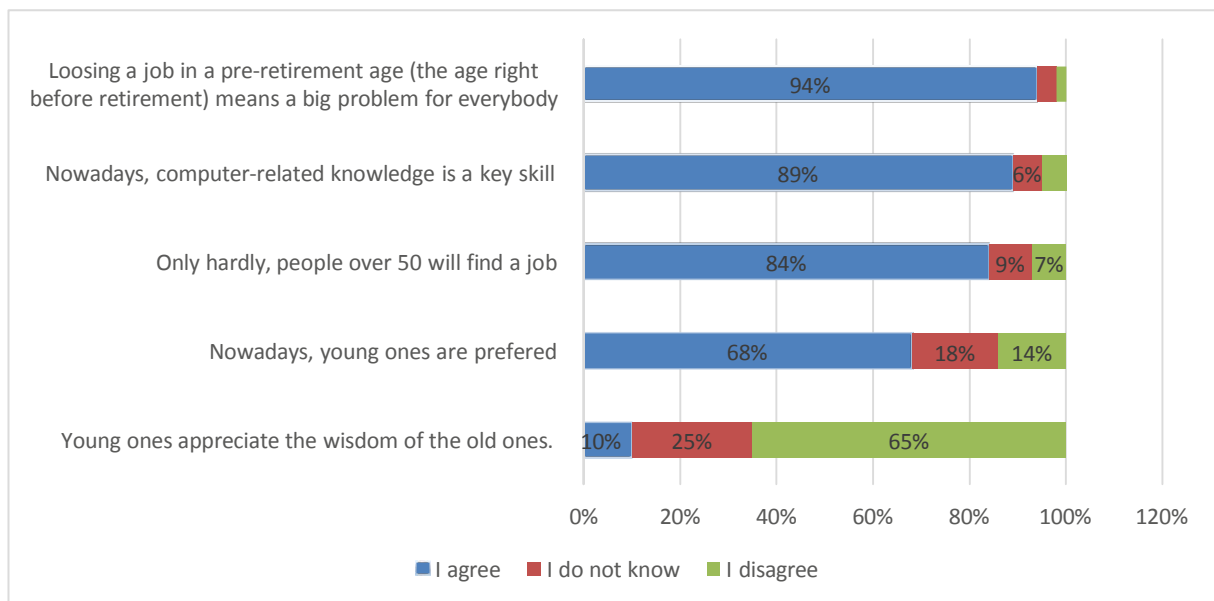
**Graph 2: Health reasons diminishing chances of finding a job**



Source: Šimandlová, 2014: Quantitative research Alternatives 50+

The loss of a job by an elderly person is regarded as a very negative event. Such experiences are also corroborated by the result of the quantitative enquiry with 94% of the respondents seeing the loss of a job at a pre-retirement age as a major problem and 84% said that it is very difficult for people over 50 to find a new job. We also point out here that elderly people do not feel that the younger people appreciate their wisdom. See graph 3.

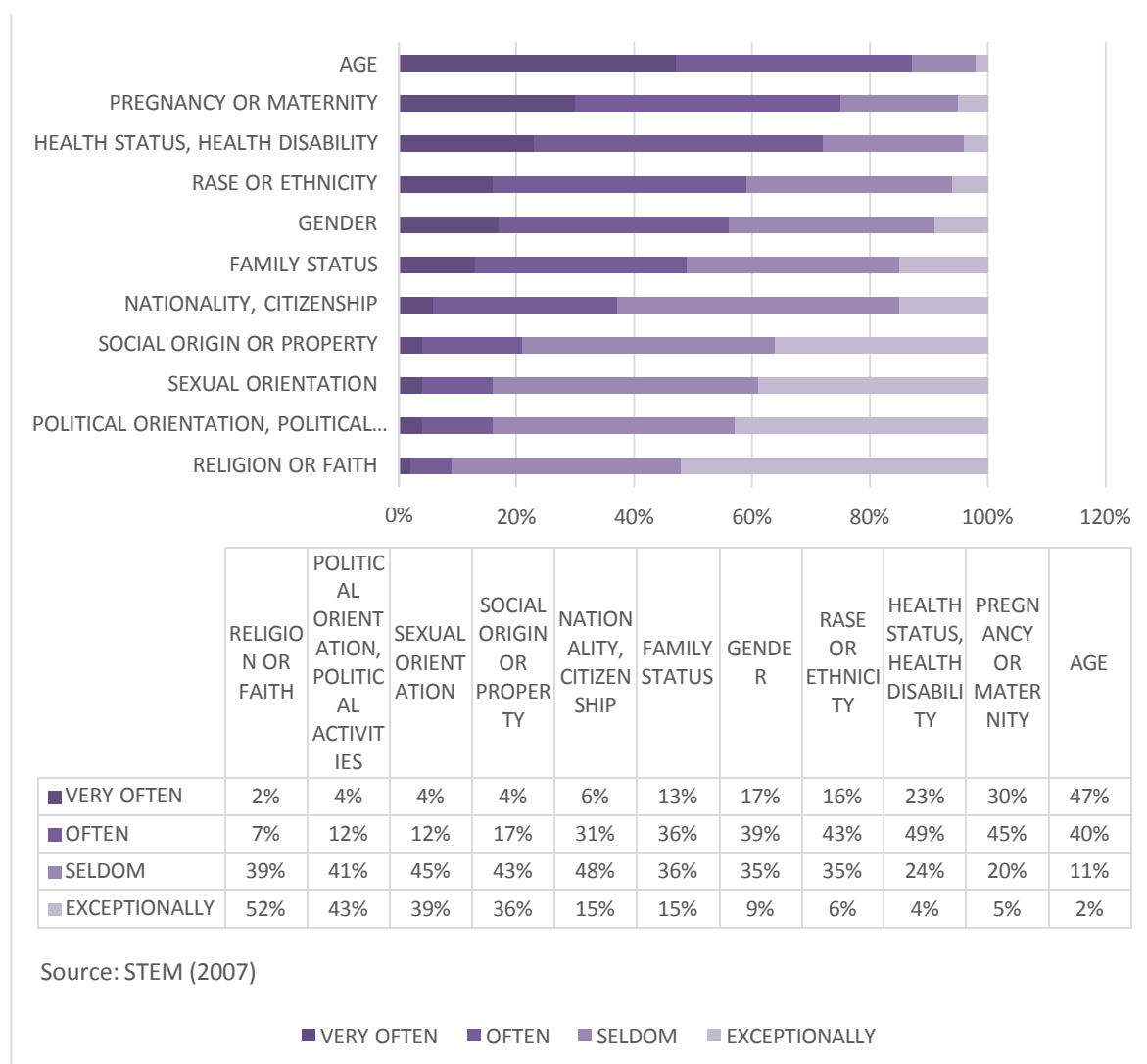
**Graph 3: Automatic stereotypes – external barriers in the labour market**



Source: Šimandlová, 2014: Quantitative research Alternatives 50+

Many employees in the Czech Republic are latently or even explicitly discriminated against. According to some research projects, in the Czech labour market, this is mainly age discrimination (STEM, 2007, see graph 4). Nine out of ten citizens (87%) believe that people are often or very often put at a disadvantage on the grounds of age (graph 4). Roscigno (2007) says that age discrimination begins to be focused on by age management researchers with the results of enquiries detecting the overall presence of age stereotypes and myths of age (Rašticová, Kolářová, 2015).

**Graph 4:** The reasons for discrimination in the Czech Republic



Source: STEM (2007)

### Age management and senior education in the Czech Republic

Qualitative enquiries provided by Czech researchers from Alternative 50+ were trying to find out whether the employers work with the concept of age management (AM). According to the results of such enquiries, the majority of the respondents (86%) do work with AM in some way. Only 14% of them said that they did not work with such a concept. The reasons, the employers and HR people gave for this were that their firm was a small one with less than 25 employees, they did not regard the question as important, and that most of their employees were young people. One employer said that their firm did not need management, as their employees were mostly young

fresh graduates – but age management applies to all age brackets including graduates and not just the 50+ persons, as the employers sometimes wrongly assume. However, all the respondents answered that they kept an eye on the statistics of their employees including their ages. Some employers openly said that they were not directly concerned with the concept of age management. Others, on the other hand, replied that this question was important for them: "The age structure of the job seekers remains constant. This is due mostly to the retirement age increasing and the average lifespan becoming longer. No organisation can ignore this at present. The task of experts in the human resource development is, among others, to monitor the demographic trends having in mind the future and the real situation in the labour marketplace," said the head of a public administration HR department (Šimandlová, 2014).

Old employees are also characterized by more loyalty and less pay requirements (Rašticová, Kolářová, 2015). Interesting was the analysis of the data on cooperation with an older colleague (Rašticová, Pohanková, 2017). Such cooperation is most convenient for employees of an age-mixed team, surprisingly however, it is least convenient for those in older teams. This result would deserve further qualitative inquiry to better understand the arguments for and against cooperation with older employees. In keeping with the theory of management diversity (ibidem) that the most resistant and, as can be assumed, most efficient working team is an age-mixed one.

Rabušic (2006) provided a study focused on participation of elderly Czech population in adult education activities based on a representative survey of adult education in the Czech Republic performed in the spring of 2005. Adult education including senior education is an important feature of knowledge society and naturally also one of the factors aimed at making senior Czech population more active. Data from this survey show that 22% of senior Czech population participated in one course or another concerning their job description, a language course, a course of computer skills, a course in personality development, a course in leisure-time activities or an educational activity concerning civic life. The same share of population plan to attend a course in the next year. It can be said in general that the participation of the senior Czech population depends on the achieved level of education significantly – the more educated the individual, the higher his/her participation. Whether senior Czech people will participate in this kind of education in the near future then depends on whether they have already participated in it (the correlation between past participation and intended participation in the near future is 0.69).

## **Policies regarding late employment**

### **Development of Passive Employment Policy (PEP)**

Passive employment policy in the Czech Republic focuses on reducing the consequences of unemployment through financial benefits during the unemployment period. Since 1997, the unemployment rate has increased sharply. Due to the structural imbalance, the long-term unemployment (lasting 6 to 12 months) has been afflicting mostly low-qualified workers, graduates with no previous experience, single parents with children, disabled people, etc. As a result, the passive unemployment spending has been increasing not only because of the increased average monthly benefits, but also due to the increasing numbers of job-seekers participating in qualification training courses (eligible for a requalification benefit). Closely related to this problem is the need to modernize the social welfare system.

### **Active Employment Policy (AEP)<sup>3</sup>**

Active employment policy is a collection of measures to ensure the maximum possible employment. The active employment policy (AEP) is pursued by the Ministry and the Public Employment Office (PEO); cooperating with other entities if necessary according to the situation in the labour market. The PEO tools:

- a) Qualification training courses - organized by the PEO regional branches by the applicant's residence. Eligible requalification costs may be reimbursed.
- b) Investment incentives - financial assistance to employers. The government will set the amount per job created and the sum contributed towards qualification training courses according to the situation in the labour market described by the unemployment rate and other figures, the group of persons eligible for the new positions created, as well as the form of the financial assistance.
- c) Community service - time-limited jobs to clean the public space, clean and maintain public buildings and roads or other such jobs serving the communities, government or other public institutions, which the employer may, also repeatedly, offer to job seekers for a maximum of 24 subsequent calendar months. The jobs are offered based on an agreement with the Public Employment Office, from which the employer may get compensation.
- d) Socially useful jobs - jobs that the employer, based on an agreement with the Public Employment Office, offers to job seekers that cannot be offered jobs otherwise. The Public Employment Office may give an allowance of up to a maximum of eight times the average wage in the national economy over the first and third quarters of the previous calendar year.
- e) Bridging allowance - to a self-employed person who is no longer a job seeker and who has been paid an allowance pursuant to Section 113, Paragraph 1. The bridging allowance serves as a compensation for the operational costs incurred and paid in the period for which the bridging allowance is given. A bridging allowance may be given for a maximum period of 5 months. The bringing allowance sum may reach a maximum of the average wage in the national economy over the first and third quarters of the calendar year in which a bringing allowance agreement was signed.
- f) Training allowance - received by the employer hiring a job seeker who is under special surveillance by the PEO (for his or her health condition, age, child care, or for other serious reasons). The allowance may be paid for a maximum period of three months. The monthly allowance for a natural person being trained may reach a maximum of half the minimal wage.
- g) Business plan change allowance – for an employer who, due to his or her changing the business plan, can no longer offer to his or her employers the weekly working hours as agreed. The allowance may be paid for a maximum period of 6 months. The monthly allowance per employee may reach a maximum of half the minimal wage.
- h) Consultancy - the consultancy services and forms as well as the related types of the costs refunded by the Public Employment Office are set forth by the ministry by issuing a legal regulation.

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<sup>3</sup> As governed by Sections 104 - 120 of Act no. 435/2004 Coll. concerning unemployment

- i) Support for the employment of disabled persons, with the exception of allowances under Section 78 – *allowance for the creation of a protected job* (i.e. a job offered by the employer to a disabled person based on a written agreement with the PEO) may reach a maximum sum of eight times (for a disabled person) or twelve times (for a heavily disabled person) the average pay in the national economy over the first and third quarters of the previous calendar year. If an employer offers 10 or more protected jobs, the allowance may reach a maximum of ten times (for a disabled person) or fourteen times (for a heavily disabled person) the average pay in the national economy over the first and third quarters of the previous calendar year.
- j) Targeted programmes to lower the unemployment (Section 120) - a set of measures enhance the options of natural persons or groups of natural options in finding jobs; the programme includes the setting of conditions of its implementation and a time schedule for its application. Nationwide targeted programmes are approved by the Czech government while communal and regional programmes are subject to approvals by the ministry. As a targeted programme can also be regarded as a programme to support the renewal or technical valuation of property plant and equipment used to employ disabled persons; within this programme, employers employing more than 50% of disabled persons were given an allowance of up to 70% of the purchase price of the property.

Since the very beginning, the main purpose of the AEP has been to keep the unemployment rate low. However, the finance allotted to the APZ has been on a steady decline in favour of the passive compensation for incomes. According to Sirovátka (2005,p.41) the implementation of activation strategies is hampered by the worse financial situation and diminished human resources of public institutions. Pursuant to the Employment Act of 2004, elderly workers are regarded as a group of clients that require special care regarding the job mediation. The mediators cannot surmount the “demotivation” barrier, which may be caused by the age as well as by the wrong incentives. The AEP should help keep elderly workers in the labour market by making it possible for them to participate in qualification training courses allowing for a change of the profession to find a different job, preferring the continuation of their employment or their retirement (provided that the conditions given by the law are met).

### **Pension system**

The Czech pension system consists of a public pension scheme and a mandatory funded private scheme with voluntary entry. The public pension scheme has a basic element and an earnings-related part calculated according to a progressive formula. The pension system and its reform were a subject of a very intensive debate in the Czech Republic in the last couple of years. A danger from the ageing of the Czech population emerges rather in the longer term after year 2035 (see e.g. Bezděk-Dybczak- Krejdl, 2003, who investigated fiscal implications of ageing in the Czech Republic), but further measures should be welcomed.

### **Two parts of the Czech pension system**

The first pillar is the mandatory basic pension insurance, defined by benefits (DB) and funded on a running basis (pay-as-you-go = PAYGO). The system is universal and provides for all economically active individuals; the legal regulation is the same for all the insured persons, there are no industry-specific schemes etc. Only, in the area of organizational and administrative provision there are some variations in the so-called power sectors (e.g. soldiers, policemen, customs officers, firefighters). The pension from the basic pension insurance is drawn by more



than 99 % of the population whose age is higher than the retirement age.

In addition, there is a voluntary complementary additional pension insurance with state contributions, defined by contributions (DC), capital funded. The additional pension insurance can be, according to the EU terminology, considered the third pillar of the pension system. The third pillar also includes products offered by commercial insurance companies – particularly life insurance. Pensions granted from the third pillar so far represent only a negligible portion of incomes of the retired. However, this pillar is not presented on the website of the Ministry of Labor and Social Affairs as it is in the competence of the Ministry of Finance. The second pillar, which is usual in EU member states (employer pension schemes), is absent in the Czech pension insurance system. The fundamental substantive law regulation which governs the entitlement to a pension from the basic pension insurance, methods of determination of pension benefits and conditions of payment, is the Act No. 155/1995 Coll., on pension insurance, as amended, which came into effect on 1 January 1996.

### **Types of benefits**

The following pensions are provided from the basic pension insurance:

- old-age (including the so-called early old-age pension),
- disability,
- widow and widower,
- orphan.

### **Components of each pension**

- a basic assessment (which is a fixed amount identical for all types of pensions, regardless of the insurance duration and income) and
- a percentage assessment.

If conditions which entitle a person to several pensions of the same type have been met or payment of old-age pension or disability pension, then only one type of the pension will be paid, specifically the higher one. If conditions have been met which entitle a person to old-age or disability pension and to widow or widower pension or orphan pension, then the higher one shall be paid in the full amount and one half of the percentage assessment shall be paid from the other pensions, unless the Act on pension insurance establishes otherwise. The decision about the entitlement to a pension, its amount and payment shall be made by the Czech Social Security Administration (Česká správa sociálního zabezpečení), with the exception of cases where the decision is made by competent social security bodies of the Ministries of Defense, Interior and Justice (in case of members of armed forces and corps).

### **Qualifying conditions with respect to gender**

The standard retirement age is gradually increased by two months per birth cohort without any upper limit for men (and later on for women too). The pension eligibility age for women is increased by four months and from 2019 by six months to be unified with men (fully for individuals born in 1975 at the age 66 years and eight months). A minimum required 25 years' coverage will be gradually increased to 35 years, by one year per year from 2010. However, people with 15 years' coverage (gradually increasing to 20 years) can receive a pension from the

age five years higher than standard retirement age for males the same year of birth.

### **Earnings-related**

The earnings-related pension gives 1.5% of earnings for each service year. The earnings measure currently averages across all years starting from 1986, but it will gradually reach lifetime average. Earlier years' earnings are indexed by the growth of economy-wide average earnings. There is a progressive benefit formula, under which income thresholds are applied to reduce average career earnings into the calculation basis. In the final state the first threshold is 44% of average wage and second 400% of average wage.\* The first reduction threshold is equal to CZK 11 061 and the second is CZK 100 548 in 2012. Up to first threshold the earning will be replaced by 100% and between first and second by 26%. Earnings over the second threshold will not be taken into account. \* Due to a five-year transition period, the figures effective in 2012 are different from those which apply to a future pensioner (after the transition period), but in terms of wages and prices of 2012. There will be a statutory indexation requirement for the earnings-related pension component in payment to reach the state that the combined total average pension benefit (flat-rate and earnings-related components) is increased by 100% of price inflation (only one-third of price inflation in 2013-15) plus one-third of real wage growth.

### **Early retirement**

It is possible to retire three years (increasing to five years, but no earlier than age 60) before the standard retirement ages subject to 25 years' coverage, increasing in line with general qualification conditions to 35 years. The total accrual factor (i.e. number of years of contributions multiplied by the accrual rate) is permanently reduced by 0.9% for each 90 days of the first 360 days of early retirement (3.6% per year), 1.2% for each 90 days between 361 and 720 days (4.8% per year) and 1.5% for each 90 days thereafter (6% per year). For a full-career worker, this is equivalent to a decrement in the pension level (rather than the replacement rate) for early retirement of  $3.6/64.5$  (1.5% times 43 years) = 5.6%.

### **Late retirement**

It is possible to defer claiming the pension beyond the normal pension age. The total accrual factor is increased by 1.5% for each 90-day period of deferral (6% per year). There is no additional pension accrual for deferred retirement. It is also possible to combine pension receipt while continuing to work. If claiming the full pension, it will increase by 0.4% for each 360 days of work, whilst if claiming only half the old-age pension it will increase by 1.5% for every 180 days of work.

### **Childcare**

There are credits for labour-market absences during periods caring for children up to four years old (or older in case of severe disability). These years are then ignored in the calculation of earnings for pension purposes so that these absences do not reduce the assessment base. (This approach is used for all non-contributory periods).

### **Unemployment**

Periods on earnings-related unemployment insurance are credited in the pension system. The duration of unemployment insurance entitlement varies with age: five months up to age 50, eight months from 50 to 55 and 11 months for over 55s. In addition, up to three years spent unemployed without entitlement to unemployment insurance are also credited (but only one year

of unemployment without benefits before the age of 55 is credited). The unemployment period used for the pension calculation is reduced to 80%, meaning that if an individual had five years' unemployment over the career, this would count as four years for pension purposes. If the unemployment period is in the decisive (reference) period for the average assessment base calculation, this period is excluded from the calculation and only the income from which the premium is paid is used.

### **Pension reforms**

Until the end of 2012, the pension system in the Czech Republic rested upon two basic pillars: the first PAYG pillar, the resources of which for the pay-out of state pensions are generated from mandatory payment of pension insurance by persons and employers at a total of 28 percent of gross earnings; and the third pillar, a voluntary pension insurance with state contribution, and the possibility of tax breaks and employer contributions.

As of January 1, 2013, pension reform has ushered in parametric changes to the mandatory first pillar, transformation of the voluntary third pillar and the creation of the new voluntary second pillar. The goal of changing the pension system was to offer more means to financially safeguard retirement savings and motivate Czechs to invest responsibly.

From January 1, 2016, the new voluntary second pillar was cancelled.

### **Conclusion of late work employment policies in the Czech Republic**

The Czech social policy after 1989 was influenced by the changing political situation. Low regional and professional labour mobility, badly targeted social benefits, heavy taxes, and non-existence of lifelong education were among the major problems. Also the structural imbalance of supply and demand played its role. At that time, the 50+ workers were not directly threatened by structural unemployment and neither were they among the disfavoured groups mainly because of having the option of an early retirement. The situation started to turn for the better as a result of the changes in the pension system parameters (early retirements being penalized and retirement age increased). The growing participation of early workers in the labour market is obviously encouraged by the increasing retirement age, unfavourable economic situation of the senior citizens, and a number of combined factors such as lower education, health handicap, and low adaptability to the changing conditions.

The Czech Republic places emphasis on active employment policy. The AEP should result in keeping elderly labour force in the market by offering qualification training courses enabling a change of profession; keeping elderly persons employed by offering them a change of employment or making it possible for them to go into early retirement. The AEP tools include qualification training courses, investment incentives, community service, socially useful jobs, bridging allowances, training allowance, allowance to embark on a new business plan, consultancy, support for the employment of disabled persons, targeted programmes to deal with unemployment. Unfortunately, in achieving its goals, the AEP has not taken into consideration the insufficient willingness of the employers to employ elderly workers.

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