

## **Abstract**

JUDr. Ing. Miloslav Kaše, CSc., Selected Aspects of Pension Reform in the Czech Republic, Doctoral Thesis, Charles University, Faculty of Law, Department of Labor Law and Social Security Law, Prague, 2020. Number of pages of doctoral thesis is 205.

The dissertation topic evolves around certain selected aspects of the pension reform in the Czech Republic, which is the most discussed in the preparation phase of the Czech pension system reform. The chosen topic acknowledges the current problems of the Czech pension system, consisting mainly of the unfavorable development of demographic structure and population aging, which is characterized by a large and irregular number of peaks and troughs on the demographic chart of the Czech Republic, connected to historical events and migration.

The thesis focuses on the issue of developing and determining the retirement age and insurance coverage required for entitlement to pension and analyzes the pitfalls of increasing the retirement age and the length of insurance coverage required to qualify for a retirement pension. At the same time, it considers the possibilities of establishing an adjustable retirement age range and flexibility of the whole pension system. The possibility of active economic earning vitality of pensioners is closely related to the question of determining retirement age and its versatility. The dissertation discusses the reasons for retirees remaining in the labor market versus their retirement from the labor market and explores the benefits of economically active retired workforce for society, for individual retirees as well as for the pension system itself. The dissertation also describes the relationship and consequences of an aging population on the development of automation, robotization and artificial intelligence in relation to the impact on pension systems. The influence of migration flows on the age structure of the Czech Republic and other individual countries with respect to their pension systems is also discussed. The thesis compares the Czech approach to pension reform in a number of aspects with some countries in which pension reform has already taken place.

Another topic of the dissertation thesis is the relationship between pension and the role of women, families with children and pro-family policy, discussing general issues of state gender policy, gender inequality and the policy whether the pension system should primarily address unjust differences in earnings between men and women, thereby addressing

the consequences instead of the causes of inequality, potentially creating further injustices. At the same time, it mentions the need for adequate social and housing support as essential for the effective success of family policies and support for birth rates on the one hand, and the life of aging retirees on the other.

The thesis discusses the differences between the reform of the Czech pension system and the mere adaptation of its parameters. The work shows that the primary goal of the reform of the Czech pension system should be to ensure long-term financial stability, sustainability and efficiency in stabilizing or reducing the mandatory expenditures of the state budget for financing pensions. On the contrary, the purpose of the pension reform should not primarily be a proposal for the redistribution of funds intended for pensions. The work shows that this goal can be secured by the correct determination of retirement age together with the change of financing from continuous to multi-pillar system, using both compulsory public insurance and savings and voluntary supplementary insurance and/or savings.

The thesis also reflects on some ideas that would be applicable *de lege ferenda* in the Czech social security law in future amendments to legal regulations.

The dissertation thesis is being completed during the culminating pandemic epidemic of the COVID-19. Therefore, the paper mentions the possibility that after managing this pandemic, priorities can be changed in a wide range of sectors, disciplines and activities. The change of priorities may also affect the social status and care of pensioners and thus also partially pension systems and their possible changes.

### **Keywords:**

Pension reform, aging population, demographic trends, retirement age, period of insurance required for entitlement to old-age pension, work in retirement age, support for women and families.