Survey of Health, Ageing and Retirement in Europe

SHARE

Radim Boháček NHÚ AV ČR

MINISTERSTVO ŠKOLSTVÍ, MLÁDEŽE A TĚLOVÝCHOVY

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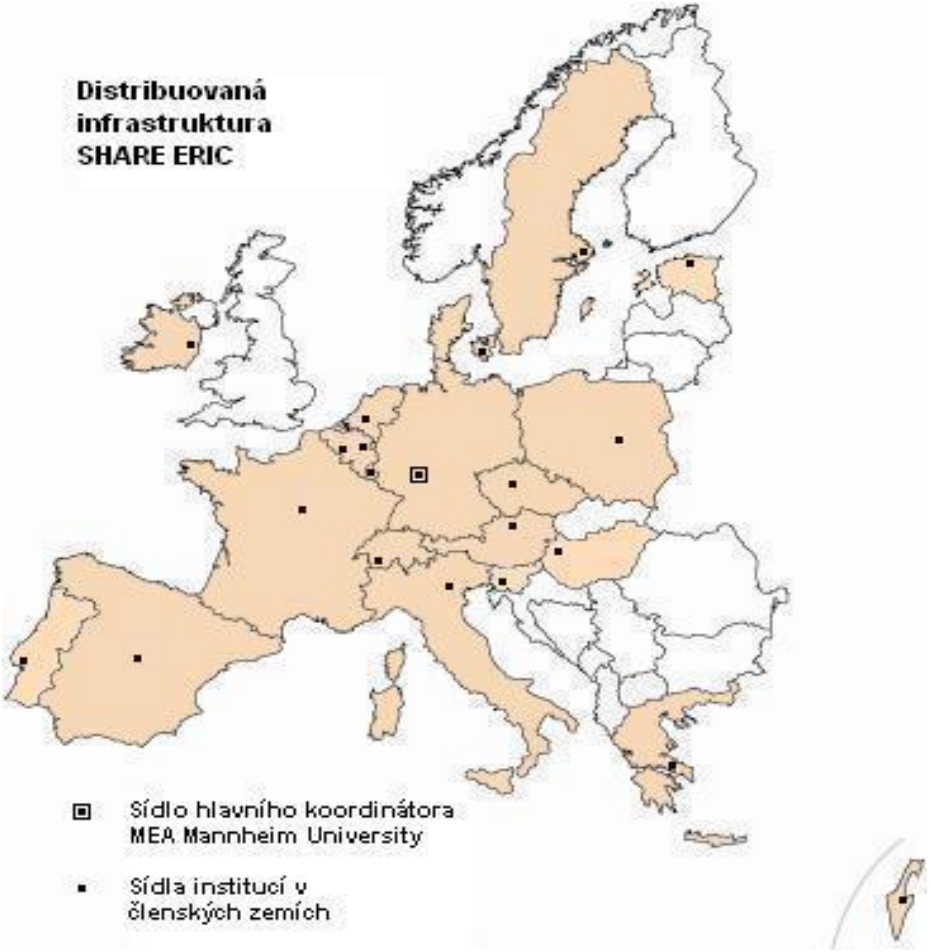
Survey of Health, Ageing and Retirement in Europe
50+ in Europe

Survey of Health, Retirement and Ageing in Europe

- Největší projekt sociálních věd v EU
- 21 zemí: 105,000 respondentů
- HRS (USA), ELSA (UK)
- Japonsko, Indie, Čína, Korea
  Brazílie, Mexiko
- Mezinárodní laboratoř:
  stejná metodologie, dotazník, měření
- Longitudinální (každé 2 roky)
- V ČR od roku 2006
- Politika založená na faktech



SHARE – Stárnutí evropské populace

- V roce 2050 cca 1/3 populace 65+
- Problémy (penzijní a zdravotní systém) vs. šance
- Individuální a společenský *proces*
  - ekonomická změna
  - zdraví a zdravotní péče
  - rodina a sociální sítě
- Dopad na životy jednotlivců a sociálních skupin

SHARE – Stárnutí evropské populace

- Data SHARE podklad pro

- ... analýzu stavu české společnosti
- ... základní výzkum lidského chování a společnosti
- ... přípravu reforem v oblasti důchodového zabezpečení, sociální pomoci a péče, zdravotnictví, školství, zdanění apod.
- ... formování politiky založené na faktech

  (Důchodová komise, MPSV zákon o dlouhodobé péči)

SHARE v České republice

- Koordinátor : MEA Max-Planck Institut Mnichov
- Koordinátor v ČR: Národohospodářský ústav AV
- Od roku 2010: ERIC (Infrastruktura ESFRI)
- Partner MŠMT
- Agentura: SC&C

SHARE v České republice: sběr dat

- 1. vlna 2004/05 – bez ČR
- 2. vlna 2006/07
- 3. vlna 2008/09 – SHARELIFE
  - Panel: všichni respondenti z 1. vlny + noví partneři
  - Životní historie
- 4. vlna 2010/11
- 5. vlna 2012/13
- 6. vlna 2014/15
- 7. vlna 2016/17 – SHARELIFE
- … další vlny každé 2 roky (do roku 2022 a dále)

SHARE v České republice: vzorek

- 1. vlna 2004/05 – bez ČR
- 2. vlna 2006/07 – 3,000 baseline sample
  - Hlavní respondent 50+ a partner
- 3. vlna 2008/09 – SHARELIFE
  - Panel: všichni respondenti z předchozí vlny + noví partneři
- 4. vlna 2010/11 – refresher 6,000
- 5. vlna 2012/13 – refresher 6,000
- 6. vlna 2014/15 – no refresher cca. 5,000
- 7. vlna 2016/17 – no refresher cca. 4,500
- …

Základní dotazník SHARE

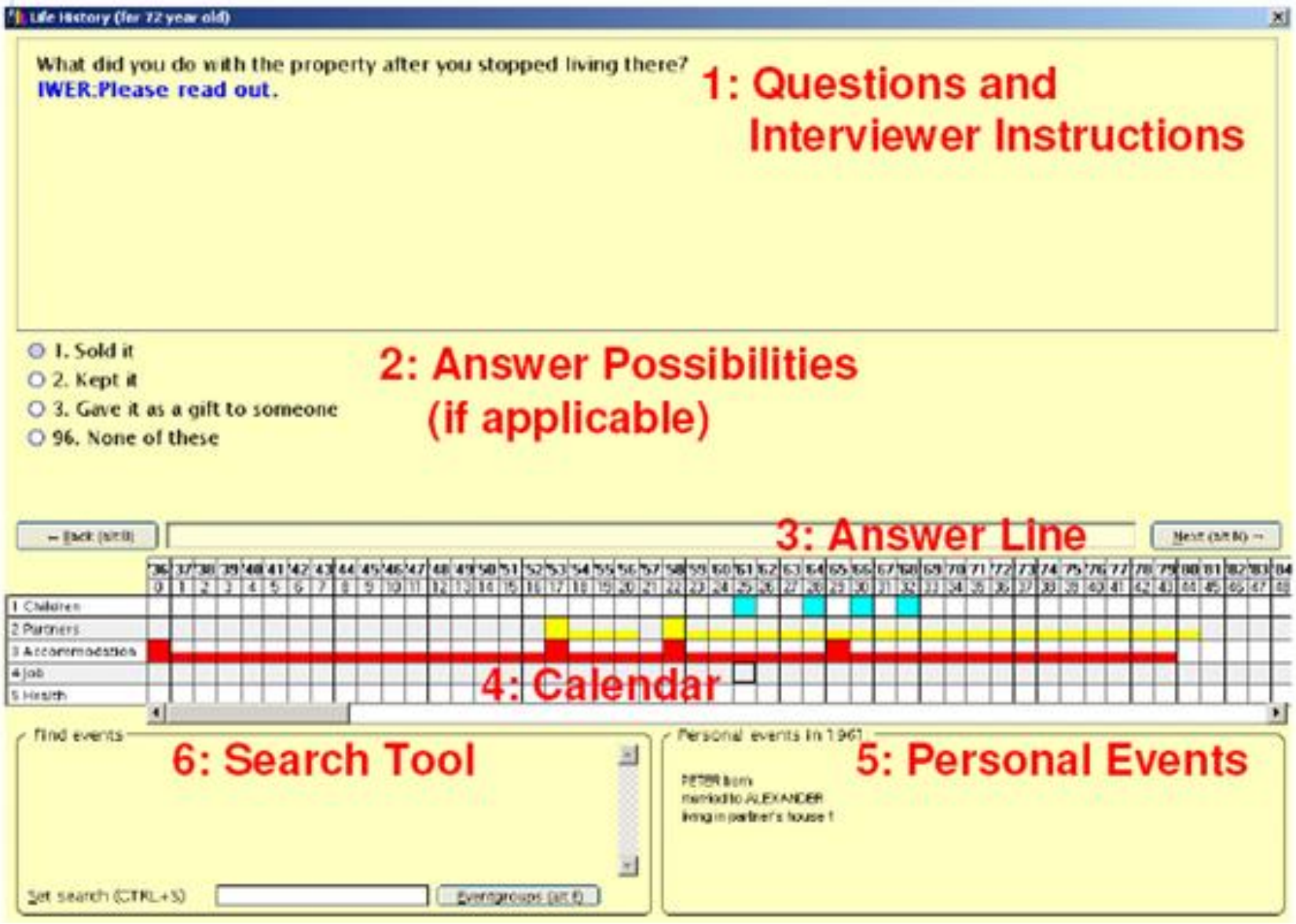
- Úvodní dotazník
- Demografie, rodina, vzdělání
- Tělesné zdraví, zdravotní rizika
- Kognitivní funkce, duševní zdraví
- Zaměstnání a důchod
- Fyzické testy (stisk rukou, dýchání, chůze)
- Péče o zdraví, sociální péče
- Příjmy, majetek, spotřeba
- Sociální sítě a finanční podpora
- Bydlení
- Aktivity
- Očekávání
- Exit interview

SHARELIFE dotazník – životní historie

- Základní otázky
- Změny

- Životní historie
- Rodina
- Dětství
- Zdraví
- Bydlení
- Vzdělání
- Pracovní historie

SHARELIFE CAPI



Drop-off dotazník

- Písemný národní dotazník
- 2. vlna – vignettes

- Od 4. vlny – prostor pro otázky
- MPSV
- MU
- Sociální sítě
- Zdraví
- Důchodová komise

- Nabídka

Data SHARE

- Zdarma ke stáhnutí
- Registrace
- Výzkum

- Od října stažení všech vln najednou
- Harmonizace

www.share-project.org

- HRS, ELSA, Brazílie, Čína, Indie, Japonsko ...
- University of Southern California data access

SHARE Info

- Registrace, informace, materiály, výsledky

  www.share-project.org

- Národní informace + presentace

  http://share.cerge-ei.cz

- Kontakt

  radim.bohacek@cerge-ei.cz

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SHARE výsledky
Persekuce

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Economic Consequences of Political Persecution

Radim Boháček (CERGE-EI)
(joint work with Michał Myck, CenEA & DIW-Berlin)

IIPF Conference, Lugano, August 20-23 2014

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Introduction

- Effects of political persecution on labor market outcomes in Czechoslovakia
- Historical value
- Welfare consequences
- Effect of layoffs in politically controlled labor markets
- Compensation for political discrimination or oppression
- Life History in the Survey of Health, Ageing and Retirement in Europe (2008/9)

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Outline

- Economic system and labor market
- Persecution in Czechoslovakia
- SHARELIFE data
- Analysis — persecution as “treatment”
- Results
  - Determinants of persecution
  - Short-term effects of persecution on earnings
  - Long-term effects of persecution on pensions
  - Robustness analysis (OLS, matching, unobserved heterogeneity)
- Conclusions

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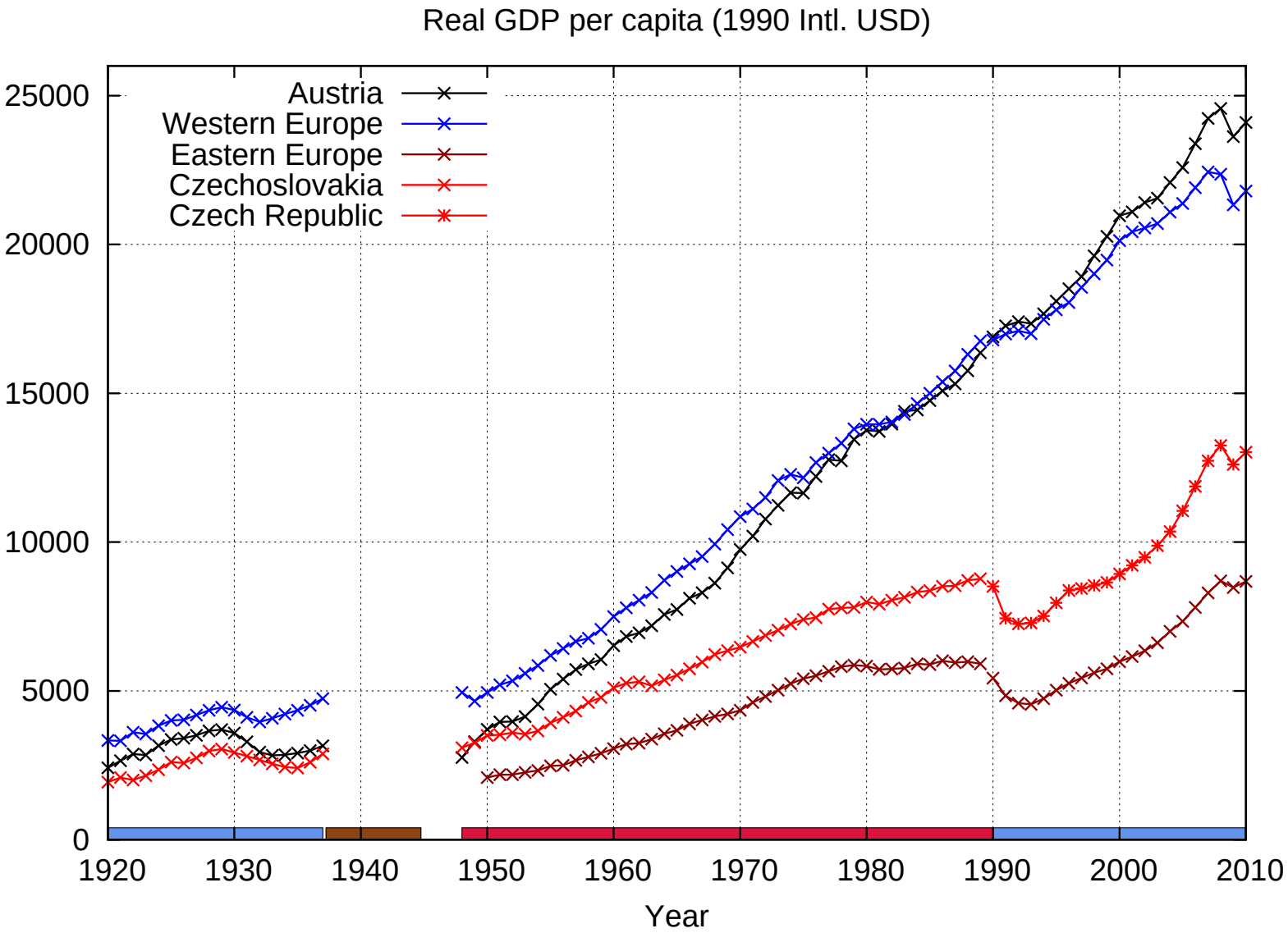
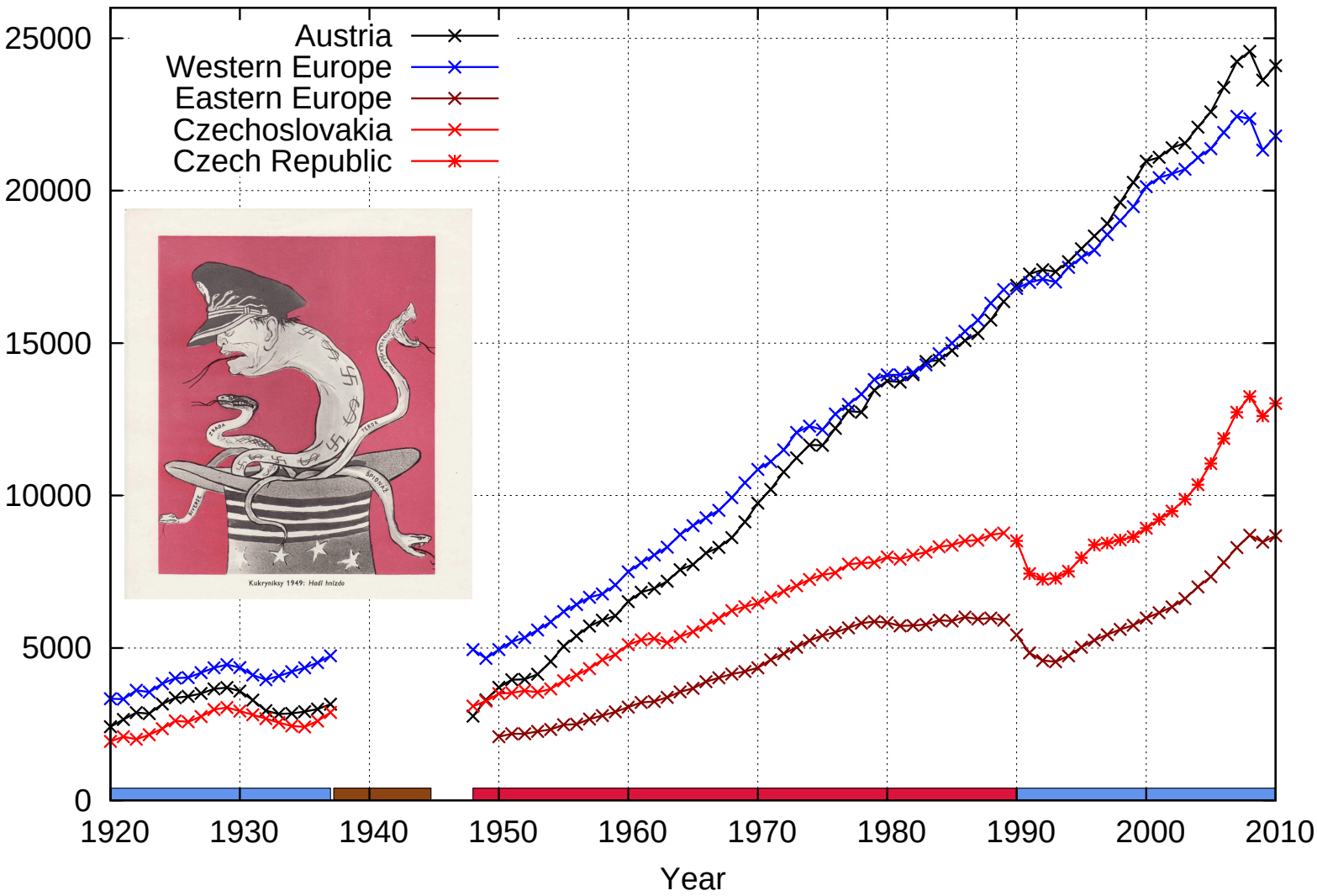
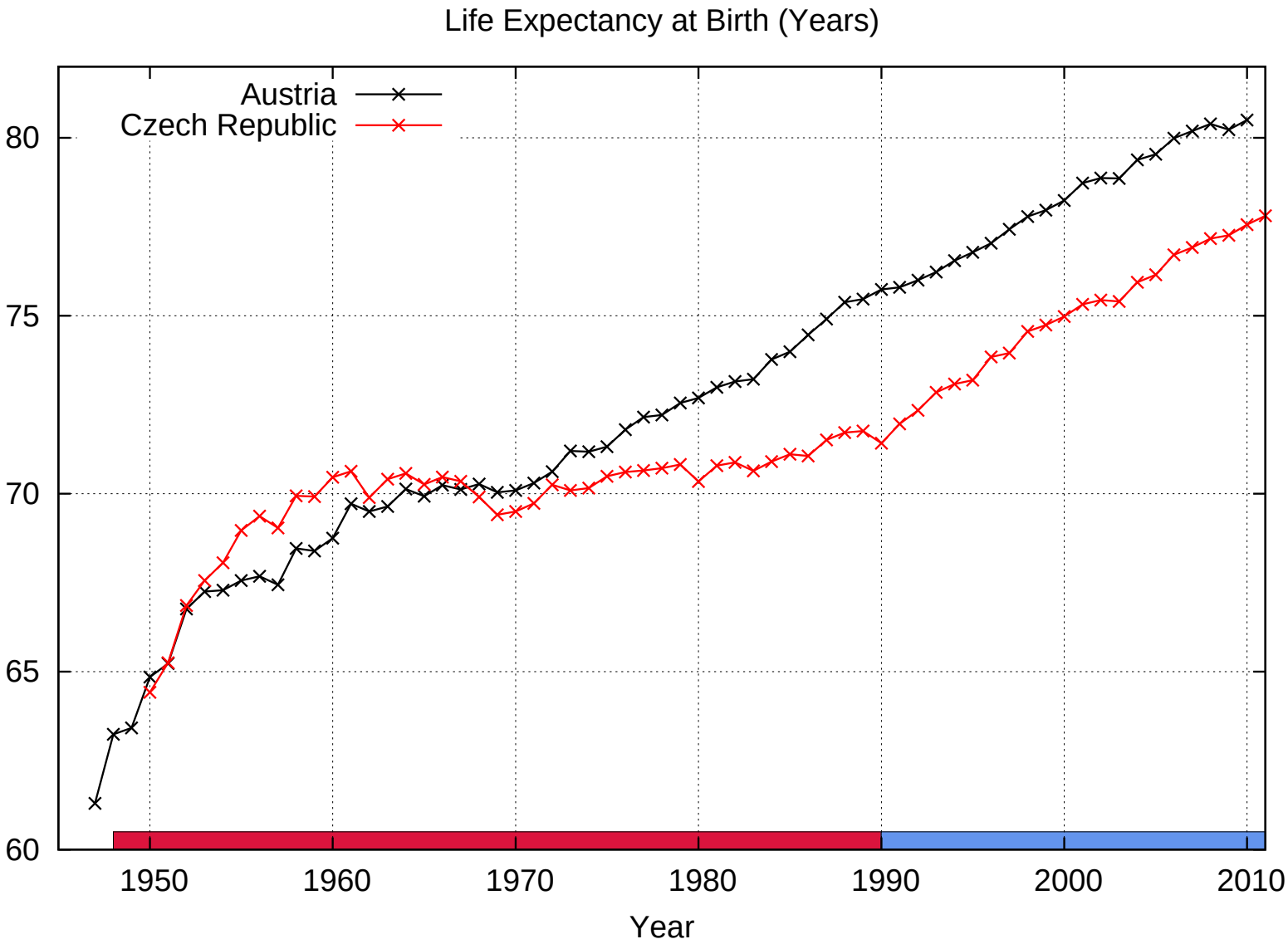

Real GDP per capita (1990 Intl. USD)
Austria
Western Europe
Eastern Europe
Czechoslovakia
Czech Republic
25000
20000
15000
10000
5000
0
1920
1930
1940
1950
1960
1970
1980
1990
2000
2010
Year

Real GDP per capita (1990 Intl. USD)





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Persecution 1948-1989

Population 1948	8,893,000
Arrests	205,000
Corrective Labor Camp	70,000
Penal Labor Camp	20,000
Military	60,000
Clergy	10,300
Deaths	
Executed	248
Prison	4,500
Border	300
Total estimate	15,000
Emigration	270,000

SHARELIFE data

- Czech Republic: 2,800 interviews of respondents aged 50+ and partners
- Early childhood conditions
- Partnership and family history (partners, marriages, children)
- Labor market history (jobs, unemployment spells, disability, retirement)
- Health and health-care history
- Major life events (including persecution)

SHARELIFE persecution module

Persecution

There are times in which people are persecuted or discriminated against, for example because of their political beliefs, religion, nationality, ethnicity, sexual orientation or their background. People may also be persecuted or discriminated against because of political beliefs or the religion of their close relatives. Have you ever been the victim of such persecution or discrimination?

SHARELIFE persecution module

- Details and consequences of persecution
  - ever being forced to stop working in a job
  - experience of denied promotions, assignment to a task with fewer responsibilities, working on tasks below one's qualifications, harassment, or pay cuts
- Matched to specific jobs
- Dispossession (see Bohacek and Myck (2011))

Treatments

- Persecuted
- Dispossessed

- Job loss due to persecution
- Job discrimination
- Job laid off
- Job displaced

SHARE LIFE sample (N=1,521)

		Ever		Ever Job	Ever Job Loss		
	All	Persec.	Disposs.	Discr.	Persec.	Laid Off	Displ.
Fraction	**1.00**	0.12	0.13	0.05	0.03	0.06	0.18
Year of birth	**1944**	1942***	1943*	1941**	1940*	1948***	1947***
Female	**0.57**	0.45**	0.54	0.30***	0.33*	0.51	0.60
Educ. >13 yrs	**0.18**	0.33***	0.20	0.48***	0.67***	0.18	0.20
Birthpl. owner	**0.61**	0.61	0.76***	0.53	0.67	0.66	0.58

p-values: two-group mean comparison test treated vs. non-treated group

SHARELIFE jobs and pensions

- 1,521 individuals who had at least one job before 1989
- 2,336 all jobs
- 1,228 all but first jobs
- 192 initial pension before 1992 and current pension in 2006
- Eearnings and pensions: relative to official averages in each year (indexation)

Relative Net Earnings

	All jobs	All but first jobs
Male	1.22	1.26
Female	0.84	0.82
Education <9 years	0.93	0.86
Education 9-13 years	0.98	0.98
Education >13 years	1.09	1.12
White collar	1.03	1.03
Blue collar	0.94	0.92
Persecuted ever	0.96	0.91
Dispossessed ever	0.88	0.84
Job after discrimination		0.91
Job after persecution loss		0.74
Job after laid off		1.00
Job after displaced		0.97
N	2,336	1,228

Relative Pensions

	Relative Pension	
	Initial Before 1992	Current in 2006
Male	1.17	1.12
Female	0.94	0.96
Education <9 years	0.94	0.98
Education 9-13 years	1.03	0.98
Education >13 years	0.97	1.11
Persecuted ever	0.82	0.96
Dispossessed ever	0.85	0.94
Job discrimination ever	0.79	0.92
Job loss persecution ever	0.69	0.95
Job laid off ever	0.78	1.03
Job displaced ever	0.83	0.99

N= 192

Treatment determinants (probit)

$$P(T_i = 1) = \Phi(\beta' X_i + \varepsilon_i)$$

- $T_i \in \{0, 1\}$ — treatment

$$T_i = 1 \text{ if } \begin{cases} \text{Persecuted ever} \\ \text{Dispossessed ever} \\ \text{Job loss persecution ever} \\ \text{Job discrimination ever} \\ \text{Job laid off ever} \\ \text{Job displaced ever} \end{cases}$$

- X_i — individual characteristics before treatment
  (year of birth, gender, education, birthplace and age-10 conditions)

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Determinants (correlates) of treatment: Probit marginal effects

	Ever		Ever Job	Ever Job Loss		
	Persec.	Disposs.	Discr.	Persec.	Laid Off	Displ.
	(1)	(2)	(3)	(4)	(5)	(6)
Year of birth	-0.003***	-0.002	-0.002***	-0.001**	0.004***	0.008***
	(0.001)	(0.001)	(0.001)	(0.000)	(0.001)	(0.001)
Female	-0.043***	-0.006	-0.033***	-0.006	-0.015	0.013
	(0.015)	(0.018)	(0.010)	(0.006)	(0.011)	(0.018)
Educ. >13 yrs	0.069***	0.075**	0.070***	0.036***	-0.001	0.014
	(0.026)	(0.032)	(0.022)	(0.012)	(0.021)	(0.032)
Birthpl. owner	0.010	0.094***	-0.003	0.005	0.007	-0.032*
	(0.016)	(0.020)	(0.010)	(0.006)	(0.012)	(0.020)

N=1,521. *p <0.1, **p <0.05, ***p <0.01.

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Effects of fixed treatment on earnings

$$ln(rEarn_{it}) = \alpha T_i + \gamma' X_i + \delta' Z_{it} + \varepsilon_{it}$$

- $rEarn_{it}$ — relative starting earnings on a job at time t
- $T_i \in \{0, 1\}$ — treatment

$$T_i = 1 \text{ if } \begin{cases} \text{Persecuted ever} \\ \text{Dispossessed ever} \end{cases}$$

- X_i — individual characteristics before treatment
  (year of birth, gender, education, birthplace and age-10 conditions)
- Z_{it} — job characteristics
  (year of job, job industry, job title, full time, experience, job tenure, out-of-LM)

Effects of dynamic treatment on earnings in subsequent jobs

$$ln(rEarn_{it}) = \alpha T_{it} + \gamma' X_i + \delta' Z_{it} + \varepsilon_{it}$$

- $rEarn_{it}$ — relative starting earnings on a job at time t
- $T_{it} \in \{0, 1\}$ — treatment at time t

$$T_{it} = 1 \text{ if } \begin{cases} \text{Job after persecution loss} \\ \text{Job after discrimination} \\ \text{Job after laid off} \\ \text{Job after displaced} \end{cases} \quad \text{at } s < t$$

- X_i — individual characteristics before treatment
  (year of birth, gender, marriage, children, education, birthplace, age-10)
- Z_{it} — job characteristics
  (year of job, job industry, job title, full time, experience, job tenure, out-of-LM)

Treatment effect on earnings: OLS estimates

Persecuted ever	0.001		
	(0.052)		
Dispossessed ever	-0.100*		-0.094**
	(0.054)		(0.046)
Job after persecution loss		-0.336***	-0.315***
		(0.087)	(0.084)
Job after discrimination		0.018	0.076
		(0.145)	(0.151)
Job after laid off		0.202	0.201
		(0.194)	(0.191)
Job after displaced		0.026	0.027
		(0.105)	(0.103)
Additional controls			
R^2	0.361	0.366	0.369

N=1,228. *$p < 0.1$, **$p < 0.05$, ***$p < 0.01$.

Mechanism of career degradation

Predicted probability of switching from white to blue collar job

- sample: 6.6%
- after being laid off: 16.2%
- after being displaced: 18.8%
- after job loss due to persecution: 23.9%

Effect of each treatment on retirement pensions

$$ln(rPens_i) = \alpha T_i + \gamma' X_i + \delta' Z_i + \nu_i$$

- $rPens_i$ — relative pension (initial before 1992 or current in 2006)
- $T_i \in \{0,1\}$ — treatment

$$T_i = 1 \text{ if } \begin{cases} \text{Persecuted ever} \\ \text{Dispossessed ever} \\ \text{Job loss persecution ever} \\ \text{Job discrimination ever} \\ \text{Job laid off ever} \\ \text{Job displaced ever} \end{cases}$$

- X_i — individual characteristics before treatment
  (year of birth, gender, marriage, children, education, birthplace, age-10)
- Z_i — career characteristics
  (year of first pension, ever in industry, job title)

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Treatment effect on pensions: OLS estimates

	Initial Pension Before 1992			Pension in 2006		
	(1)	(2)	(3)	(4)	(5)	(6)
Persec. ever	0.048			-0.065		
	(0.119)			(0.050)		
Disposs. ever	-0.117		-0.143	-0.027		-0.053
	(0.118)		(0.094)	(0.046)		(0.043)
Job loss persec. ever		-0.456**	-0.478**		0.019	0.011
		(0.206)	(0.208)		(0.098)	(0.095)
Job discr. ever		0.091	0.188		-0.072	-0.036
		(0.149)	(0.159)		(0.070)	(0.071)
Job laid off ever		-0.203	-0.218		0.038	0.032
		(0.232)	(0.233)		(0.094)	(0.097)
Job displ. ever		-0.192	-0.198*		-0.019	-0.021
		(0.116)	(0.117)		(0.052)	(0.053)
Female	-0.169*	-0.198**	-0.193**	-0.110***	-0.106***	-0.104***
	(0.093)	(0.092)	(0.093)	(0.038)	(0.040)	(0.039)
Children ever	-0.163	-0.113	-0.117	0.176***	0.167**	0.166**
	(0.115)	(0.111)	(0.116)	(0.066)	(0.065)	(0.066)
R^2	0.290	0.325	0.333	0.478	0.464	0.472

N=192. *p <0.1, **p <0.05, ***p <0.01.

Robustness

- "Justification bias": declaration of treatment (persecution) to justify failures
- Unobservable characteristics
- Tests
  - Observed heterogeneity: OLS and matching models
  - Unobserved heterogeneity: Altonji *et al.* (2005)
  - Test for omitted variables Oster (2013)
  - Placebo regressions and recall bias
- Sample selection $\rightarrow$ lower bound

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Robustness

- OLS, matching estimates, omitted variables Oster (2013)
- The role of unobservables (Altonji et al., 2005)
  - Equality of means of distributions of observable and unobservable characteristics (adjusted for their respective variances) that determine treatment
  - $\hat{\alpha}/bias$ ratio of: 2.045 (ever persecuted) or 1.383 (job loss persecution) (normalized shift in distribution of unobservables would have to be x times as large as shift in observables to explain away effects of persecution estimated by OLS)
  - $\hat{\alpha}/bias$ ratio for pensions smaller but higher than 1 for job loss due to persecution

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Additional analysis

- No treatment effect in a placebo regression for first job earnings
- Recall bias: correlation with non-reporting
  - No correlation: ever persecuted, dispossessed, job loss due to persecution, and displacement
  - Negative correlation: laid off and earnings
  - Positive correlation: job discrimination and earnings, females
  - Negative correlation: time elapsed, age-10 conditions
  - No education bias

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Other results

- Period of financial hardship (1.2 odds)
- Disappointing job career (3.2 odds)
- Disappointing job achievements (1.9 odds)
- Depression symptoms (1.5 odds)
- No health effects (of respondents)

Conclusions

"In a country where the sole employer is the State, opposition means death by slow starvation. The old principle: who does not work shall not eat, has been replaced by a new one: *who does not obey shall not eat*."

Conclusions

"In a country where the sole employer is the State, opposition means death by slow starvation. The old principle: who does not work shall not eat, has been replaced by a new one: *who does not obey shall not eat*."

Leon Trotsky (1937)

Conclusions

Conclusions

Treatment effect on wages: single treatment in OLS and matching

Table 1: Earnings: single treatment OLS vs matching

	Ever		Ever Job	Ever Job Loss		
	Persecuted	Dispossessed	Discr.	Persecution	Laid Off	Displaced
	(1)	(2)	(3)	(4)	(5)	(6)
Single Treatment Estimates, OLS						
Treatment	-0.089	-0.137***	-0.095	-0.265**	-0.049	0.023
	(0.054)	(0.053)	(0.093)	(0.104)	(0.089)	(0.063)
Female	-0.378***	-0.374***	-0.382***	-0.379***	-0.380***	-0.380***
	(0.051)	(0.050)	(0.051)	(0.050)	(0.051)	(0.050)
Education 10-13 years	0.098	0.091	0.103*	0.101*	0.100*	0.103*
	(0.060)	(0.057)	(0.059)	(0.059)	(0.059)	(0.062)
Education >13 years	0.227***	0.213***	0.233***	0.248***	0.219***	0.221***
	(0.072)	(0.069)	(0.073)	(0.072)	(0.072)	(0.072)
R^2	0.219	0.224	0.218	0.224	0.217	0.216
Matching Estimator: Average Treatment Effect for the Treated, OLS						
ATT	-0.062	-0.148***	-0.037	-0.263***	0.060	-0.058*
	(0.045)	(0.041)	(0.061)	(0.084)	(0.070)	(0.034)
Mean Bias Before	20.075	13.748	35.955	48.824	17.212	13.082
Mean Bias After	3.922	3.403	7.251	13.499	7.315	2.998

N=1,228. *p <0.1, **p <0.05, ***p <0.01. Additional controls included.

Effect of treatment on initial pensions: single treatment in OLS and matching

Table 2: Initial pensions before 1992: single treatment OLS vs matching

	Ever		Ever Job	Ever Job Loss		
	Persecuted	Dispossessed	Discr.	Persecution	Laid Off	Displaced
	(1)	(2)	(3)	(4)	(5)	(6)
Single Treatment Estimates, OLS						
Treatment	-0.115	-0.074	-0.024	-0.417***	-0.237	-0.206**
	(0.090)	(0.087)	(0.123)	(0.099)	(0.151)	(0.098)
Female	-0.285***	-0.278***	-0.278***	-0.296***	-0.282***	-0.257***
	(0.064)	(0.064)	(0.063)	(0.064)	(0.065)	(0.066)
Education 10-13 years	0.055	0.048	0.059	0.057	0.067	0.080
	(0.069)	(0.066)	(0.069)	(0.068)	(0.068)	(0.071)
Education >13 years	-0.030	-0.035	-0.015	0.002	-0.014	0.018
	(0.097)	(0.099)	(0.094)	(0.090)	(0.097)	(0.089)
R^2	0.185	0.182	0.178	0.194	0.192	0.198
Matching Estimator: Average Treatment Effect for the Treated, OLS						
ATT	-0.157*	-0.144	-0.237***	-0.379**	-0.177	-0.128
	(0.081)	(0.092)	(0.081)	(0.154)	(0.153)	(0.096)
Mean Bias Before	20.709	21.334	32.395	44.198	29.452	21.068
Mean Bias After	5.127	5.078	11.310	17.099	12.180	11.267

N=192. *p <0.1, **p <0.05, ***p <0.01. Additional controls included.

Effect of treatment on 2006 pensions: single treatment in OLS and matching

Table 3: Pensions in 2006: single treatment OLS vs matching

	Ever		Ever Job	Ever Job Loss		
	Persecuted	Dispossessed	Discr.	Persecution	Laid Off	Displaced
	(1)	(2)	(3)	(4)	(5)	(6)
Single Treatment Estimates, OLS						
Treatment	-0.074	-0.057	-0.071	-0.136	0.027	-0.005
	(0.059)	(0.051)	(0.050)	(0.084)	(0.070)	(0.044)
Female	-0.138***	-0.133***	-0.135***	-0.139***	-0.132***	-0.132***
	(0.031)	(0.030)	(0.030)	(0.030)	(0.030)	(0.030)
Education 10-13 years	-0.031	-0.037	-0.031	-0.029	-0.029	-0.028
	(0.030)	(0.031)	(0.030)	(0.030)	(0.030)	(0.030)
Education >13 years	0.028	0.022	0.037	0.044	0.038	0.039
	(0.045)	(0.046)	(0.047)	(0.047)	(0.047)	(0.046)
R^2	0.324	0.320	0.315	0.317	0.308	0.307
Matching Estimator: Average Treatment Effect for the Treated, OLS						
ATT	-0.092**	-0.086**	-0.112	-0.005	0.112**	0.067*
	(0.036)	(0.038)	(0.076)	(0.056)	(0.052)	(0.039)
Mean Bias Before	20.709	21.334	32.395	44.198	29.452	21.068
Mean Bias After	5.127	5.078	11.310	17.099	12.180	11.267

N=192. *p <0.1, **p <0.05, ***p <0.01. Additional controls included.

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Effect of treatment on wages: role of unobservable heterogeneity

Table 4: Earnings: the role of unobservables

	Ever		Ever Job	Ever Job Loss		
	Persecuted	Dispossessed	Discr.	Persecution	Laid Off	Displaced
	(1)	(2)	(3)	(4)	(5)	(6)
Selection on unobservables (Altonji et al. (2005)), OLS						
$[\hat{E}(X'\hat{\gamma}\|T{=}1){-}\hat{E}(X'\hat{\gamma}\|T{=}0)]/\widehat{Var}(X'\hat{\gamma})$	1.536	0.536	2.948	3.611	-0.615	-1.000
$\widehat{Var}(X'\hat{\gamma})$	0.060	0.060	0.060	0.060	0.060	0.060
$\widehat{Var}(\hat{\varepsilon})$	0.232	0.232	0.232	0.232	0.232	0.232
$E(\varepsilon\|T=1)-E(\varepsilon\|T=0)$	0.357	0.125	0.685	0.839	-0.143	-0.233
$Cov(\varepsilon,\tilde{T})/Var(\tilde{T})$	-0.044	-0.159	-0.017	-0.192	0.057	-0.053
$\hat{\alpha}/bias$ ratio	2.045	0.860	5.493	1.383	-0.865	-0.435

N=1,228. $^{*}p<0.1$, $^{**}p<0.05$, $^{***}p<0.01$.

- $\hat{\alpha}/bias$ ratio of: 2.045 (ever persecuted) or 1.383 (job loss persecution) implies that normalized shift in distribution of unobservables would have to be 2 times (1.4 times) as large as shift in observables to explain away effects of persecution estimated by OLS.

Effect of treatment on pensions: role of unobservable heterogeneity

Table 5: Pensions: the role of unobservables

	Ever		Ever Job	Ever Job Loss		
	Persecuted	Dispossessed	Discr.	Persecution	Laid Off	Displaced
	(1)	(2)	(3)	(4)	(5)	(6)
Selection on unobservables (Altonji et al. (2005)), OLS						
Initial pensions: $\hat{\alpha}/bias$ ratio	0.770	0.588	0.286	1.118	0.942	0.911
2006 pensions: $\hat{\alpha}/bias$ ratio	0.668	0.667	0.701	1.225	0.287	-0.104

N=192. $^{*}p<0.1$, $^{**}p<0.05$, $^{***}p<0.01$.

- $\hat{\alpha}/bias$ ratio for pensions smaller than for earnings (but higher than 1 for job loss due to persecution for initial pensions).

Survey of Health, Ageing and Retirement in Europe

SHARE výsledky
Chudoba ve stáří a bydlení

Radim Boháček NHÚ AV ČR

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Chudoba ve stáří a bydlení

- Ekonomické problémy
  - Většina starších lidí v ČR (65%)

  - S vlastním bydlením

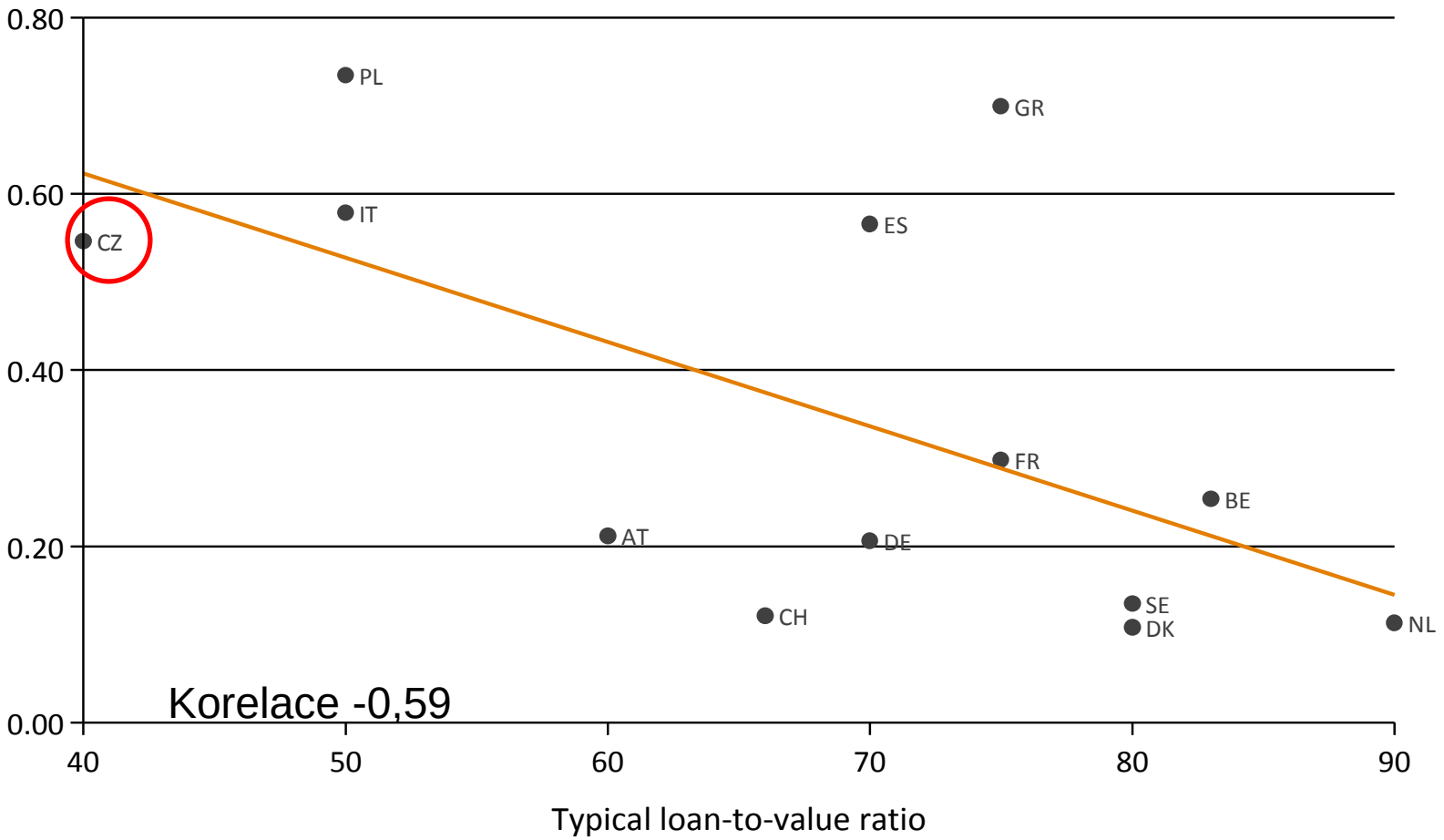
    ČR 55%

    PL 75%

    Skandinávie 10%

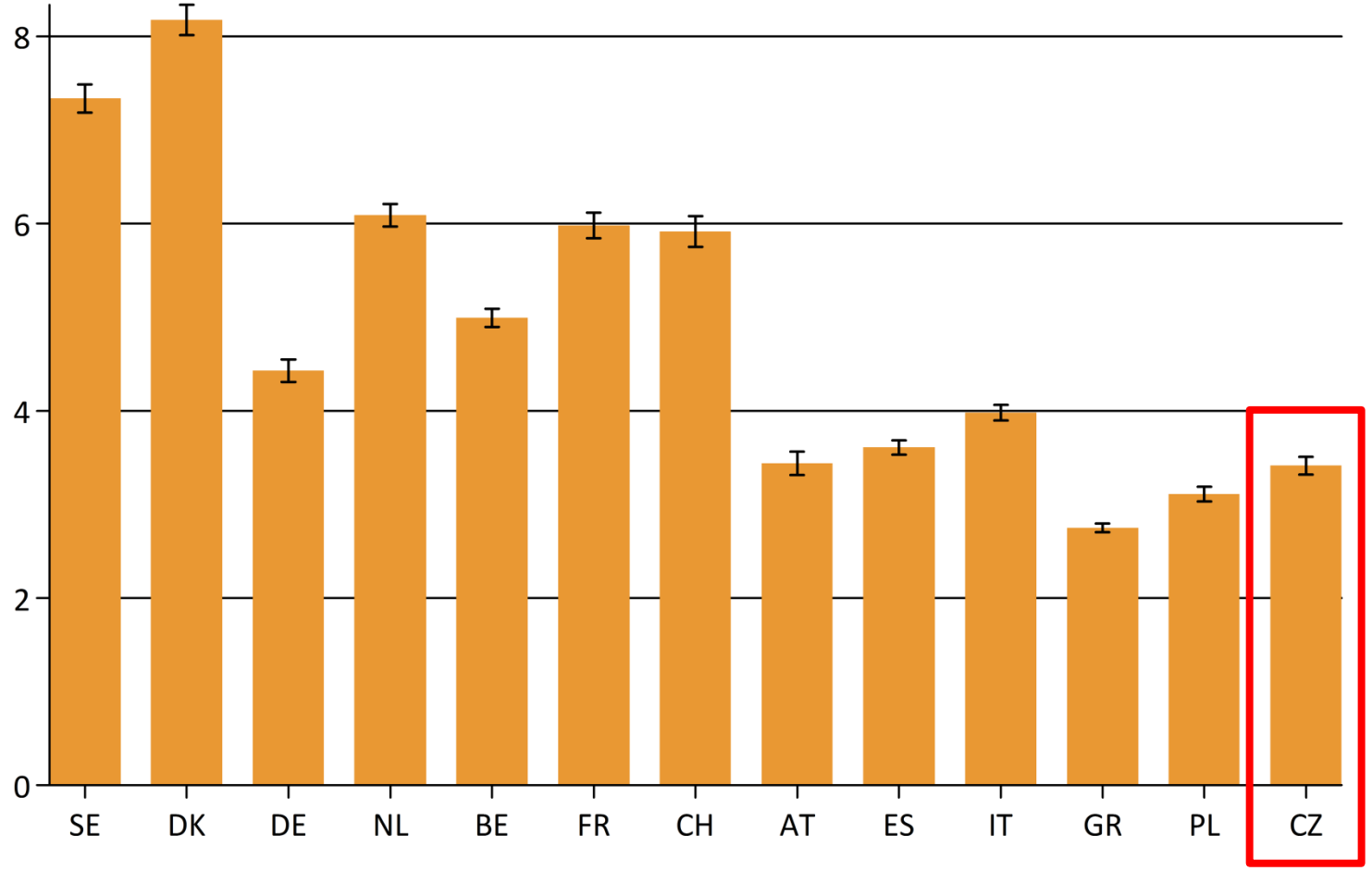
  - Finanční a hypotéční trh (kvalita, regulace)
  - Finanční gramotnost

% vlastníků bydlení s finančními problémy



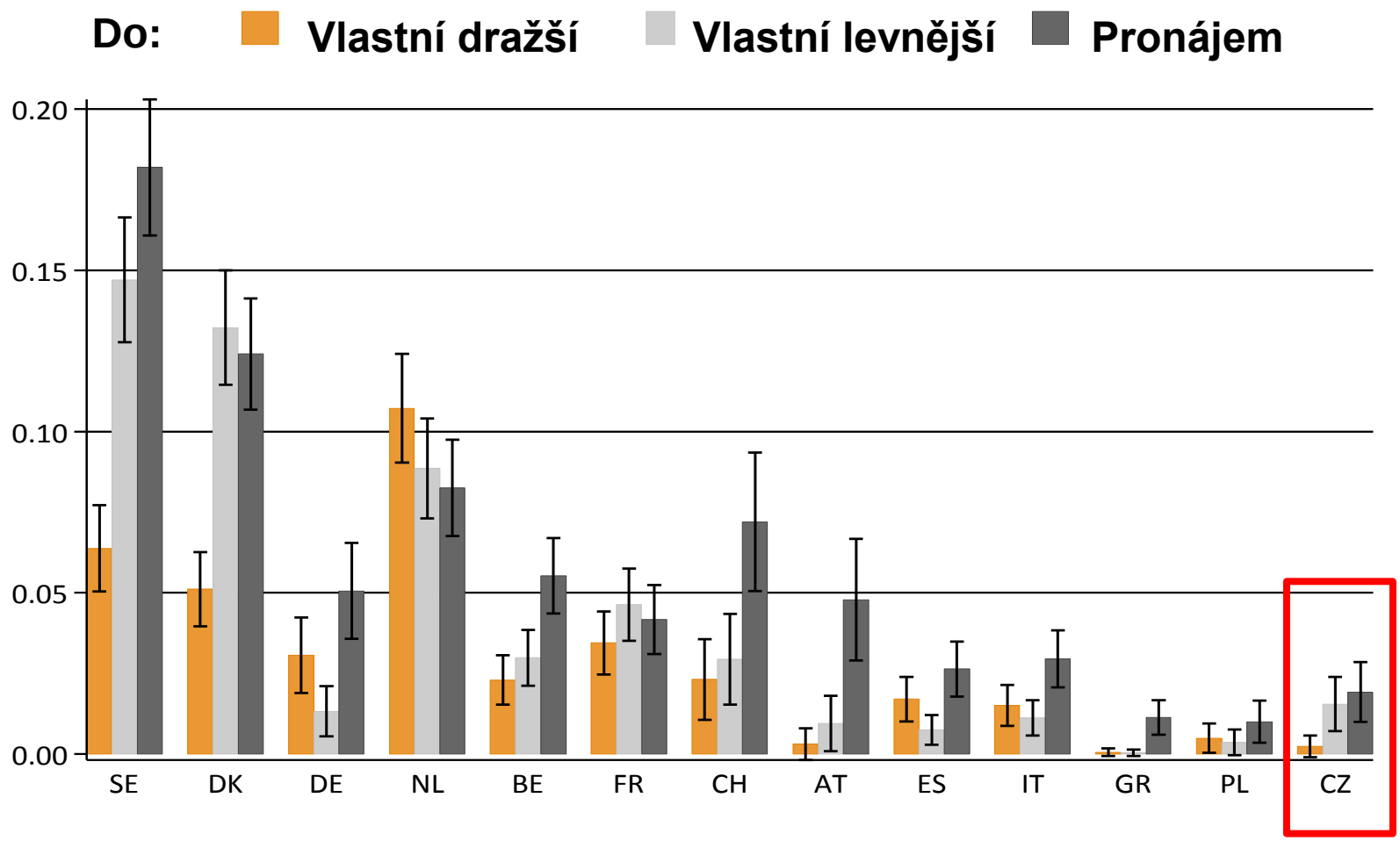
Poměr hypotéčního úvěru k zástavní hodnotě nemovitosti

Mobilita v bydlení



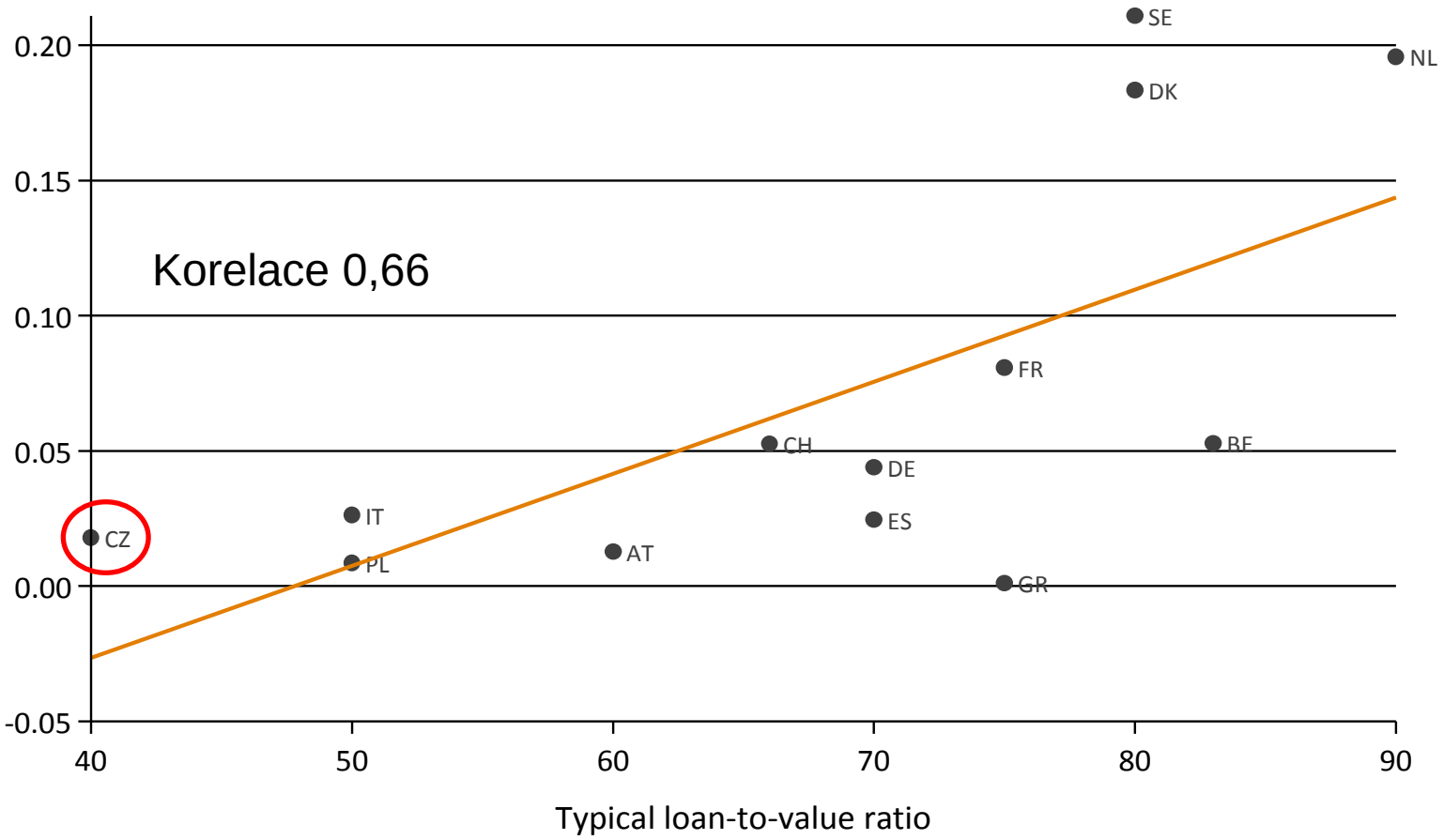
Počet hlavních residencí v průběhu celého života

Mobilita v bydlení (50+ let)



Počet transakcí na vlastníka, lidé 50+ let

Počet transakcí vs. úvěr/zástavní hodnota



Poměr hypotéčního úvěru k zástavní hodnotě nemovitosti

Česká republika

Hypotéční trhy – mobilita – chudoba
Home equity, trading down

Historie
Regulace bydlení a nájemného
Hypotéční trhy
Destinace
Finanční gramotnost

Literatura

Does Downsizing of Housing Equity Alleviate Financial Distress in Old Age?
Viola Angelini, Agar Brugiavini and Guglielmo Weber
SHARE First Result Book 2010

Survey of Health, Ageing and Retirement in Europe

SHARE výsledky
Mezigenerační solidarita

Radim Boháček NHÚ AV ČR

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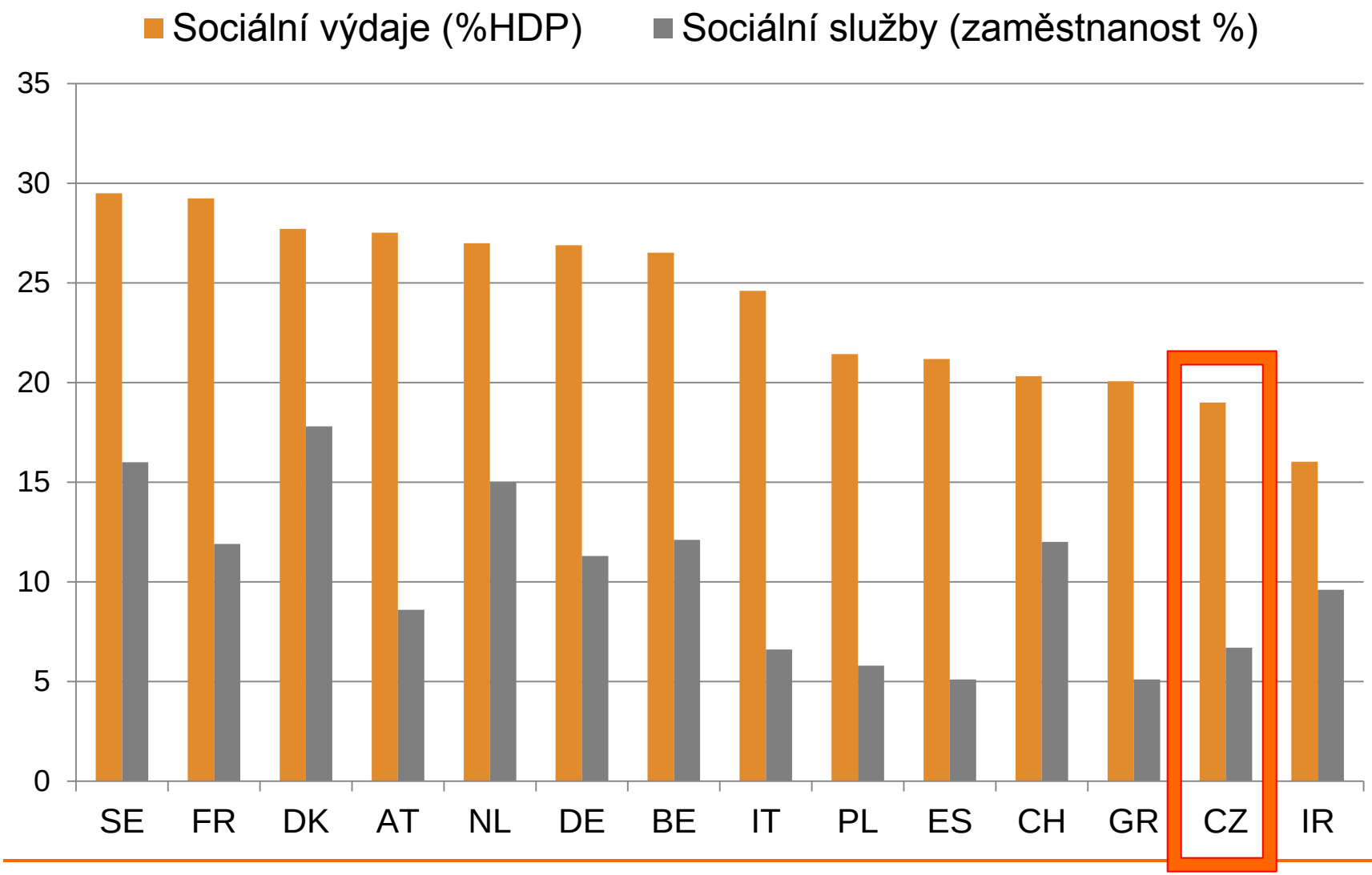
Mezigenerační solidarita

- Stárnutí populace
  - Demografické změny
  - Generační překryv
- Větší nároky na děti (podpora, péče)
- Větší potenciál pro rodiče (více zdravých let, penze)
- Státní politika
  - Více nároků a potřeb na péči
  - Podpora vyvážených mezigeneračních vztahů

Mezigenerační solidarita

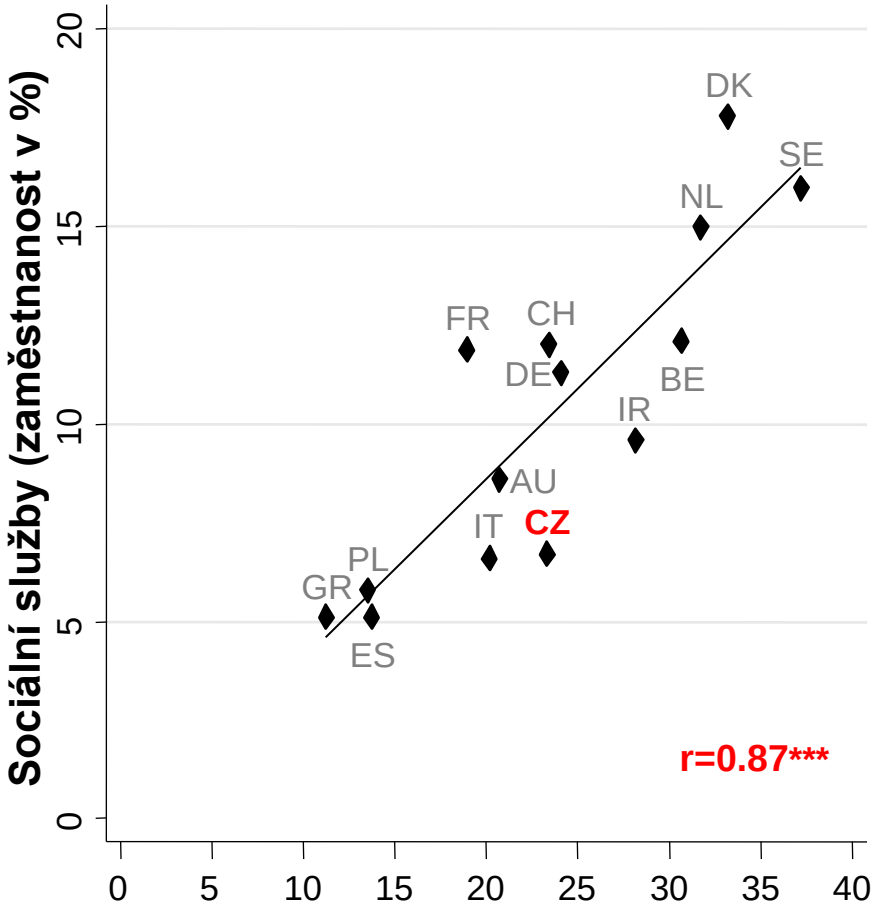
- Funkční solidarita
- Čas
  - Osobní péče a pomoc
  - Každodenní podpora: domácnost, dům, nákupy, doprava
- Peníze
  - Finanční transfery > 250 EUR / 5,000 Kč
- Věk: rodiče (64+) a dospělé děti (50+)
- Rodiče dětem / Děti rodičům

Státní sociální výdaje a služby

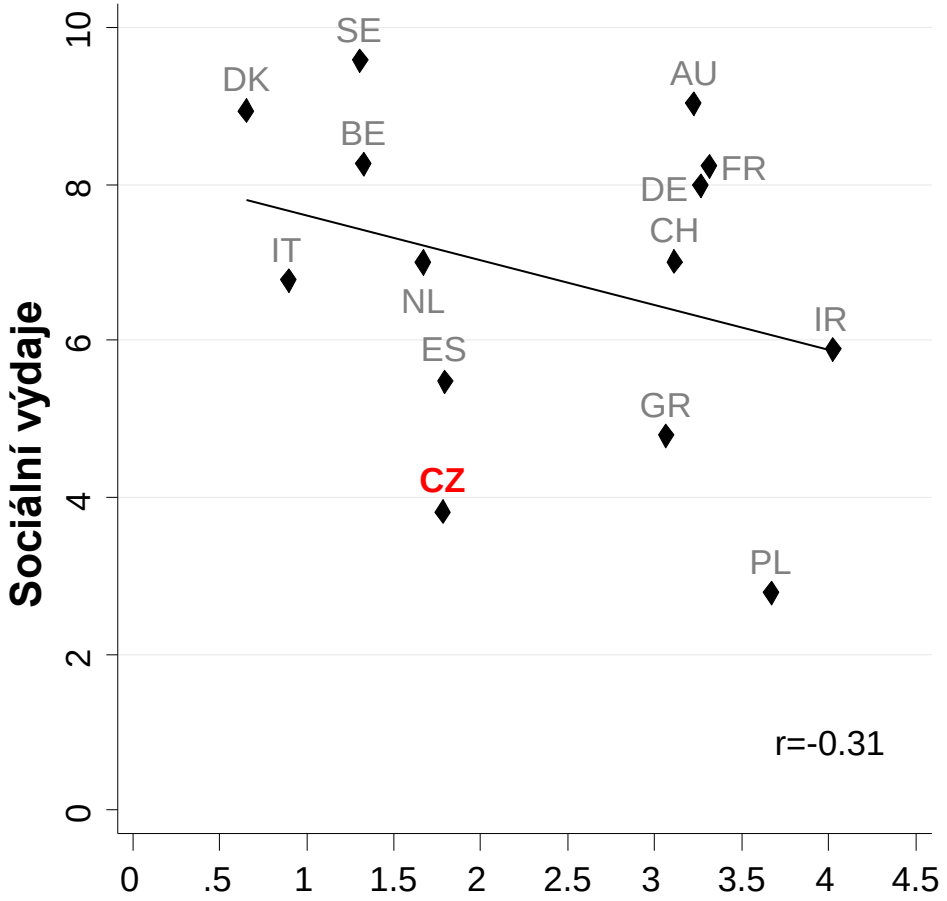


Státní sociální péče a výdaje

Děti rodičům



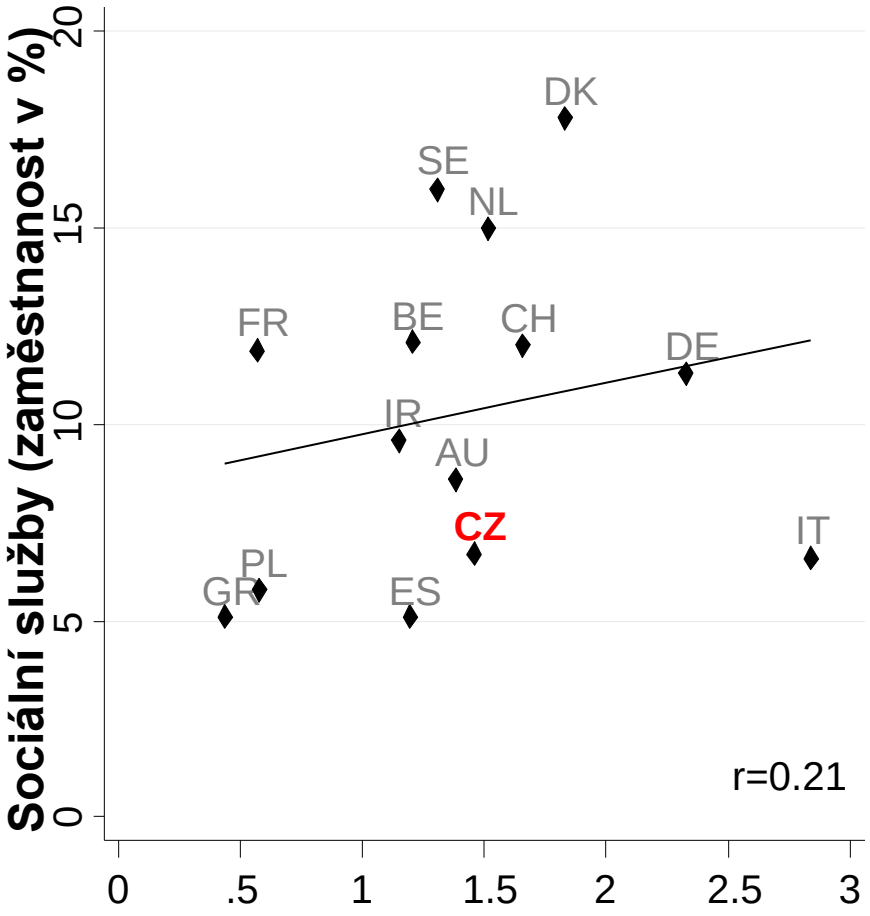
Pomoc: děti rodičům



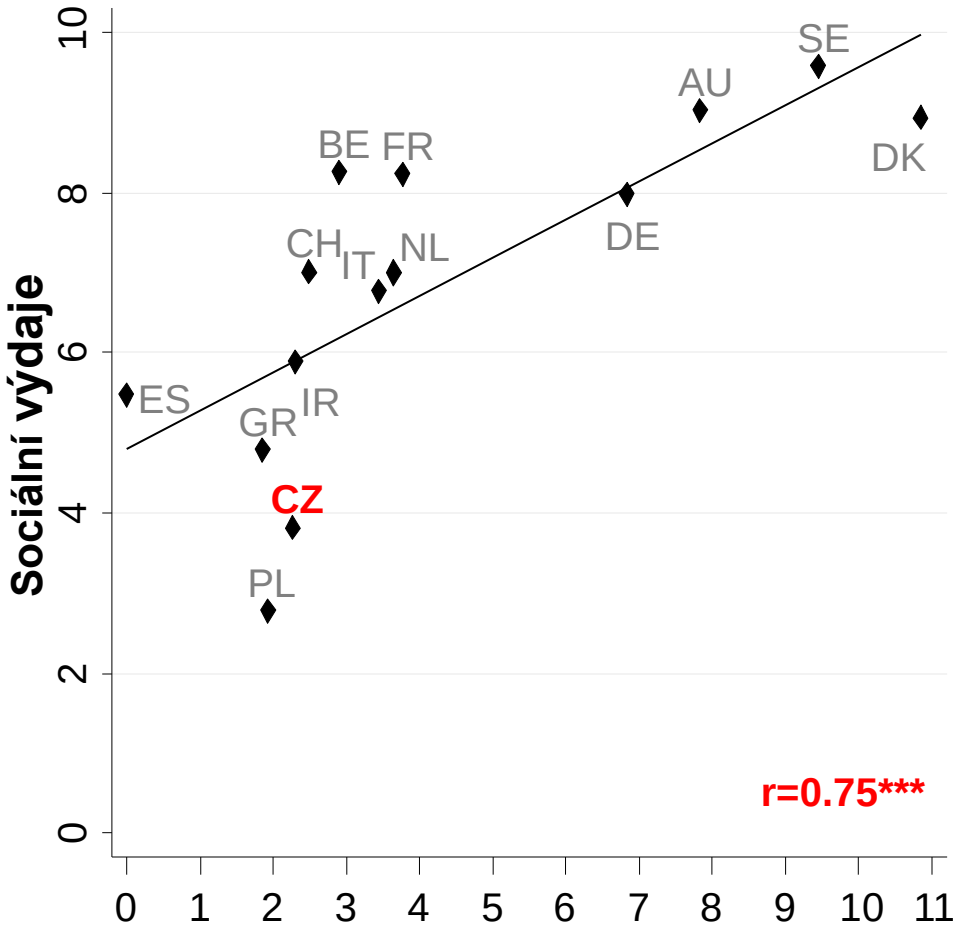
Peníze : děti rodičům

Státní sociální péče a výdaje

Rodiče dětem



Pomoc: rodiče dětem



Peníze: rodiče dětem

Analýza (odds ratio)

Stav a možnosti rodiče

	Děti rodičům		*Rodiče dětem*	
	Pomoc	**Peníze**	**Pomoc**	**Peníze**
Špatné zdraví	1.39***	1.28**	0.73**	0.85***
Věk	1.05***	1.00	0.92***	0.98*
Partner	0.37***	0.78	0.90	0.62***
Očekávané dědictví	2.33	0.45***	0.86	2.42***
Dary od rodičů	1.75***	1.43	1.12	1.41**

Analýza (odds ratio)

Stav a možnosti dětí

	Děti rodičům		*Rodiče dětem*	
	Pomoc	**Peníze**	**Pomoc**	**Peníze**
Dobré zdraví	1.18***	1.11	0.87	0.93
Zaměstnání	1.21*	0.97	0.76	1.27*
Migrace	0.65*	3.38***	0.38	1.00
Příjmy	1.26*	1.15	0.60	0.54***
Vzdělání				
střední	1.28**	2.38***	1.89	1.15
vysoké	1.53***	3.20***	3.27**	1.48**

Analýza (odds ratio)

Stav rodiny

	Děti rodičům		*Rodiče dětem*	
	Pomoc	**Peníze**	**Pomoc**	**Peníze**
Počet dětí	0.89***	0.83**	0.75**	1.05
Počet sourozenců	0.86***	0.96	0.95	0.92**
Vzdálenost od rodičů	0.58***	1.17	0.66***	1.03

Nejvíce dcera - matka

Analýza (odds ratio)

Welfare state

	Děti rodičům		*Rodiče dětem*	
	Pomoc	**Peníze**	**Pomoc**	**Peníze**
Sociální služby	1.19***	---	1.13***	---
Sociální výdaje	---	0.82**	---	1.39***

Výsledky: Sociální stát vs. pomoc v rodině

- Vyšší státní podpora (peníze)
  - Crowding out: *nižší* finanční transfery *rodičům*
  - Crowding in: *vyšší* finanční transfery *dětem*
  - Sociální stát umožňuje rodičům podporovat děti
- Větší sociální péče (čas)
  - Crowding in: *více* osobní péče *rodičům*
  - Stát poskytuje náročnou a intenzivní péči
  - Rodina poskytuje čas a méně náročnou péči
  - Optimální specializace?

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SHARE výsledky
4 mýty o seniorech

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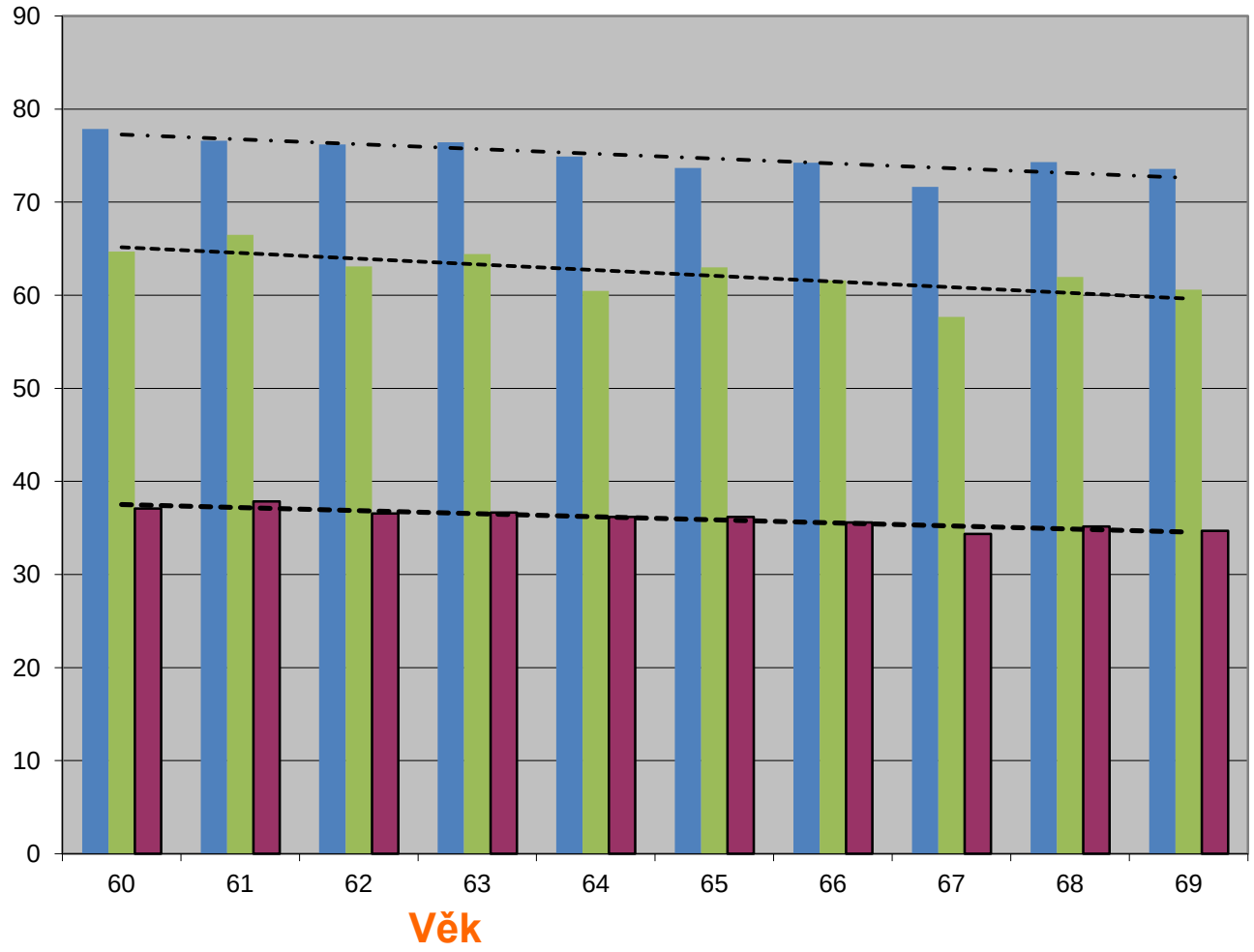
4 mýty o seniorech

- Špatný zdravotní stav
- Klesající produktivita práce
- Staří berou práci mladým
- Odchod od důchodu je prospěšný

Špatný zdravotní stav



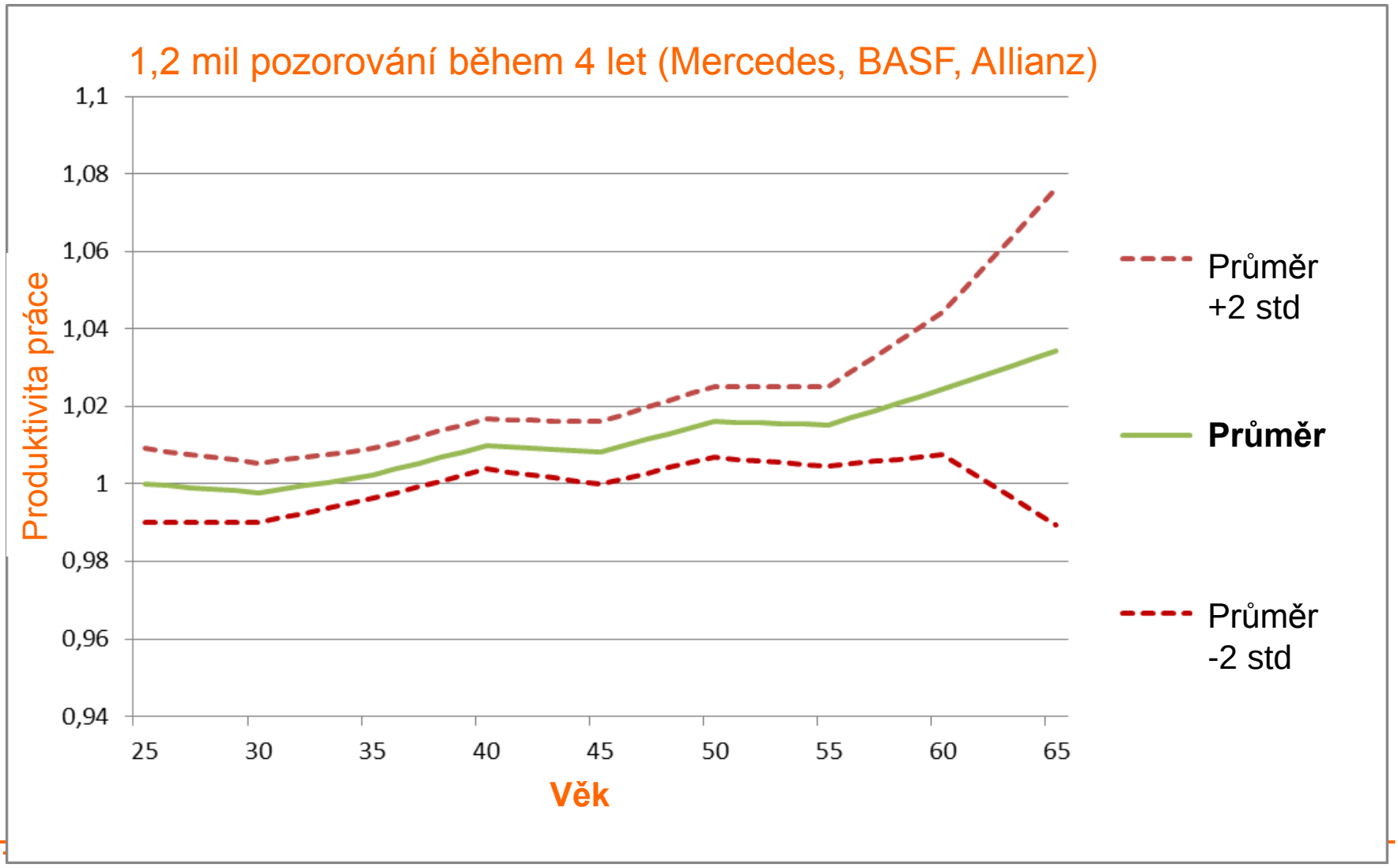
Zdraví

Subjektivní
vynikající, velmi dobré a dobré

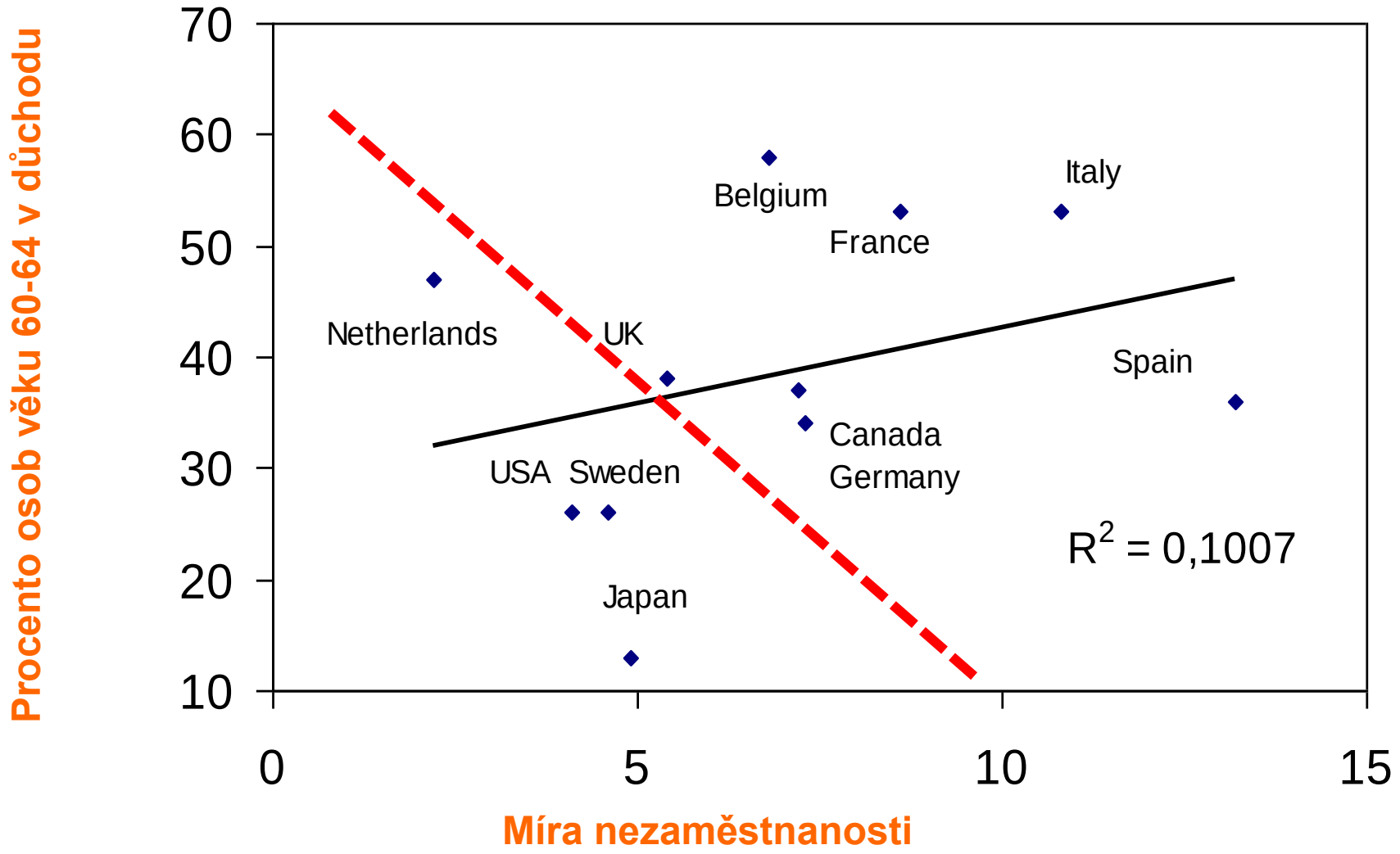
Funkční
bez zdravotního omezení

Objektivní
měření síly stisku ruky v kg

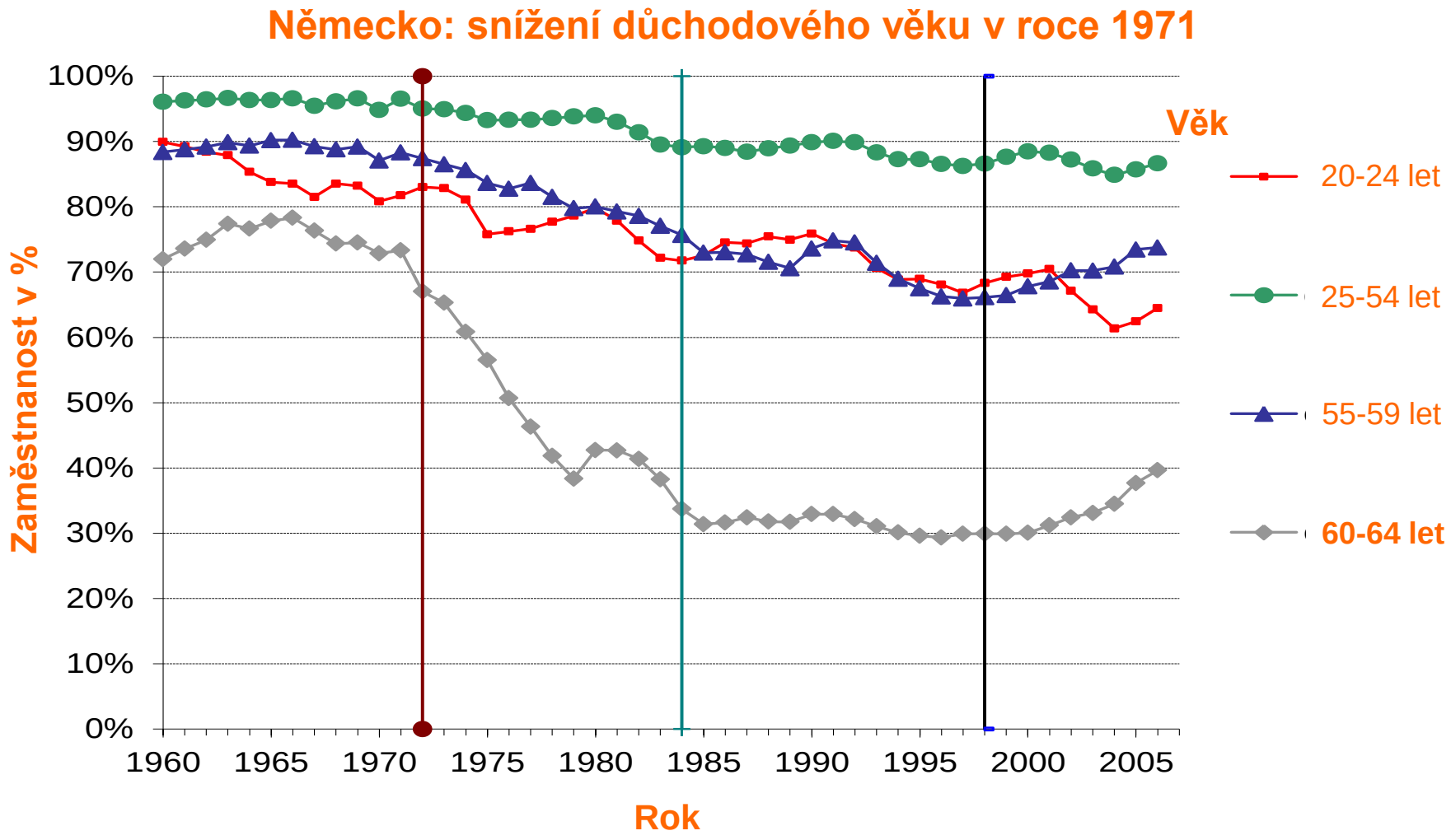
Klesající produktivita práce



Staří berou práci mladým

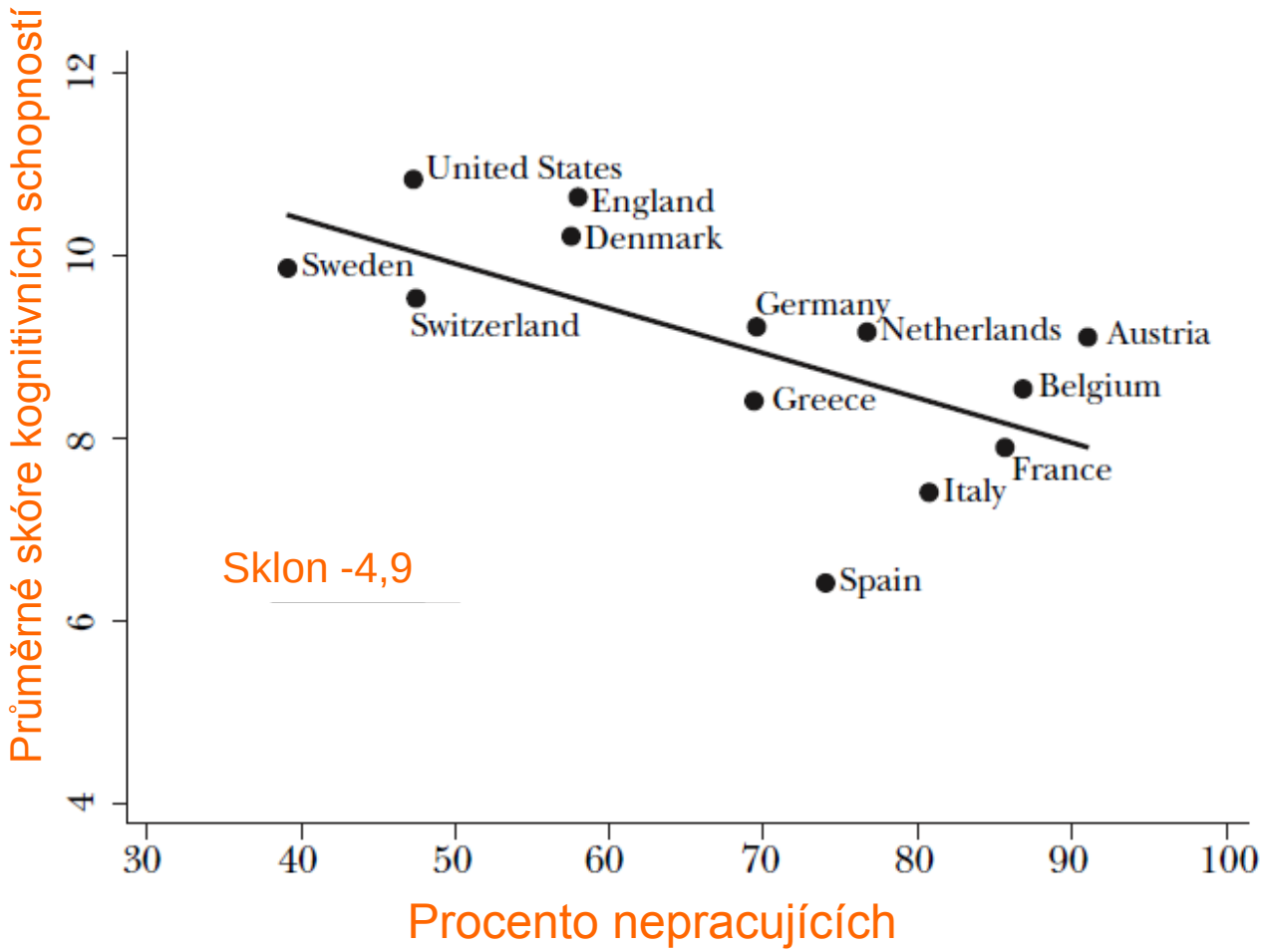


Staří berou práci mladým



Odchod do důchodu je prospěšný

Kognitivní schopnosti (muži a ženy 60-64 let)



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SHARE výsledky
Odchod do důchodu

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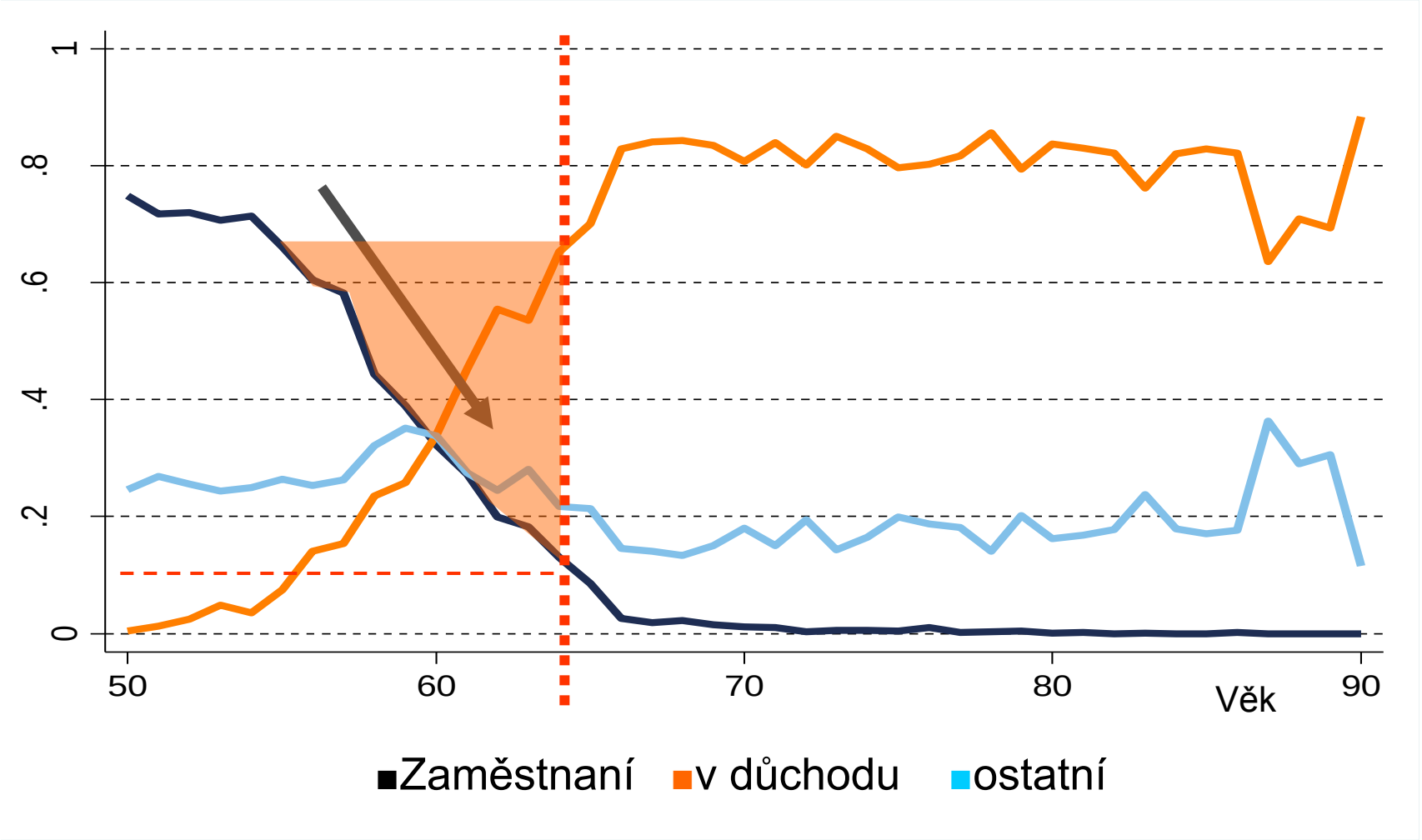
Zaměstnanost



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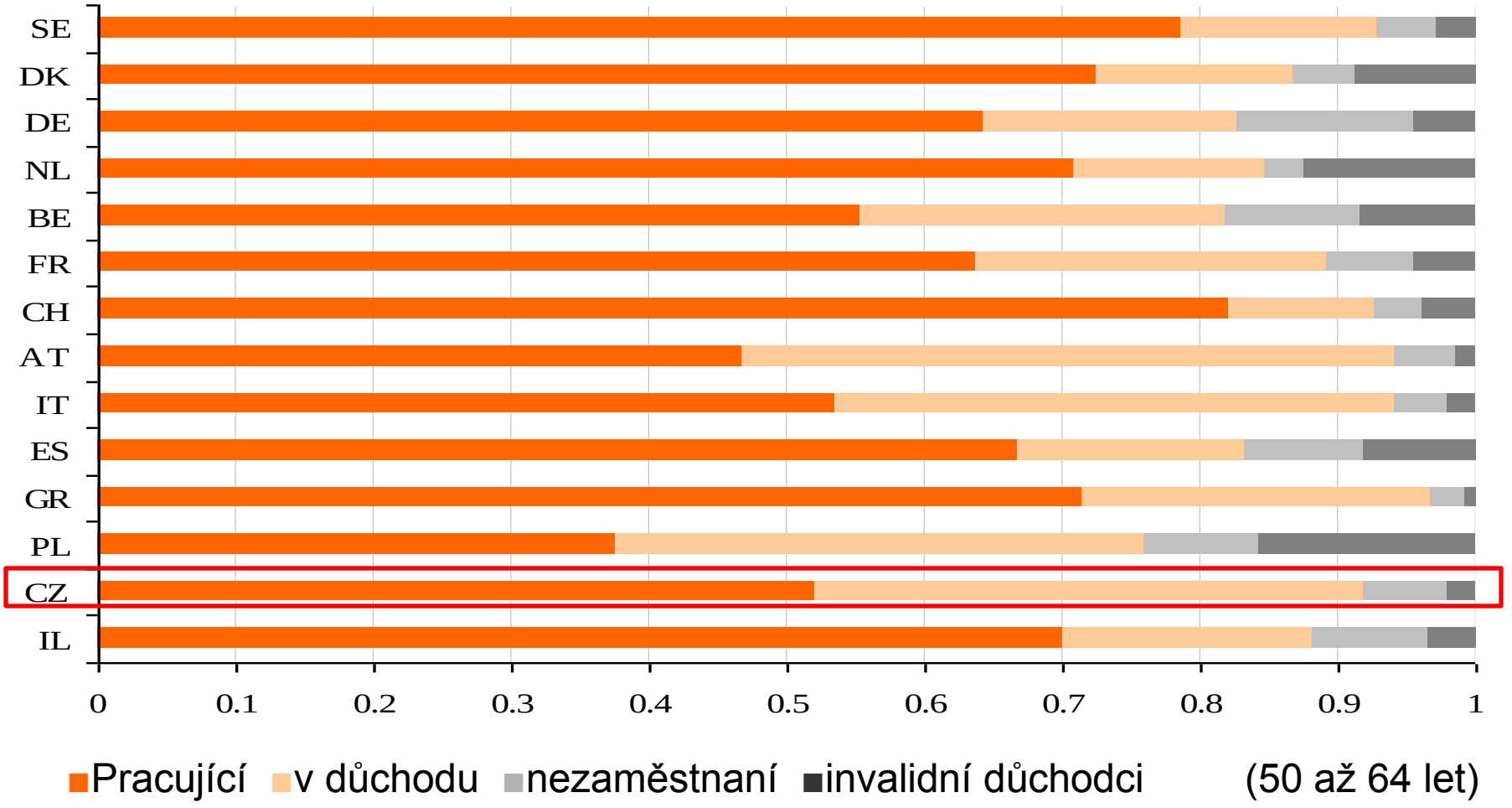
Průměrný věk odchodu do důchodu

	Průměr	Medián
Česko	57	57
Itálie	57	58
Rakousko	57	58
Polsko	57	57
Řecko	59	60
Francie	60	60
Belgie	60	60
Německo	61	61
Španělsko	61	64
Nizozemí	62	63
Švédsko	62	64
Švýcarsko	63	63
Dánsko	63	65

Ekonomická aktivita „fungujících“ lidí



Nevyužitá kapacita

- Pobídky k předčasnému odchodu do důchodu zapříčiňují brzký odchod z pracovního trhu a nevyužitou kapacitu pracovní síly
  - ČR: 41% „fungujících“ osob ve věku 50-64 let nepracuje
  - Rakousko 55%, Itálie 48%, Belgie 45%
  - Švýcarsko 18%, Švédsko 21%

ČR a Švédsko: odchod do důchodu

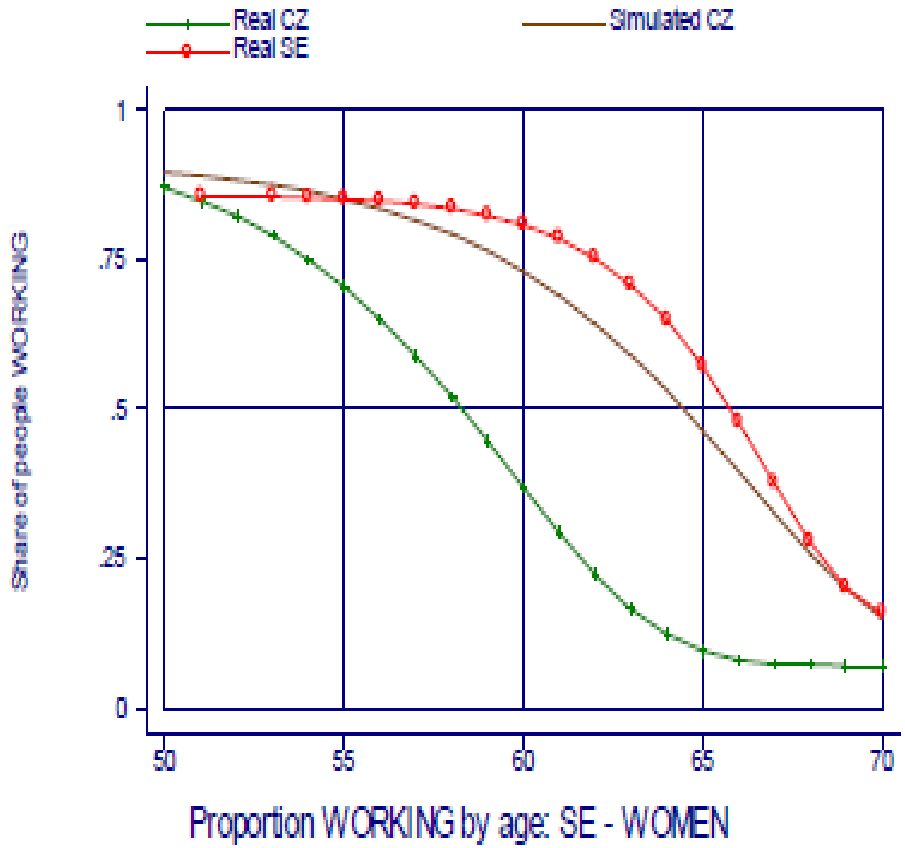
- Hypotetický přenos demografických charakteristik české populace do Švédska

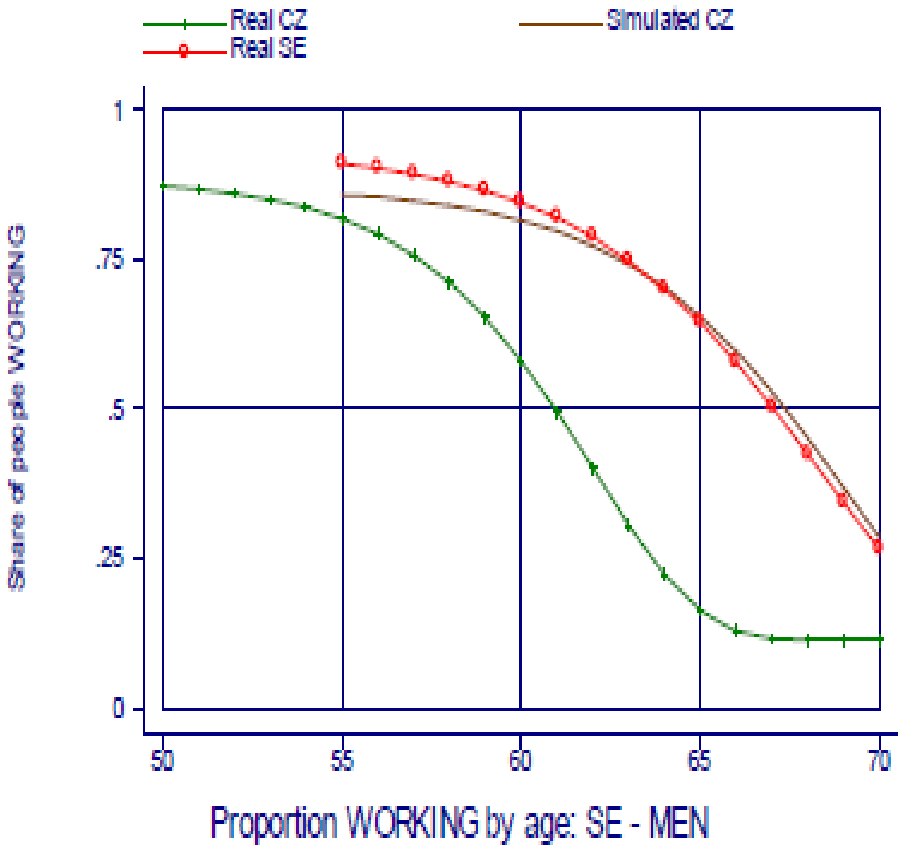
$$E_i = A + DEMOGRAPHIC_i * B1 + HEALTH_i * B2 + AGE_i * B3 + e_i$$

- Charakteristiky
  - vzdělání (nízké, střední, vyšší)
  - profese (specialisté (ISCO 1, 2; služby; manuální)
  - rodinný stav
  - děti (0,1,>1)
  - zdravotní ukazatele

ČR a Švédsko: zaměstnanost

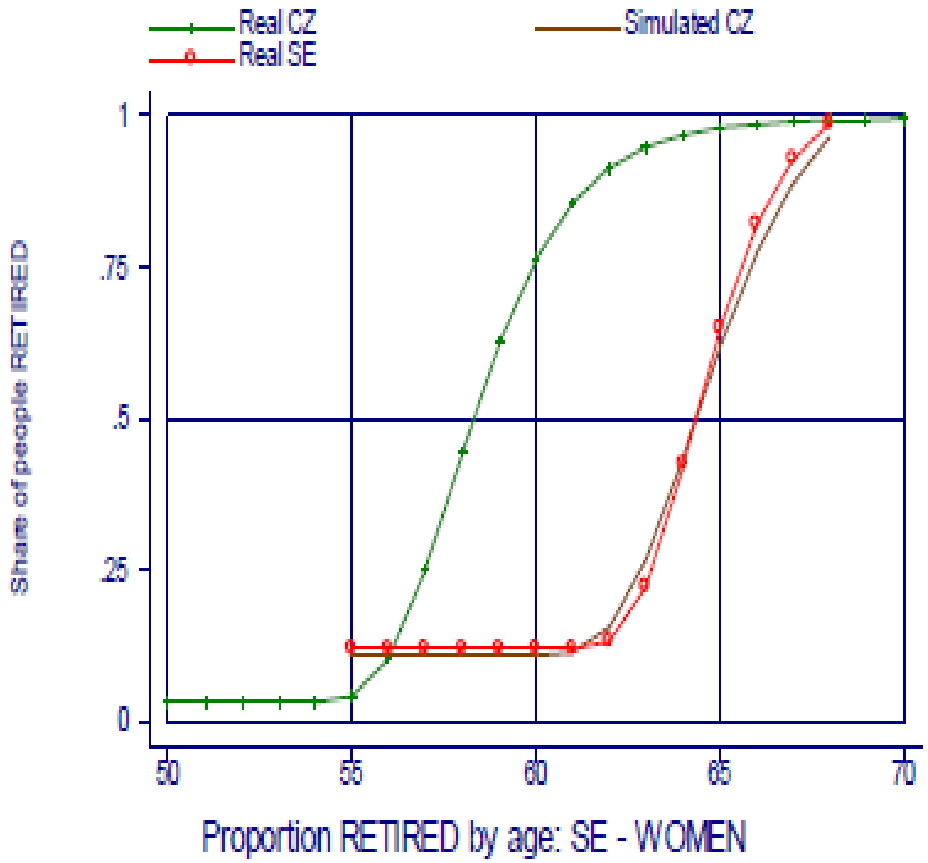
Employment probabilities in the Czech Republic and Sweden in 2013

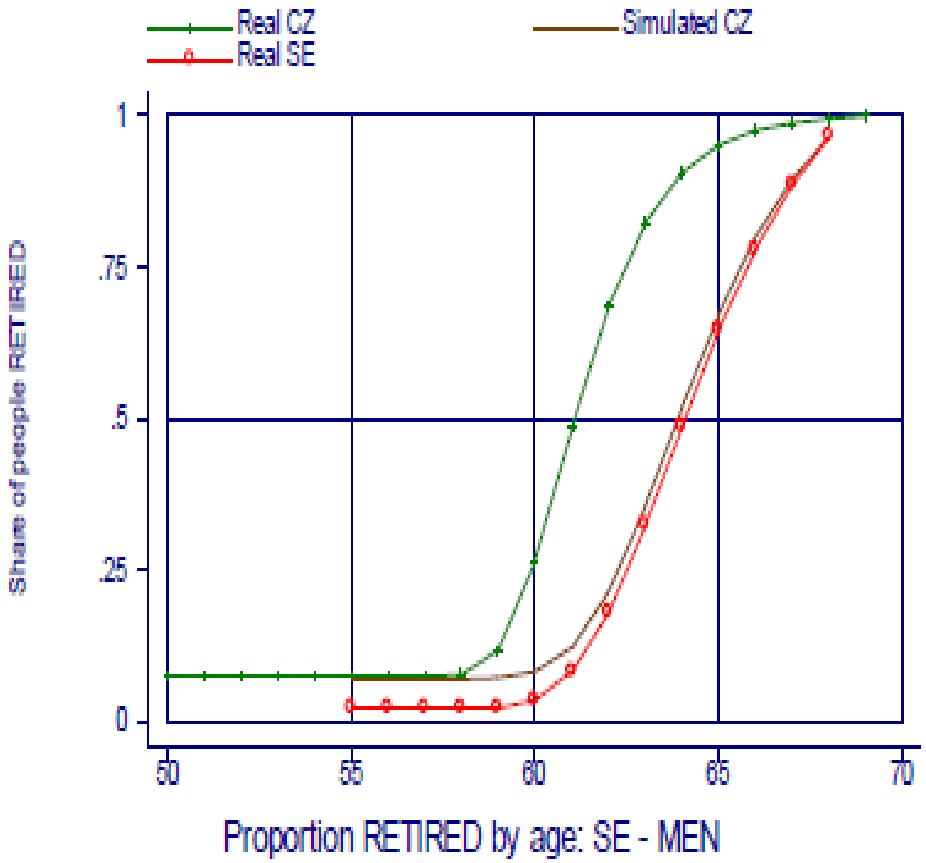




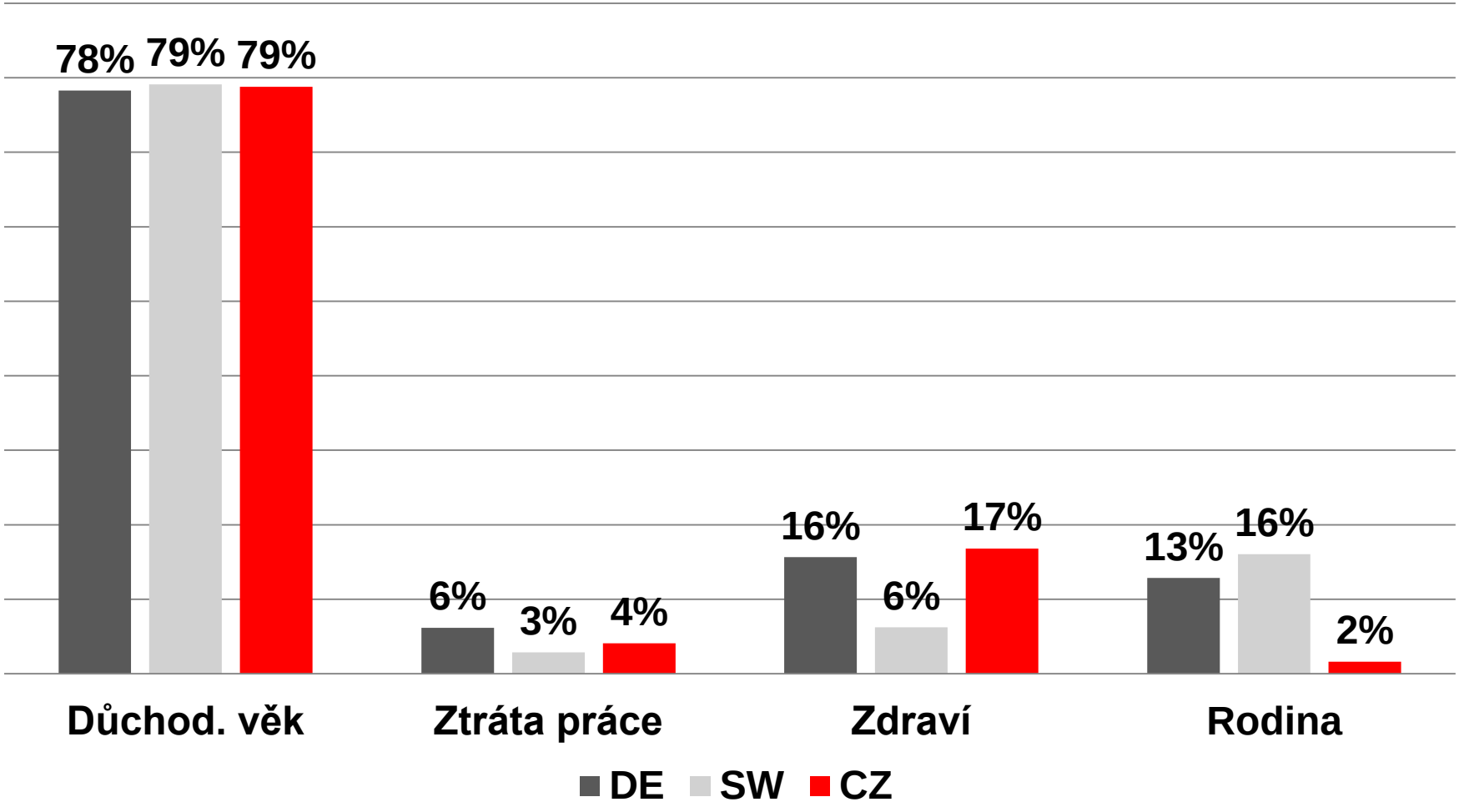
ČR a Švédsko: odchod do důchodu

Retirement probabilities in the Czech Republic and Sweden in 2013

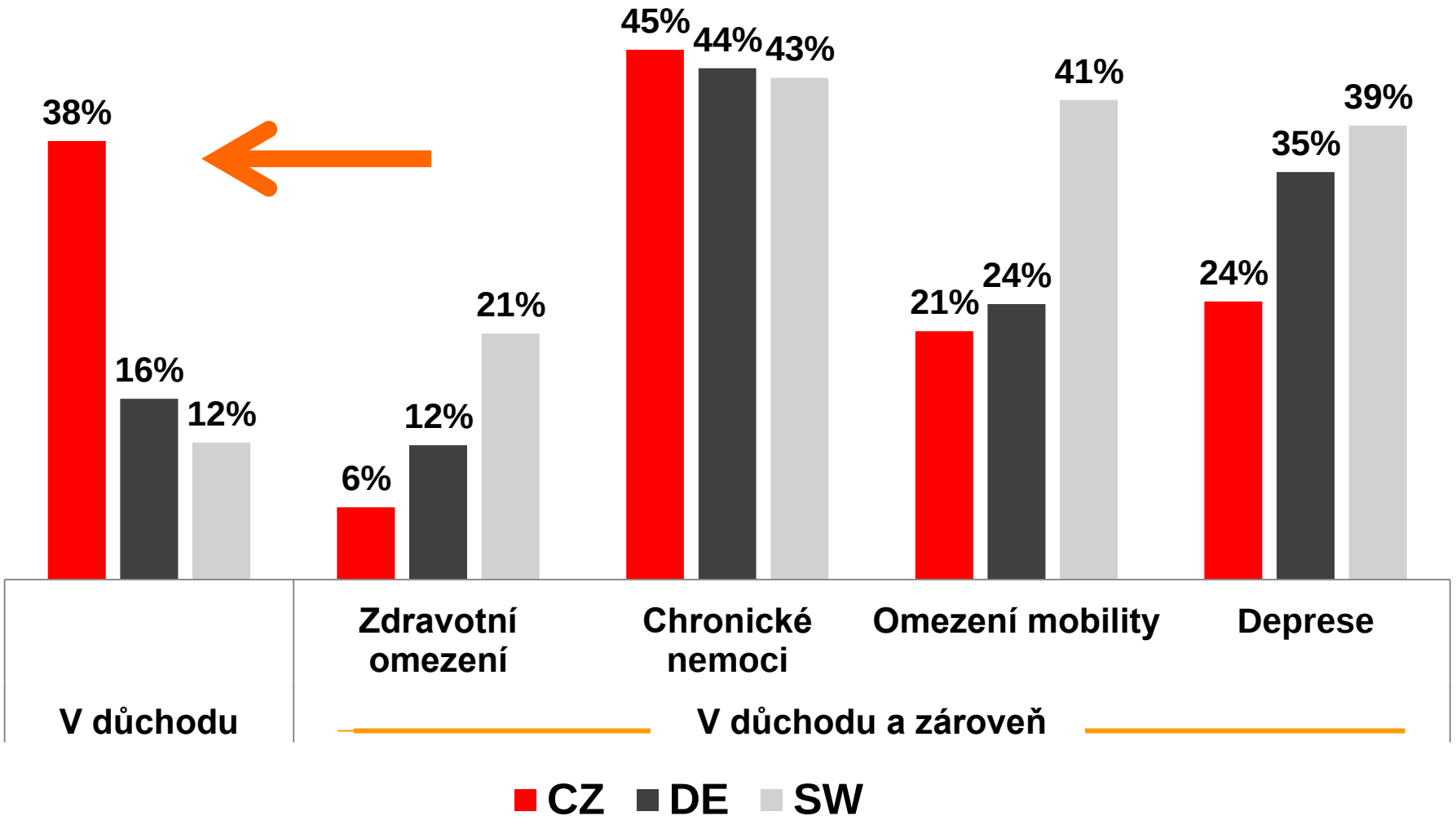




Důvod odchodu do důchodu



Zdraví: důchodci ve věku 50-64 let



ČR a Švédsko: odchod do důchodu

- Malý vliv: Demografické charakteristiky českých seniorů
- Velký vliv: nastavení podmínek odchodů do důchodu (standardní a předčasné)
- Tranzitivní generace
- Konvergence k EU