Assessment of the income situation of households in the Czech Republic

Jana TURČÍNKOVÁ, Jana STÁVKOVÁ

Department of Marketing and Trade, Faculty of Business and Economics, Mendel University in Brno, Brno, Czech Republic

Abstract: The paper deals with the assessment of income situation of households in the Czech Republic. The primary source for the analysis were the data of the survey EU-SILC European Union – Statistics on Income and Living Conditions. The basic variable for the analysis is the level of the household income in 2005–2008. In addition to the decile classification, characteristics such as the average income per one household member, poverty threshold, poverty depth coefficient, Lorenz curve and Gini coefficient. were calculated in order to evaluate the income situation. The results show an increase of the average household income. The Lorenz curve followed by the Gini coefficient demonstrate the uniformity of distribution of income values. The results show a decreasing income differentiation. The poverty threshold was defined on the level of 60% of the median value and with this given threshold, the households were assessed, whether they belong to the ones at the risk of poverty. The results reveal a decreasing number of households at the risk of poverty. The poverty depth coefficient has a stronger explanatory power and shows how far below the poverty threshold the households are, or what is an income deficit of these households. Each category of households at the risk of poverty varies with the depth of poverty. The analysis also provides the results of how the households' income situation or poverty is perceived by the households themselves.

Key words: income differentiation of households, households at risk of poverty, material deprivation, perception of the income situation, EU SILC

The evaluations of the standard of living using macroeconomic aggregates – GDP per capita and GDP growth rates, does not tell, due to structure of GDP (private consumption, government consumption and investment) much about the standard of living of the population adequately (Kabát 2007). This economic perspective is appropriate to be supplemented with the findings of social research. An important part of the social survey research is the assessment of the income situation of households, their physical equipment, standard of living and the perceptions of the economic situation of households themselves. The most frequent subject of research interest is the income differentiation of population with emphasis on households at the risk of poverty, households with the lowest income, the relation of the income group to the household segmentation in social, age, educational and regional categories (Sirovátka and Mareš 2009).

The main objective of the presented analysis is to evaluate the basic indicators of the income situation of households in the Czech Republic (CR) collectively, by social groups, the development of income differentiation in the years 2005–2008 and the perception of income and material situation of households.

The results of the analysis can be used in formulating social policies, building and managing social networks and by doing so, it can provide also the protection of the individuals and social groups that are vulnerable to poverty and consequently may lead to social exclusion (non-availability of housing, employment, education). Another use of these results of the analysis suggests itself in determining the incentives for entrepreneurship and their impact on consumers and the incentives for the development of regions. The results of the income situation analysis of households in a selected group (farmers) were already published by Stejskal and Stávková (2010).

METHODOLOGY

The analysis of the income situation is based on the data obtained from the project EU-SILC (European Union – Statistics on Income and Living Conditions), following the EU methodology for the years 2005–2008. The basic variable is the level of the monthly

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Table 1. Sample sizes

Year	2005	2006	2007	2008
Number of households	4 351	7 483	9 675	11 294

Source: SILC

disposable income per a particular household. The samples are representative in accordance with the demographic and socioeconomic characteristics (Stejskal et al. 2010). Sample sizes are given in Table 1.

The calculation of the characteristics of general levels (mean and median) is based on those obtained D-FYZ and converted values (equivalised) D-EKV. The conversion is performed in compliance with the common EU methodology – the household is assigned an coefficient 1 for one adult member, the coefficient 0.5 for other adults in the household and child from 13 years of age, and for each child aged 0–13 years the coefficient of 0.3. To make international comparisons possible (which is beyond the scope of this paper), all calculations and analyses were carried out using equivalised values. This calculation procedure also allows a comparison of the income situation of households of different sizes and different composition.

To reflect the income differentiation, the Lorenz curve and Gini coefficient were used. The Lorenz curve is a result of the projection of the percentage of population on the x axis and the percentage of household income on the y axis. The curve expresses the relationship between the absolute equality and the actual inequality in income distribution. Comparing the actual and the ideal Lorenz curve, there is obtained the Gini coefficient, which expresses the deviation from the absolute equality. The calculation is based on the equation

$$G = \left| 1 - \sum_{k=0}^{k=n-1} (X_{k+1} - X_k)(Y_{k+1} + Y_k) \right|$$

where X_k and Y_k are the cumulative frequencies of population and income variables.

To determine the poverty threshold, the decile classification is used (Stejskal and Stávková 2010). The proportion of population in the risk of poverty is estimated on the basis of the value of the poverty threshold as 60% of the median of the appropriate income variable. Halleröd and Larsson (2008: 16) define the poor as: "those who, due to insufficient access to economic resources, have an unacceptably low level of consumption of goods and services" and they note that different measures serve identification of different individual as poor and, therefore, different measures of poverty lead to different distribution in population.

Poverty can be seen as one out of number of dimensions of exclusion (thus a rupture of the relationship between an individual and the society at different levels), or as a result of being excluded from the labour market (Woodward and Kohli 2001).

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Medeiros (2006: 4) points out that poverty situation is such as "one or more individuals live below the minimum considered conditions", however, the definition of what is the minimum is based on a value judgment that usually takes into consideration "life conditions of the other individuals". The construction of poverty lines is based on the criteria almost never fully consensual.

The identification of the thresholds of households at the risk of poverty leading to the division of households "at risk" of poverty and "others" is, according to Proctor and Dalaker (2003), not sufficient. They, therefore, recommend the calculation of additional parameters – the depth of poverty. This index reflects better the allocation of resources among households. The depth of poverty is defined by Proctor as the ratio of the household income to the defined poverty threshold. If this ratio ranges from 1 to 1.25, the household is already considered as poor, while 1.25 puts the family in the category "already poor", value 1 sets the family in the category "poor" household, and where the coefficient is less than 1, the household is considered "very poor". Besides the objective poverty, the subjective perceptions of poverty should be analyzed too.

For deeper poverty, the assessment indicators of material deprivation were used. Deprivation is understood as the physical and/or mental suffering, as a lack of something that is in a particular society considered to be a value. As a value, we can indicate a certain level of the household income, household accessories and equipment, however, also education, work, health, etc. can be regarded as a value. Townsend (Boháčová 2007) has made a list of 12 indicators of material deprivation. The paper will focus on only one of them, the basic needs.

The perceptions of the household income situation obtained from the SILC project is confronted with the views on the economic situation of households collected in the investigation of the Public Opinion Research Centre of the Institute of Sociology of the Academy of Sciences of the Czech Republic in 2008, and the results of the common research conducted within the framework of the COnsumer

Table 2. Income situation of households in the Czech Republic

Characteristics	2005	2008	Percentage change
The mean value D-FYZ (monthly income per member household in CZK)	9 152	10 901	+19.11
The mean value D-EKV (monthly income of equivalised household member in CZK)	12 232	14 627	+19.58
Median (CZK)	10 500	12 798	+21.89
Poverty threshold (CZK)	6 300	7 679	+21.88
Relative count of households at risk of poverty (%)	6.80	5.56	–0.18
Gini coefficient	0.25	0.23	–0.02

Source: Calculations of authors

BEhaviour Research Erasmus Network (COBEREN) – a network of expert partners in the Consumer Behaviour in Europe with the purpose of analysing and disseminating the knowledge on Consumer Behaviour. The authors are members of the research team representing the Czech Republic.

RESULTS

The values of the characteristics of income differentiation and their changes in 2005 and 2008 are listed in Table 2.

Data from Table 2 suggest that the average monthly income per one household member during the reporting period increased by 19.5%, the median rose by 21.9%. In absolute terms, the average monthly income per one household member has increased from 2005 to 2008 by 1749 CZK.

Table 2 also shows that the at-risk-of-poverty rate in 2005 was 6.8%, in 2008 there was a decrease of 1.2% to 5.56% (with an increase in poverty threshold by 21%). Thus the number of households that have not reached the income threshold (and thus can be classified in poverty risk) decreases. Given the size of the household sample, the authors do not want to comment on the results in absolute terms, but they consider it possible to generalize and apply the findings and the relative values to the total population of Czech Republic. The Gini coefficient, which is an indicator of income inequality, reaches 0.25. Its decline to 0.23 in 2008 shows a decline in the income differentiation.

Looking at the Lorenz curve (Figure 1), we can say that 10% of households with the lowest incomes receive about 4% of the total incomes and 10% of households with the highest income take almost 20% of the total incomes.

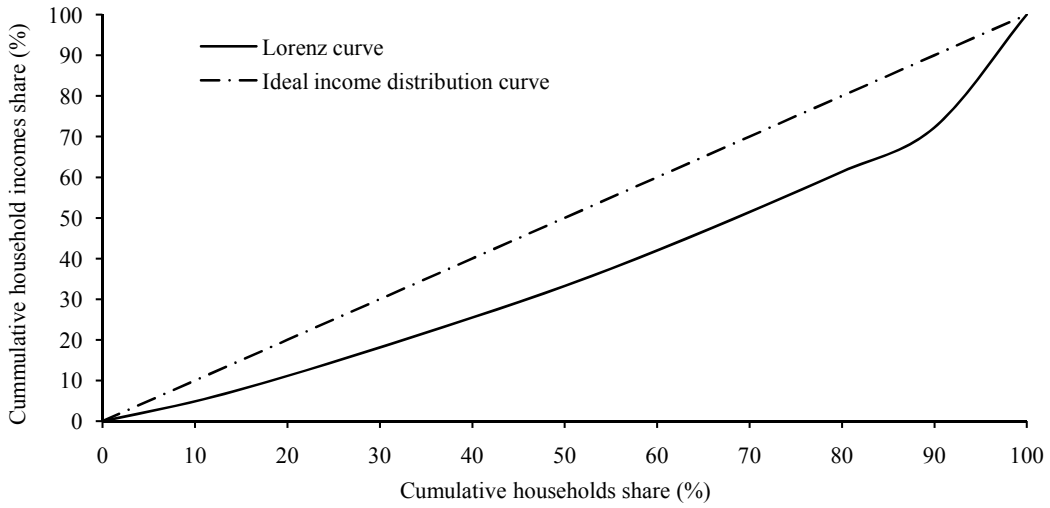

Figure 1. Lorenz curve in 2008

Source: Data from SILC processes by authors

Table 3. Decile classification

Deciles	2005			2008		
	range of values	cumulative amount of income (%)	average incomes	range of values	cumulative amount of income (%)	average incomes
10	750–6 846	4	5 507	0–8 500	5	7 013
20	6 851–7 968	11	12 937	8 500–9 797	11	16 197
30	7 968–8 846	18	21 334	9 800–10 786	18	26 489
40	8 850–9 644	25	30 579	10 786–11 777	26	37 775
50	9 644–10 500	35	40 660	11 778–12 795	35	50 045
60	10 500–11 642	44	51 727	12 796–14 181	44	63 509
70	11 646–13 222	54	64 105	14 182–15 854	54	78 453
80	13 222–15 321	66	78 313	15 854–18 235	65	95 424
90	15 331–18 789	80	95 133	18 238–22 220	79	115 427
100	18 861–253 348	100	122 282	20 220–220 102	100	146 244

Source: calculations of author

For a better orientation in the distribution of household incomes, the following Table 3 provides the selected characteristics of households in different deciles.

In Table 3 in the second column, there are the limit values of the measured income listed, sorted in the appropriate deciles. The growth of income variables over the period can be perceived positively. The percentage distribution of income volumes in the individual deciles in the reporting period 2005 and 2008 is nearly identical. The average income per one household member in the first decile increased at the 4-year reporting period by 27.35%, the average income per one household member in the last decile increased by 19.60%. All these facts are a manifestation of the decreasing level of income differentiation.

Table 4. Characteristics of poverty for households at risk of poverty based on the number of household members

Household type by the number of members	2005			2008		
	households at risk of poverty (%)	average household income	depth of poverty coefficient	households at risk of poverty (%)	average household income	depth of poverty coefficient
Single, under 65 years	13.51	4 541	0.72	12.10	5 750	0.75
Single, 65+	6.44	5 688	0.90	7.67	6 958	0.91
Two adults, both under 65 years	3.16	4 938	0.78	2.05	5 709	0.74
Two adults, at least one person 65+	1.26	5 736	0.91	1.31	6 442	0.84
Other households, without children	1.53	5 475	0.86	1.03	6 059	0.79
Two adults with 1 child	5.25	4 801	0.76	3.49	6 160	0.80
Two adults with 2 children	7.02	5 373	0.85	3.32	6 291	0.82
Two adults with 3 and more children	12.62	5 156	0.81	10.62	5 980	0.78
One adult (without partner, not necessarily a parent) with at least 1 child	28.29	4 892	0.78	25.59	5 904	0.77
Other households with children	4.74	4 751	0.75	2.22	6 192	0.81

Source: Calculations of authors

Table 5. Characteristics of poverty for different social groups of households at risk of poverty

Type of household by social group	2005			2008		
	households at risk of poverty (%)	average household income	depth of poverty coefficient	households at risk of poverty (%)	average household income	depth of poverty coefficient
Employed	3.07	5 503	0.87	2.28	6 529	0.85
Self-employed	5.12	5 081	0.81	5.52	6 215	0.81
Pensioner	4.99	5 586	0.89	5.84	6 730	0.88
Unemployed	66.41	4 385	0.70	52.99	4 836	0.63
Other	55.13	4 340	0.69	43.20	5 498	0.72

Source: Calculations of authors

To determine the effective measures taken in connection with the definition of social policy, regional development and to support entrepreneurial activities, it is necessary to analyze the income situation in detail. One option is to follow up, how the households are affected differently by the risk of poverty based on their belonging to the particular social groups, how differently they are threatened by the poverty risk due to the household structure or divided by other criteria, such as the type of education, etc.

The number of households at the risk of poverty in different households based on the number of household members is shown in Table 4.

The individual segments of households by the number of members most vulnerable to poverty are the households that consist of at least one adult and one child, the households made up by individuals under 65 years, and complete households with 3 or more children. Over the period 2005–2008, the situation improved in two-parent households with 2 children (7% of households at the risk of poverty fell to 3%), in other categories of households, we experienced an income situation improvement, however, not very significant. The deterioration of financial situation has occurred only in the household type single, 65+.

As an additional characteristic of households in the risk of poverty, the Table 4 provides a calculated coefficient of the poverty depth for different household types according to the number of their members. This indicator shows how far below the poverty threshold the individual households (with a different number of household members) are. Still, the most vulnerable group of households appears to be the household type: single under 65 years of age. This segment has the highest rate of households at the risk of poverty and also with the deepest poverty.

Similar is the situation for the segment of households with at least one adult child, which is the most numerous and suffers the third highest poverty. Attention should be also paid to the segments of households, which do not show a high percentage of households at the risk of poverty, but their poverty is deep, e.g. two adults both under 65 years old (the depth of poverty in 2008 was 0.74) or two adults with one child (0.76 in 2004). From these data, we can derive the income deficit, necessary for these households to reach at least the threshold of poverty risk. The results may be useful in developing the family social policy.

Segmentation by other criteria such as the social group (Stávková et al. 2011) leads to an interesting finding in the group of "unemployed". The ratio of

Table 6. Indicator of material deprivation – basic needs

Number of households	Material deprivation – basic needs (%)							
	week holiday		meat, fish, poultry every other day		sufficient rating of dwelling		new clothing	
	2005	2008	2005	2008	2005	2008	2005	2008
Total	57.02	58.29	80.83	86.08	89.20	92.72	65.85	n.a.
Living below poverty threshold	22.97	23.57	58.45	67.04	79.39	81.69	40.54	n.a.

n.a. = in 2008 not collected (data not available)

Source: SILC, calculations of authors

Table 7. Self-assessment of the household financial situation

Households	Household kept in with incomes ... (%)											
	with great difficulty		with difficulty		with less difficulty		quite easily		easily		very easily	
	2005	2008	2005	2008	2005	2008	2005	2008	2005	2008	2005	2008
Total	8.96	7.10	19.63	21.60	38.68	38.94	22.32	23.76	8.99	7.74	1.42	0.87
Living below poverty threshold	36.49	33.44	30.07	32.01	21.28	22.93	8.78	8.92	3.38	2.39	0	0.32

Source: SILC, calculations of authors

households at the risk of poverty decreased by more than 13% (66.41 to 52.99) in the 4-year reporting period, the group of self-employed (entrepreneurs) experienced only a slight, but still an increase in the ratio of households at the risk of poverty (5.12 to 5.52).

From the analysis of households at the risk of poverty, broken down by their belonging to a particular social group, we can say that the best achievability to reach the threshold seems to be for a relatively low percentage of pensioners (approximately 5% at the risk of poverty with the depth of poverty 0.8), the deepest poverty is shown by the unemployed and the segment of households classified as others. The indicator of poverty depth corrects the positive trend of a decreasing number of households at the risk of poverty in the category unemployed, as those who remain "poor" are even poorer.

Another indicator reflecting (besides the income) the material situation of households, the consumption and the quality of life is material deprivation[1]. Out of a number of indicators, there was used only one for the illustration – the basic needs (Table 6).

The selected indicator of material deprivation – basic needs – is used in the paper in order to demonstrate the complexity of the problem of not only income, but also the consumption and material situation of the households and particularly the households' perception of their situation, or the urge to change this situation. Therefore, Table 6 includes not only households at the risk of poverty, suggesting how they can (or want) enjoy the benefits characterized by four indicators of material deprivation – the basic needs. About one quarter of the households at the risk of poverty can afford a one-week annual holiday away from home, whereas only one half of the families not suffering financially can enjoy this one-week vacation. The difference in the number of households (at risk of poverty × others) who can afford the selected food is reduced to about 20%, the difference is even smaller for the item: the adequate heating of a dwelling.

If the households perceive their income and material situation negatively, there is a dissatisfaction that may even lead to social exclusion. Therefore, the objective measurement of income and expenditure situation of households must be accompanied by an investigation of how the situation is subjectively perceived by the households, especially for the households at the risk of poverty.

The perception of the financial situation of households according to the SILC data collection in 2005 and 2008 is shown in Table 7.

Table 8. Objective findings about the financial situation (in %)

	Lower class	Middle class	Upper class
2005	11	69	20
2008	11	68	21

Source: SILC, calculations of authors

Table 9. Subjective perception of the household financial situation (%)

	With great difficulty or with difficulty	With less difficulty or quite easily	Easily or very easily
2005	28.59	61.00	10.41
2008	28.70	62.70	8.61

Source: SILC, calculations of authors

[1]Material deprivation refers to the inability for individuals or households to afford those consumption goods and activities that are typical in the society at the given point of time, irrespective of the people's preferences with respect to these items (OECD 2007). Read more at: http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Glossary:Material_deprivation

Table 10. How households cope with their incomes (%)

With great difficulty	With difficulty	Rather with difficulty	Rather easily	Easily	Very easily	Don't know
6	13	35	33	9	1	3

Source: Public Opinion Research Centre of the Institute of Sociology

It is interesting to compare the objective findings with the subjective perception of poverty.

It is generally assumed that the first 20% of households ranked by the volume of income can be referred to as the "low class", followed by the "middle class" and the last 20% of households with the highest income is referred to as the "upper class".

According to the survey results of the objective income situation, the distribution of social "classes" is obvious from Table 8. Differences in the analyzed years 2005 and 2008 are not recorded, but the lower class (based on the findings about the volume of income) is only 11% of the total.

The same set of households, which has been surveyed about their income situation, was also asked to answer a question of how they meet the spending needs of the household, whether with a great difficulty or witha less difficulty or very easily. The Table 9 presents the results of how the household manages do deal with the necessary expenditures.

To support the informative value of the results of the investigation of the subjective perception of the financial situation based on the SILC data, we provide the results of the Public Opinion Research Centre of the Institute of Sociology of the Academy of Sciences of the Czech Republic from October 2008 (Table 10). If we combine the semantically close categories, the results do not show any significant differences.

To support the investigation demandingness of the subjective perception of income, expenditure and material situation of households, drawing conclusions from these investigations, we provide the results of the same investigation, which used other means of expression, i.e. concepts such as poverty and wealth. The results of the survey on perceptions of the poverty level or the degree of wealth are shown in Table 11.

Traditionally, almost two thirds of households consider themselves neither rich or poor, 28% of them consider themselves as poor and 3% as very poor. None of the households considers themselves as very rich, while 6% of the households identified themselves as rather rich.

The COBEREN[2] project collected and processed a big volume of secondary data, including an extensive survey of the opinion on the life style, the satisfaction with the financial, material conditions of households, satisfaction with health care, education, etc. in all the EU countries. One of the questions focused on the satisfaction with life, and the Czech Republic ranked on 14th position in Europe. Over one half of the Czech population is satisfied with its life (regardless of financial situation), 40% marked the indifferent opinion and only 7% are dissatisfied with life (Figure 2).

CONCLUSIONS

The conducted analyses basically summarize the results of the EU SILC 2005–2008. The sample of households, which provided the initial information on the amount of income, also includes the identification of the sociodemographic nature, allowing a more detailed investigation of the selected groups of households.

An average income per one household member during the 4-year reporting period increased by 19.5%, in 2008, the average income D-EKV reached 14 627 CZK. The median, which is an additional variable of the average values, characterizes the distribution of values within a set, rose by 21.9%, which is almost negligible, but yet a positive trend, a faster growth in the group of low-income households. At-risk-of-poverty

Table 11. Subjective perception of poverty (%)

Very poor	Rather poor	Neither rich nor poor	Rather rich	Very rich	Don't know
3	25	65	6	0	1

Source: Public Opinion Research Centre of the Institute of Sociology

[2]Read more at: http://www.coberen.eu/

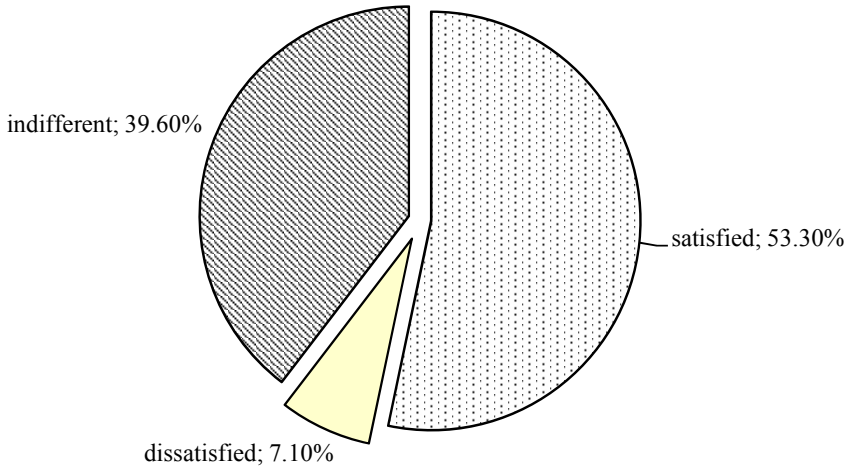

Figure 2. Satisfaction in life in the Czech Republic

Source: EVS (2008)

European Values Study covers all countries of Europe, has a persistent focus on a broad range of values. Questions with respect to family, work, religious, political and societal values are highly comparable with those in earlier waves (1981, 1990 and 1999). This longitudinal scope of the study offers opportunities to explore the trends in time. A serious improvement is the rich set of socio-demographic background variables which was added to the questionnaire, facilitating far reaching analyses of the determinants of values (more at http://www.europeanvaluesstudy.eu/evs/surveys/survey-2008.html)

rate of the total declined by 1.2% during the reporting 4-year period. The investigation of the Federal Statistical Office in Wiesbaden conducted in 2010 and published on January 26, 2011, shows that the rate of households at the risk of poverty is the lowest in the Czech Republic (Parlamentní listy 2011).

A study of income differentiation of households is often associated with the development of macroeconomic indicators. It will, therefore, be interesting to see how and with what time lag will the decline in GDP in 2006–2009 and a sharp rise in unemployment in 2009 (from 2005 to 2008 decline) affect the income differentiation of households (Kabát 2007).

From the presented Lorenz curve, we can derive that the income diversification is relatively uniform, 10% of the households with the lowest incomes pumped out of the total volume of about 4%, three income deciles with the highest incomes show the most significant deviation from the ideal distribution, showing the fact that 10% of the households with the highest incomes draw almost 20% of the total revenues. The Gini coefficient as a commonly used indicator of income inequality reaches the value of 0.25 in 2005 and 0.23 in 2008 and shows a decline in the already relatively equal income differentiation.

In general, the authors draw attention to the information from the popular source; especially the widening inequality of the property ownership is a dynamic trend of the present society. The results of analyses of the income situation of households do not record that and it will be interesting to follow the results of such analyses in the coming years, especially with regard to the impact of the economic crisis in society.

As a valuable information resulting from the conducted analyses, there can be considered the income differentiation of households of different types of households, where the sorting parameter was belonging to the particular social group household category or the number of members per household. The results show that the long-term poverty threatens the most the single-parent households (with at least one adult and one child), then the older person households and the third most threatened household category are the households with more than three children.

The results are good arguments for the social policy development and maintaining sustainable consumption. The analysis of the income situation of households at the risk of poverty is more revealing with the use of the depth of poverty indicators for the various household types, which point to a diverse income deficit. Evidently there are different types of households with a relatively higher at-risk-of-poverty rate, but a relatively low income deficit (with incomes just below the at-the-risk-of-poverty threshold). On the other hand, there are groups of households where only a small number of them is threatened by poverty, but their income is far below the at-the-risk-of-poverty threshold.

It was an intention of this paper to focus on the issues of income resources, not the share of social transfers in the household income. Exploitation of these analyses for the provision of social transfers to the needy target groups can contribute to the improvement of the subjective perception of the financial situation of households, which is an important part of the assessment of the living conditions of people.

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Contact address:

Jana Turčínková, Jana Stávková, Mendel University in Brno, Zemědělská 1, 61300 Brno, Czech Republic
e-mail: turcinko@node.mendelu.cz, stavkova@mendelu.cz