

Social housing in the Czech Republic

The impact of implementation
of affordable and social housing
on women threatened by poverty

Kateřina Kňapová



ALTERNATIVA
50+



This publication was produced under the project „Through improvement of anti-discriminatory and social legislation towards benefits for vulnerable women“. The Project is being supported by the Open Society Fund Prague from the Let's Give (Wo)men a Chance programme, financed from Norway Grants. With Norway Grants, Norway contributes towards a reduction in economic and social disparity and the strengthening of mutual cooperation in Europe. It promotes, above all else, environmental protection, research and scholarships, civil society development, health care, children, gender equality and an improvement in the efficiency of justice. The Let's Give Women a Chance programme promotes equal opportunities for women and men both in their work and personal lives as well as prevention and help for victims of domestic and gender-based violence in the Czech Republic. It is operated by the Open Society Fund Prague, which has been developing values of open society and democracy in the Czech Republic since 1992

First published by Alternativa 50+, 2016

Originally published in the Czech Republic by Alternativa 50+ in 2015

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ISBN 978-80-88155-03-4

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Praha 2016

1 What is social and affordable housing?

- The purpose of social/affordable housing is public good.
- The goal is wider offer of housing for people threatened by loss of housing, socially excluded or people who spend high percentage of their income on housing.
- Social/affordable housing is created and/or operated with the use of public funds.
- Social/affordable housing is granted based on social criteria.

2 Households and housing in the Czech Republic

The EU-SILC survey shows that the most common type of household consists of two adults without children (1/3 of all households, approximately 1.3 million). **For the topic of social housing, however, the second most common household type is crucial – households of women living alone (16.5 %, which makes around 708 thousand).** There is around 226 thousand more households of women living alone compared to households of men living alone and it is this group for which the system of social housing would be very important. It is also necessary to mention the numbers regarding single parents living with children which make up 4 %, or 170 thousand households (Šimíková and Vyhlídal, 2015).

While for households with two adults, be it with children or without, the housing expenses make up more than a third of income in less than 20 % of the cases, for single adult households, the percentage of income spent for housing expenses is much higher – **it is the biggest burden for single women living alone** (for a third of them, housing expenses represent more than 40 % of their net income), and also for single parents living with children. If we compare households of solitary men and women, we can observe an obvious disparity that leaves women in much worse position – while for men, housing expenses represent 30 % or less of their income in more than 60% of the cases, for women, it is only 40%. Women living alone are also eligible for housing allowance more often (they make up about a fifth of all eligible recipients).

3 Vulnerable groups of women and housing

This chapter focuses on detailed analysis of the situation of four groups of women threatened by the loss of home that the author considers the most vulnerable. These are: **solitary female senior citizens, self-providing mothers, homeless women** (without a home or living in a homeless shelter), **women living in emergency housing, women threatened by abuse, caregiving women and women over 50 years of age.**

3.1 Factors raising the threat of loss of home specific for women

Women are by default threatened on the housing market in connection with their **income that is lower on average.** Among other factors, the unfair remuneration is caused by the fact that women are primary caregivers in Czech society, which is reflected in their own priorities regarding employment and in prejudices that they face on the labour market. The care throughout their life is manifested in pension which is lower and leads to threat of poverty and threat of loss of home in old age.

Women in Czech society also find themselves in situation negatively influencing the economic situation of their households, leading to poverty, significantly more often – such as leaving an abusive partner or being the sole provider.

Lower income is of course also reflected in threat of loss of home that becomes even more acute with the lack of systemic solution, e.g. in the form of social and affordable housing. Emergency housing or ad hoc shared housing, or co-housing with extended family (which is often a symptom of the so-called hidden homelessness) does not represent a systemic solution to the troubling housing situation.

3.2 Female senior citizens living alone

In the Czech Republic, according to the European SILC Survey 2013, there were more than **708 thousand households of women living alone; half of these** are **households of senior citizens.** Because of demographic trends, this number is likely to rise in time.

Among European countries, the Czech Republic is the country with the highest rate of women among senior citizens (above 65 years of age) living in poverty.

Women make around 56 % of all people above 65 years of age, but 87 % of all people above 65 years of age living in poverty are women. (Government Office, 2011: 42). One of the reasons of worse life conditions of seniors who live alone is the so-called **pension gender gap** – gender-based differences in the height of pension of males and females. The statistics clearly show that since 2000, the gender gap is widening further. In 2014, the **average pension of females was 10,050 CZK** and for males 12,259 CZK, which means a 19 % difference. In 2014, 17,177 women were eligible for pension lower than 5,000 CZK/month, in the case of men; it was just 7,366 pensioners with such a low pension (ČSSZ, 2014).

We can assume that these differences will further grow in the recent future. This growth will happen mostly along with the growth in numbers of pensioners whose pension will be largely influenced by the basis for calculation and by number of early retirements which contributes to significantly lower the amount paid as pension.

The inequality in pensions between male and female recipients is not caused only by the gendered differences in salaries, which is around 22 % in the Czech Republic, which is one of the highest numbers in EU (the average is 16.4%). It is mainly women who is facing **disadvantage on the labour market** for their whole lives in connection with care-giving to **relatives** (children and later senior relatives), which negatively impacts their career opportunities, salary and pension.

(Dudová, 2015; Křížková, Maříková and Hašková, 2011; Stark, 2005). Women also more frequently work part-time and have higher unemployment rate. Another obstacle is return to employment after maternity leave. Even discrimination of people over 50 years of age is specifically affecting women. The situation on the labour market is not favourable for people approaching retirement age. Loss of employment and low chances of finding new job amount for 40 % of decisions to retire early.

Low income and relatively high housing expenses are a crucial factor contributing to the threat of loss of housing or social exclusion. Women living alone spend on average 34.6 % of their net income on housing, water and energy bills which is almost 7 % more than in the case of single-male households. We can argue that female senior citizens have 6,573 CZK left for living. This leads to saving on such important items as food, medicine or medical care. (Sýkorová, Nytra and Tichá, 2014; Vidovičová, Galčanová, Petrová Kafková and Sýkorová, 2013).

Senior homes are too expensive for part of the female senior citizens, but they are also often not available in the given locality. This might lead to separation from the family which has a negative impact on psychical health and quality of life of senior citizens. The social housing act is therefore an important step on the way to improve the situation.

3.3 Self-providing mothers

According to European SILC survey, there were around 165.4 thousand households in the Czech Republic with children provided by a single parent, **in 90%, the mother** (ČSÚ, 2015a). **Approximately 1 in 7 households in the Czech Republic is a household of self-providing parent.**

The fact that it is mostly a female-provided household is influencing the income of these households. **Average salary of Czech women** is approximately **20 % lower** than income of men; women are also disadvantaged on the labour market in connection with the care for children. The living standard of single-parent families is lower compared to families with two parents in the long-term. **31.7 % of families with single parent are threatened by poverty** compared to 5.9 % of families with two adults and one child and 7.8 % of families with two children (ČSÚ, 2015a). Single parent families with two or more children are threatened by poverty in 43.8 %. Single parent families are also more often suffering material deprivation¹: 21.7 % of the families compared to 5.6 % among families with two parents. 54.6 % of single-parent families have hard time living on the budget compared to 28.9 % of families with two parents. **The single provider** of families with one parent and dependent children **is a woman in 90 % of the cases**, according to 2012 data (ČSÚ, 2015a).

Single mothers are more often employed, but also more often unemployed compared to mothers in families with two adults. Single-providing mothers are highly motivated to work, because their families completely depend on their income. On the other hand, they are more vulnerable on the labour market (they are less disponible and flexible for the potential employer because of the dependent children, they often have lower level of education and social capital) and are often resorting to precarized labour, or insufficient labour (also in Hašková, Dudová, Křížková, 2015).

Single mothers (or parents) are not advantaged in the current social security system in any way. Social policy helps them in the same way it does other vulnerable individuals and families – only when their income oscillates around living wage (or below it). Recently, most of the

1/ Material deprivation refers to a state of economic strain and durables, defined as the enforced inability (rather than the choice not to do so) to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears (mortgage or rent, utility bills, hire purchase instalments or other loan payments).

benefits provided to single mothers were cancelled. There is only **one remaining benefit, which is eligibility for longer support when caring for a sick child** (7 days longer). Single mothers also can't be sent to business trips without their previous agreement if they have a child under the age of 15 – but it is unclear to what extent this measure is actually used. **Parallel to cancellation or cuts of most of social security payments, other benefit was cancelled – eligibility for kindergarten. Most kindergartens were accepting children of single parents prior to children with two parents. With the alarmingly low capacities in preschool institutions in the Czech Republic, the situation of single parents has gotten significantly worse.** If the parents can't find a spot in preschool institution for their children, they cannot return to their previous employer after the three years of parental leave, they lose the claim to their job and their families find themselves without any work-related income. The lack of available care for their children leads them to jobs that are short-term or insecure and are low-paid. The solution would be setting up eligibility for preschool institution ideally from 1 year of age on for all children (along with financial and geographical availability and sufficient quality of such institutions).

Key role in the state support of families is currently played by tax benefits. The families of single parents are disadvantaged by the fact that many benefits aimed at families with two adults are often unavailable for them in reality or are not an advantage for them. The alimony from the other parent is very low on average in the Czech Republic, and it is very hard to force the parent to pay it. Most of the direct and indirect costs connected with caring for the children are therefore up to the parent that is taking care of the children, mostly mothers. There is still no clear definition on how much the alimony for the child should be. The amount depends either on the agreement between parents, if they cannot agree, the court determines it. The court evaluates social conditions of both parents and sets an individual amount. In 2010, the Ministry of Justice started using charts according to which the alimony for one child should be at least 11 % (for children under 5 years of age) and maximally 25 % (for children over 18 years of age), but the judges can disregard these charts. The NGO Aperio which works directly with single parents reports that the most common amount of alimony is between 2,000 – 3,500 CZK per month, which is in accordance with the often cited amount of average alimony of 2,931 CZK in 2013. Aperio also warns that setting up the alimony is unpredictable. According to Executors Chamber estimations from 2014, the set amount of **alimony is not paid by up to 140 thousand people and up to a third of people who pay alimony do not pay it regularly.** The eligible parent's possibilities to push for the payment are very limited for many reasons. The solution might lay in setting up the advanced alimony payment. **The amount paid as compensatory alimony should at least cover the basic needs of the child.** Advanced alimony payment should be provided in the cases where the amount is set in court or by agreement, is not paid at all or only partially, and the eligible parent is claiming the alimony (SEEMANOVÁ, KODYŠOVÁ, 2014). **The advanced alimony payment will be paid by the state and it will be state's responsibility to claim the money from the parent that is not willing to pay, because it possesses means to force them to do so and solve the situation at hand.** The advanced alimony bill was presented for approval couple of times in the Czech Republic (in 2001, 2005, 2007 and 2009), but without success so far. In December 2014, the government was presented the legislative intent of the Act.

The above described facts lead to households of self-providing mothers being more threatened by poverty than households with both parents – in the case of **families with two parents** the level of **threat of income poverty is on average 9 %** based on 2014 data, in the case of **families with one adult it is 31.7 %** on average. (ČSÚ, 2015b)

While families with two adults **spend less than a fifth (16.9 %) of their net income on housing, water and energy according to data from 2014, families with only one parent it is a quarter on average (26 %)** (ČSÚ, 2015b)

3.4 Homeless women and women in emergency housing

For women without a home and women living in emergency housing and similar social institutions is the topic of affordable housing probably the most crucial of all the groups. The most threatened by loss of home are: female senior citizens living on their own, self-providing mothers, women threatened or suffering domestic abuse and women after a divorce but also young women leaving orphanages and other children's institutions, female immigrants, women addicted to drugs, female prostitutes or gamblers (Hetmánková 2013).

3.4.1. Women on the street, women in emergency housing

- Among the homeless, only about **fifth** are females, often between **20-24 years of age** (ČSÚ, 2012; Kuchařová, Psychlová, 2015).
- However, women are often threatened by the so-called **hidden homelessness** – they stay in inadequate relationships out of fear of loss of home, they stay with family or friends, or start short-term relationships for the purpose of finding a roof over their head (Hetmánková 2013).
- Women threatened by loss of home often use the services of **emergency housing**. According to data from the survey of Kuchařová and Psychlová (2015: 25), **35% of emergency housing residents are adult women**, while 38 % are men and 27 % are children under 18.
- Women between 18-40 years of age are the ones most often living in emergency housing with another person, usually child or children.
- Most emergency housing facilities are in Moravian-Silesian region and Prague region, there is a total of 216 of them in the Czech Republic.
- **75 % of women** in emergency housing have experienced some form of **domestic violence** (Kuchařová, Psychlová, 2015: 44).
- Emergency housing is not for free in the Czech Republic which poses a problem for women with low income and mainly in the time when they are not eligible for any social security payments (Budinová, 2012).
- Because of the majority of men in emergency housing, women are often worried about their safety (Hetmánková, 2013).

3.5 Women threatened by domestic abuse

- A specific group of people threatened by insecure home and homelessness are women threatened by domestic violence or experiencing domestic violence.
- According to European FRA Survey, about a **third of Czech women** experienced some form of gender-based violence, according to Profem organization, it is up to **40 %, which makes up to 1.4 million women** that experienced domestic violence in their life (Kunc, 2012: 22)
- Apart from the fact that this kind of violence usually leaves physical and psychological marks, it also has negative economic consequences connected with the disadvantaged position of women on the labour market which is manifesting also in housing.
- The economic situation is worsened by the system of **alimony** in the Czech Republic which is usually quite **low (around 2000 – 3500 CZK)** and is, **in third of all the cases, paid irregularly, if it is paid in the first place.**
- It is important to note that victims of domestic violence often suffer from post-traumatic stress disorder and other problems connected to the violence which may complicate their chances on the labour market as well.

3.6 Women 50+

People over 50 years of age often face discrimination based on age and stereotypical preconceptions of employers, and not only in the private sector, but also in public administration. The most common stereotype is that they can't do the jobs properly, they are not innovative enough, flexible, dynamic and that it is not worth it to employ them because they only have a couple years left before retirement. These people are more often forced to leave their jobs and also have significantly lower chances of finding new ones. That has serious economic impact not only on their current economic situation, but also the future amount of pension. Many people 50+ who are unemployed long-term prefer early retirement which significantly lowers their pension for the rest of their lives.

People over 50 are often the ones taking care of their incompetent relatives. Women in age groups over 55 years of age are often unofficially doing the job of nurses and care-givers, which significantly lowers their employment rate – to 65.3 % in the category of 55-59 years and to 7 % in the category of 60+ years. But for men, employment rate remains as high as 82% in the 55-59 years category. Caregivers (mainly women) after 50 years of age have almost zero chance to return to work after they discontinue the long-term caregiving. If people in this age are caregiving instead of employment, it can also significantly lower their pension, because statistically, this is the age when people have the highest salaries in their career.

Problems:

- Discrimination on the labour market: On the job and when seeking employment
- Early retirement that is often involuntary and that is financially inconvenient
- Complicated return to work after (or during) longer period of caregiving – mainly in the case of multiple disadvantage (gender, older age etc.)

3.7 Female caregivers

The Czech Republic is a country with second highest rate of informal care in Europe (after Poland). Caregiving brings with itself significant decrease of standard of living, and not only during the caregiving, but also after the period – it is reflected in the amount of pension. 70-80% of all caregivers within a family taking care of senior relatives are female in the Czech Republic, in case of disabled relatives (seniors not included) 81%. Women also dedicate more time to caregiving and engage in different caregiving activities: Personal hygiene, food preparation and feeding or washing clothes. **The negative impact connected to long-term caregiving is stronger in case of women, and that is the case in all parts of the life cycle.**

Problems:

- Economic impacts of caregiving that contribute to bigger threat of poverty and job insecurity in the case of women
- Complicated return to labour market after (or during) longer period of caregiving – mainly in the case of multiplied disadvantage (gender, age etc.)
- Complicated balance of work and caregiving
- High level of economical inactivity of caregivers, mainly in the case of disabled children
- Higher unemployment of caregiving men and women
- Insecure/precarized employment in the case of caregivers
- Low security of a job, non-existent means and policies for job sustenance

- Complicated return to labour market after (or during) the period of caregiving
- Low pension of people who focused on caregiving in productive age (threatened eligibility for pension in the case of long period of caregiving and resulting pension insurance period not being long enough for eligibility)

4 The concept of social housing in the Czech Republic 2015–2025: brief summary from the female point of view

The concept of social housing in the the Czech Republic 2015-2025 (MPSV, 2015) is a strategic document that systematically deals with analysis and strategy of setting up the system of social and affordable housing. **The concept was approved by Czech government in October 2015.**

The concept deals in some chapters with the mentioned gender aspects of the problem, e.g. homelessness, but this dimension is not analysed throughout the whole document. To evaluate potential impact of the social and affordable housing in the Czech Republic on women, the most important is the strategical part.

The Concept supports anti-discriminatory approach in its principles: *„The system of social housing cannot support discrimination in access to specific elements of social housing. It is always necessary to consider individual situation of every individual who is eligible to access the system, mainly in regard to social situation and housing need. Discrimination on the basis of race, age, sex, sexual orientation etc. or on the basis of indebttness of the individual or household cannot create a barrier complicating access to the system.“* (MPSV, 2015: 118)

A positive feature of the Concept is that it unifies the system of social housing and defines target groups, that will be eligible in some way to access the system. The Concept defines what is social housing in the Czech Republic, specifies the main providers (cities and municipalities) and strengthens the position of municipalities in the process of choosing the providers of social housing.

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About Alternativa 50+

Alternativa 50+, o.p.s., founded in 2008, is a non-profit non-governmental organisation advocating for equal opportunities for women and men and for people of different ages in the Czech Republic and in Europe. We believe that diversity at the level of employers, organisations and in the society overall is the best way to involve different communities and to tap their talent. We also think that diversity is the most effective instrument for the prevention of discrimination.

Alternativa 50+ provides direct counselling and follow-up assistance to victims of gender, age or multiple discrimination. We specialise in counselling caregivers looking after dependents.

Our Mission

- We advocate for equal opportunities for people over 50 in the context of equal opportunities for women and men.
- We promote and help to implement age management strategies among employers – businesses and public administration bodies
- We provide expertise in age discrimination and age diversity issues
- We advocate for equal opportunities for young people and for inter-generational cooperation/cooperation among different age groups
- We provide legal and social counselling to people over 50

What We Offer

- Social, legal, psychological counselling and other support services
- Equal opportunity and work-life balance audits
- Educational workshops
- Educational materials and resources



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