

## DIFFERENCES IN SUBJECTIVE PERCEPTION OF FINANCIAL SHORTAGE BETWEEN MEN AND WOMEN

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### Abstract

*The paper focuses on analyzing differences in subjective assessment of the financial situation of households by women and men. It concerns particularly search for determinants significantly affecting the ability of households to make ends meet. The aim of the paper is to identify groups of factors which are common (or different) for both genders. The data used originate from the EU-SILC 2012 survey and the results are compared with figures from EU-SILC 2008. This provides a possibility to analyze whether the economic crisis led to a shift in subjective perception of financial shortage of households. The dependence of perception of financial shortage on gender and chosen factors characterizing the household were modeled by means of logistic regression. The model including all respondents regardless of their gender shows that the odds of positive subjective perception generally grows in households with higher equalized incomes and lower housing expenditures, but also with a man of higher age as a head of household. The odds are further increased in the case of self-employed entrepreneurs (with employees) and for households in intermediately inhabited areas. The odds are 1.6-times higher for households surveyed after the crisis (compared to the pre-crisis years).*

**Key words:** *subjective poverty, gender, crisis, logistic regression.*

### 1. Introduction

One of the important aspects providing the possibility to assess and compare the economic standards of counties are the living conditions of the inhabitants. The analyses focuses particularly on incomes of households, among the important characteristics ranks, e.g., financial demands and quality of living, threat of poverty, level of economic activity, education achieved and health status. The living conditions are frequently characterized using the income characteristics. But this income concept is often criticized because it does not take into account other important factors that reflect the living conditions of inhabitants. Therefore, since the end of twentieth century in forefront of the scientific interest stands the issue of measurement and assessment of monetary poverty, material deprivation and social exclusion. Researchers in this field perceive as a basic publication the well-known paper of Peter Townsend from 1979 “Poverty in the United Kingdom: A Survey of Household Resources and Standards of Living. Harmondsworth”. Assessment using three standalone indicators – indicator of monetary poverty, material deprivation and economic activity appeared as inconsistent and therefore for the assessment and mutual comparison within European Union an aggregated indicator was introduced within the framework of Europe 2020 Strategy (SCP, 2010). This indicator measures the threat of poverty and social exclusion. This aggregation of

the above mentioned three indicators provides a possibility to evaluate the living conditions generally – from the viewpoint of relative shortage of financial and material security of households (monetary poverty and material deprivation) and also from the aspect of low economic activity of members which is related to their unemployment.

An alternative approach in analysis of poverty is the concept of subjective perception of poverty by respondents who evaluate their ability to “ability to make ends meet”. This concept is used in the presented paper. Particularly we focus on the analysis of differences in subjective perception of poverty among men and women. Our aim is to search for common and differing factors which are related to the perception of shortage of financial means. The analysis is based on data files from EU-CILC (European Union – Statistics on Income and Living Conditions) sample survey performed in years 2008 and 2012 in the Czech Republic. Our aim is to compare the results of analyses from the period before and after the impact of world-wide economic crisis on the European economics. It is obvious that the crisis together with the economic grow affected also the development of living conditions of inhabitants. Therefore, we try to analyze also the changes in subjective perception of poverty.

The basic source of information about incomes, total expenditures, equipment and other socioeconomic and demographic characteristics of households in countries of European Union is the harmonized sample survey on incomes and living conditions EU-SILC. In the connection to the access to EU-SILC microdata in the last decade a bunch of studies focused on assessment of different aspects of living conditions in EU countries were published. The attention was drawn on the analyses of income differentiation and polarization in Slovakia, particularly with respect to gender and region (e.g. Pauhofová and Želinský, 2015), assessment of level and mobility of incomes of Czech households (Bartošová and Longford, 2014), modelling of income distribution (e.g. Bartošová and Bína, 2007; Bílková, 2013; Malá, 2013). Other papers (e.g. Bartošová and Želinský, 2013) focus on the study of status and development of monetary poverty and material deprivation in the Czech Republic and Slovakia.

The concept of subjective poverty perception was repeatedly analyzed from different perspectives. Frequently the complex evaluation using several different concepts is published in literature. For instance, study of Dartanto and Otsubo (2013) – focused on measurements and determinants of multifaceted poverty in Indonesia – considers poverty and its determinants from the absolute, relative, objective and subjective perspectives. An interesting study concerning consistence of results obtained using differ concepts in Poland, namely concepts of monetary poverty, material deprivation and subjective poverty, was performed by Szulc (2008). But similarly as this paper, many authors focus only on one of the concepts and search the factors corresponding to the considered poverty definition. For example, paper by Řezanková and Želinský (2014) focuses on the identification of factors affecting the measure of material deprivation in Czech Republic. An interesting contribution to the issue is also the paper by Želinský et al. (2014) where authors performed an analysis of intergenerational transfer of poverty in Slovakia. This was based on the comparison of subjective perception of poverty by respondents in present period and in their age of fourteen.

## **2. Indicators and Methods Used**

The paper brings a dependence of subjective evaluation of poverty on chosen quantitative and qualitative characteristics of households. The subjective evaluation of poverty using the “ability to make ends meet” (variable HS120) the respondents can choose on the 6-grade scale (1 with great difficulty, 2 with difficulty, 3 with some difficulty, 4 fairly easily, 5 easily, 6 very easily). According to low differentiation in categories of subjective evaluation and for

sake of more lucid interpretation we decided to aggregate into two categories: difficult (1 – 3) and easy (4 – 6). This provides a binomial variable (subj pov), which plays a role of response. The proposed aggregation aims at the maximal simplification and interpretability of the model. Six variants of original scale provide a possibility to express nuances in the subjective perception which can be considered as marginal. Another motive of authors is to unify the approach to the subjective evaluation and objective measurement of relative poverty (with defined poverty threshold and binomial response). Similarly modeled material deprivation can be found in paper by Řezanková and Želinský (2014) and subjective poverty in Dartanto and Otsubo (2013).

From the amount of variables contained in EU-SILC data files nine potential explanatory variables were chosen. I.e., three quantitative (equivalent income of household, age and total housing cost) and six qualitative (gender, year, degree of urbanization, basic activity status, highest ISCED level attained and status in employment). In agreement with the notation of variables in the data file predictors characterizing households were denoted by names presented in Table 1. (Reference categories of qualitative predictors are printed in gray.)

The detection of multicollinearity was based on statistics called VIF (variance inflation factor). In this way we removed from the whole set of predictors variable RB210 (basic activity status). But in both particular models (for men and women separately) it did not lead into the serious multicollinearity and the variable remained in both particular models. Variable PE040 (highest ISCED level attained) was identified as insignificant in all models and therefore was excluded from the set of potential predictors.

Table 1: Notation used in text and models

Notation	Meaning and possible values of explanatory variables (predictors)
subj pov	subjective poverty (difficult, easy)
netinc	equalized income of household, i.e. total disposable income of household (HY022) reduced according to the Eurostat methodology
RB090	gender (1 male, 2 female)
year	2008, 2012
DB100	degree of urbanization (1 densely populated area, 2 intermediate area, 3 thinly populated area)
RB210	basic activity status (1 at work, 2 unemployed, 3 in retirement or early retirement, 4 other inactive person)
RX020	Age
PE040	highest ISCED level attained (0 pre-primary education, 1 primary education, 2 lower secondary education, 3 (upper) secondary education, 4 post-secondary non tertiary education, 5 first stage of tertiary education (not leading directly to an advanced research, qualification), 6 second stage of tertiary education (leading to an advanced research qualification))
PL040	status in employment (1 self-employed with employees, 2 self-employed without employees, 3 employee, 4 family worker)
HH070	total housing cost

Source: the authors.

For the identification of potential factors explaining the subjective poverty of Czech households the logistic regression was used. Logistic regression serves as an estimate of parameters of model with qualitative (binomial) explained variable (response). In our case the response is a binomial variable  $Y$  (subj pov). The household is concerned as subjectively poor

(response  $Y$  has assigned value 0) if the respondent answered on 6-degree scale one of the values 1 – 3 (which is aggregated to the category of response difficult). In an opposite case we do not consider the household as subjectively poor and response  $Y$  obtains value 1. If we denote the probability of absence of studied event (absence of subjective poverty) by  $\pi$ , i.e.  $P(Y = 1) = \pi$ , then the probability of opposite event will be equal to  $1 - \pi$  and their ratio will represent the *odds* that the explained variable has value (difficult). The relation between conditional probability,  $P(Y = 1|X) = \pi$ , and predictors is not linear. The estimation of model parameters is performed using the linearizing transformation, namely the natural logarithm of *odds*, so called *logit*. For  $k$  explanatory (qualitative or binary) variables  $X_1, X_2, \dots, X_k$  we can the linearized model express as a formula

$$\text{logit} = \ln(\pi/(1-\pi)) = \beta_0 + \beta_1 \cdot X_1 + \beta_2 \cdot X_2 + \dots + \beta_k \cdot X_k, \quad (1)$$

where  $\beta_0, \beta_1, \dots, \beta_k$  are the model parameters and  $\pi$  is the conditional mean value of response  $P(Y = 1|X) = \pi$ . The backward transformation gives the relation for conditional probability  $\pi$  in the shape of

$$\pi = \exp(\beta_0 + \beta_1 \cdot X_1 + \beta_2 \cdot X_2 + \dots + \beta_k \cdot X_k) / (1 + \exp(\beta_0 + \beta_1 \cdot X_1 + \beta_2 \cdot X_2 + \dots + \beta_k \cdot X_k)). \quad (2)$$

For the interpretation of the influence of chosen factors on the existence or non-existence of subjective poverty we cannot use the linearized variant of the model given by Formula (1). But also the model (2) cannot serve as a suitable model for probability estimation because the dependence of response on predictors is in this model rather complicated. From the viewpoint of the interpretation the most suitable form of the model (1) is the transformation to the shape for the estimation of the odds which is shown in the Formula (3). If we assign to the reference category of the predictor value 1 parameters of model (3) represent mean coefficients of growth (or decline) of odds against this category. In case of quantitative predictor we consider as the reference category value decreased by one. For qualitative predictor it is one of its categories.

The reciprocal value of parameter informs about the multiple of the odds as an influence of the considered variable in the model. Particular categories of qualitative factors (with the exception of reference levels) are represented by binary variables.

$$\text{odds} = (\pi/(1-\pi)) = \exp(\text{logit}) = \exp(\beta_0) \cdot \exp(\beta_1)^{X_1} \cdot \exp(\beta_2)^{X_2} \cdot \dots \cdot \exp(\beta_k)^{X_k}. \quad (3)$$

Testing of significance for individual predictors in the model is performed using the Wald statistics, which provides a possibility to test the qualitative predictors as a single entity. Qualitative predictors are tested as multidimensional variables with degrees of freedom given by the number of values of each variable.

The quality of generalized linear models (particularly the logistic regression model) is in general represented by the value of logarithmic likelihood function (log-likelihood function). The quality of model can be assessed using deviance, pseudo R-square coefficient, Hosmer-Lemeshow statistics, or the AUC statistics (Area Under the receiver operating characteristic Curve), which represents the overall capability of model to predict the explained variable. For more profound information see, e.g., Hosmer and Lemeshow (2000).

## 2.1 Conditional Characteristics of Variables

Tables 2 – 8 contain some basic information about the chosen variables in dependence on gender. Their dissimilarity is characterized by differences.

From the presented results it follows that the most important differences between genders are apparent in the level of equalized incomes (variable netinc), particularly very significantly as a disadvantage for women. And also the percentage of women and men in particular

possibilities of variable Basic activity status differs rather significantly. From the results it follows that in case of employees and unemployed men are more frequent. On the other hand in case of retired and inactive persons women are more usual.

Table 2: Subjective perception of poverty (subj pov) by gender

Gender	Difficult	Easy	Difficult	Easy
Men	14728	7732	65.57 %	34.43 %
Women	16932	7779	68.52 %	31.48 %

Source: the authors based on the data sets EU-SILC 2008 and 2012.

Table 3: Degree of urbanization (DB100) by gender

Gender	1	2	3
Men	27.58 %	28.18 %	44.23 %
Women	28.42 %	28.66 %	42.92 %

Source: the authors based on the data sets EU-SILC 2008 and 2012.

Table 4: Basic activity status (RB210) by gender

Gender	1	2	3	4
Men	50.45 %	2.50 %	20.24 %	26.81 %
Women	37.19 %	2.68 %	30.59 %	29.54 %

Source: the authors based on the data sets EU-SILC 2008 and 2012.

Table 5: Status in employment (PL040) by gender

Gender	1	2	3	4
Men	2.95 %	8.85 %	88.12 %	0.07 %
Women	1.12 %	3.97 %	94.59 %	0.32 %

Source: the authors based on the data sets EU-SILC 2008 and 2012.

Table 6: Equalized household income (netinc) by gender (CZK)

Gender	Min	Q <sub>0.25</sub>	Median	Mean	Q <sub>0.25</sub>	Max
Men	-1968	4634	6313	7013	8494	125200
Women	-4148	4351	5894	6609	7950	95120

Source: the authors based on the data sets EU-SILC 2008 and 2012.

Table 7: Age (RX020) by gender

Gender	Min	Q <sub>0.25</sub>	Median	Mean	Q <sub>0.25</sub>	Max
Men	0	22	41	41	59	80
Women	0	26	46	44	63	80

Source: the authors based on the data sets EU-SILC 2008 and 2012.

Table 8: Total housing cost (HH070) by gender (CZK)

Gender	Min	Q <sub>0.25</sub>	Median	Mean	Q <sub>0.75</sub>	Max
Men	0.0	157.1	206.7	246.8	273.6	4473.0
Women	0.0	151.9	200.6	238.2	266.5	4567.0
Differences	0.0	5.2	6.1	8.6	7.1	-94.0

Source: the authors based on the data sets EU-SILC 2008 and 2012.

On the contrary, the smallest differences (as expected) are detected in the percentage of men and women in variants of variable Degree of urbanization and in age characteristics of respondents. Neither of two other variables – Status in employment and Total housing cost – show significant differences.

## 2.2 Logistic Regression Models

The influence of chosen factors on the extent of subjective poverty in Czech Republic was assessed using logistic regression with logit transform of the response. One of the aims was to identify the factors which statistically significantly influence the odds that respondent has perception of insufficient financial securing and estimate the extent of its influence. Another aim was to compare what and to what extent influences the perception of subjective poverty in women and men and to identify the differences. And the last aim was to assess the influence of impact of world-wide economic crisis on the subjective poverty in the Czech Republic.

For the estimates we used the generalized linear model with logit transform of the response (logit link function), which runs the iterative procedure based on maximization of Fisher's information measure (Fisher scoring). For the evaluation of quality of regression model deviance, AIC criterion values, p-values of Hosmer-Lemeshow statistics (HL) and pseudo R-square coefficients are used (see Table 9). Small p-values of HL unambiguously confirm statistical insignificance of estimated models. But this result is to some extent caused by high power of statistical test which corresponds to the sample size (the whole data contains almost 20 thousands of households). And therefore the results of test are not completely relevant for the evaluation and we add also values pseudo R-square coefficients as another possible measure of model quality. All computations were performed using R software.

Table 9: Evaluation of model quality

Model	Null deviance	Deg. of freedom	Residual deviance	Deg. of freedom	AIC	HL (p-value)	Pseudo R <sup>2</sup>
Total	46276	36048	41749	36038	41771	$1.31 \cdot 10^{-14}$	0.0978
Man	22200	16952	20067	16940	20093	$2.189 \cdot 10^{-5}$	0.0961
Woman	24012	19095	21596	19083	21622	$1.425 \cdot 10^{-9}$	0.1006

Source: the authors based on the data sets EU-SILC 2008 and 2012.

Table 10 provides point estimates of parameters of logistic models and corresponding significance codes. In the left part we provide results for model based on whole data file (both genders), in the middle we show the results for men and on the right-hand part we provide results for women. In all three cases we used the data for both analyzed years (before and after the impact of world-wide crisis).

Table 10 shows that the statistical significance of variables is similar in all estimated models. The results of total model shows that factor RB090 (gender of respondent) can be

considered as statistically significant factor (on the 5% level of significance). The variable RB210 (basic activity status) appeared to be the most problematic in case of model of total sample where it was necessary to exclude it from the model. In partial models for men and women we can observe differences in predictors DB1002 (degree of urbanization – intermediate area) and RB2104 (basic activity status – other inactive person) which in comparison with reference values DB1001 (degree of urbanization – densely populated area) and RB2101 (basic activity status – at work) the do not change significantly the perception of subjective poverty in case of men. Similar situation appeared in case of RB2103 (basic activity status – in retirement or early retirement) where the change was insignificant in case of women. The most questionable factor in the partial models is the variable DB100 (degree of urbanization). In the model for men it is statistically insignificant and in the model for women it is significant only in difference of one level (intermediate area).

Table 10: Parameter estimates

Parameter	Total	Signif.	Men	Signif.	Women	Signif.
intercept	$-1.475 \cdot 10^0$	***	$-1.532 \cdot 10^0$	***	$-1.685 \cdot 10^0$	***
netinc	$2.356 \cdot 10^{-4}$	***	$2.223 \cdot 10^{-4}$	***	$2.503 \cdot 10^{-4}$	***
year2012	$-4.819 \cdot 10^{-1}$	***	$-4.586 \cdot 10^{-1}$	***	$-4.904 \cdot 10^{-1}$	***
DB1001	reference				reference	
DB1002	$9.007 \cdot 10^{-2}$	**			$1.207 \cdot 10^{-1}$	**
DB1003	$-2.169 \cdot 10^{-2}$				$7.007 \cdot 10^{-3}$	
PL0401	reference		reference		reference	
PL0402	$-6.988 \cdot 10^{-1}$	***	$-7.967 \cdot 10^{-1}$	***	$-4.722 \cdot 10^{-1}$	**
PL0403	$-8.271 \cdot 10^{-1}$	***	$-8.449 \cdot 10^{-1}$	***	$-7.432 \cdot 10^{-1}$	***
PL0404	$-5.236 \cdot 10^{-1}$	•	$-1.090 \cdot 10^0$		$-3.273 \cdot 10^{-1}$	
RX020	$5.381 \cdot 10^{-3}$	***	$9.855 \cdot 10^{-3}$	***	$3.559 \cdot 10^{-3}$	*
RB2101			reference		reference	
RB2102			$-5.871 \cdot 10^{-1}$	***	$-4.285 \cdot 10^{-1}$	***
RB2103			$-1.230 \cdot 10^{-1}$	*	$3.214 \cdot 10^{-2}$	
RB2104			$-4.364 \cdot 10^{-2}$		$3.129 \cdot 10^{-1}$	***
HH070	$-4.811 \cdot 10^{-4}$	***	$-4.600 \cdot 10^{-4}$	***	$-4.961 \cdot 10^{-4}$	***
RB0901	reference					
RB0902	$-7.009 \cdot 10^{-2}$	**				

Note: Signif. codes: 0 ‘\*\*\*’ 0.001 ‘\*\*’ 0.01 ‘\*’ 0.05 ‘.’ 0.1 ‘ ’ 1.

Source: the authors based on the data sets EU-SILC 2008 and 2012.

Beside the change of statistical significance of particular factors we are also interested in the impact on the considered response. For the assessment of the influence of the factors on the subjective perception of poverty we use the reciprocal values. Both characteristics are given in Table 11.

In case of response represented by binary variable subjpow we model the category easy. It means that we estimate the odds that the respondent does not perceive himself as poor.

The values of odds and their reciprocal values given in Table 11 imply that among the factors increasing the odds on positive perception of financial situation of households of Czech respondents (regardless of gender) rank the equalized incomes of households (netinc), age (RX020) and intermediate degree of urbanization (DB1002) in comparison with densely populated area (DB1001). In case of women we need to add also two categories of basic activity status (RB210) – other inactive person (RB2104) and retirement or early retirement

(RB2103). Both categories have in the models for financial security negative impact, thus they decrease the odds.

Significant decrease of odds of positive subjective perception of financial security in both genders is affected by two categories of status in employment (PL040) which in comparison to reference category self-employed with employees (PL0401) decrease the odds two or three times, namely the categories of employees (PL0403) and family workers (PL0404).

Decrease of the odds of positive perception is affected also by the crisis – in the later year the odds decrease in comparison to year 2008 in average 1.6 times regardless the gender of respondents. Moderate decline is influence also by gender (PB090). If the respondent is a women the odds of positive subjective perception decreases on 93%.

Table 11: Odds values and their reciprocal value

Parameter	Total		Men		Women	
	odds	1/odds	odds	1/odds	odds	1/odds
intercept	0.22878	4.37101	0.21612	4.62715	0.18542	5.39316
netinc	1.00024	0.99976	1.00022	0.99978	1.00025	0.99975
year2012	0.61761	1.61914	0.63217	1.58186	0.61237	1.63299
DB1001	reference	reference			reference	reference
DB1002	1.09425	0.91386			1.12825	0.88632
DB1003	0.97854	1.02193			1.00703	0.99301
PL0401	reference	reference	reference	reference	reference	reference
PL0402	0.49718	2.01134	0.45082	2.21817	0.62360	1.60359
PL0403	0.43732	2.28665	0.42962	2.32764	0.47558	2.10269
PL0404	0.59238	1.68810	0.33633	2.97328	0.69959	1.42940
RX020	1.00540	0.99462	1.00990	0.99019	1.00357	0.99644
RB2101			reference	reference	reference	reference
RB2102			0.55592	1.79883	0.65149	1.53494
RB2103			0.88428	1.13086	1.03266	0.96837
RB2104			0.95730	1.04461	1.36738	0.73132
HH070	0.99952	1.00048	0.99954	1.00046	0.99950	1.00050
RB0901	reference	reference				
RB0902	0.93231	1.07260				

Source: the authors based on the data sets EU-SILC 2008 and 2012.

### 3. Conclusion

The analysis of subjective poverty perception in the Czech Republic in dependence on gender and in correspondence with other factors gives several interesting results.

The result of the analysis can be interpreted in such a way that the perception of insufficient financial security is always significantly influenced by equalized household incomes, total household expenditures and age of respondents. In all models we confirmed the assumption that the perception significantly depends on the year of survey, i.e., before or after the world-wide crisis impacts in the European economics.

Model summarizing all respondents (regardless of gender) further showed that the answer on question regarding the ability to make ends meet was significantly influenced by gender of the respondent. This demonstrates that the subjective perception of poverty is dependent on gender and leads to the idea to construct partial models enabling us to decide whether the predictors will change their significance according to the gender of respondents.

In case of remaining qualitative factors used in models we detected statistically significant influence on subjective perception of poverty most frequently in relation to the status in employment. The model containing all respondents the reference category differed significantly from all other categories. In both partial models then the answers of employees differed significantly from both groups of self-employed. In this case the dependence on gender was not proved

In case of the basic economic activity status of respondents the reference category of employees differs significantly in both models from the category of unemployed. According to the expectation also in this case the gender of respondents does not play a role. But in the partial model concerning men also the significant difference of retired was detected, whereas in women other inactive persons differed.

Statistically significant difference demonstrates partially in dependence on degree of urbanization – respondents living in densely populated regions differ significantly in their answers from those living in an intermediate area. But this was detected only in partial model concerning women and total model regardless of the gender.

From the odds in model regardless of gender it stems that the odds of positive subjective perception of financial situation if the surveyed person is not man but woman slightly decrease (to 93%).

From the analysis it also follows that regardless of the gender of surveyed respondents and in the total model the odds on the positive subjective perception of financial situation of household increases not only with increasing incomes but also with growing age of respondents and also with decreasing density of population. In these factors the perception significantly depends on gender.

But in the submodel for women three factors are extended by other three. Beside the positive effect of intermediate density of population the answers significantly differ also for the group of living in thinly populated areas. Other two categories increasing the odds of women on positive perception of their financial situation is the status retired (increase to 103%) or other inactive person (surprisingly, increase to 137%). Reference category is the employed person.

Very similar (moderately negative) influence on odds of positive perception of financial situation in all groups appears with the growth of total housing expenditures. On contrary, considerable decrease of the odds on positive perception in comparison to self-employed with employees can be (not surprisingly) observed in case of employees and self-employed without employees. In case of men the odds decrease 2.3 times and 2.2 times, respectively. Corresponding multiple in case of women is 2.1 and 1.6 times. We can see that the change in odds depends on gender. In case of self-employed without employees the highest decrease in model concerning men. Worsening of odds can be observed also in group of family workers. Even in this case the decrease is closely related to gender. In case of women the odds on positive perception decreases in average 1.4 times, whereas in case of men it is nearly 3 times.

The odds of positive subjective perception of financial situation of households decreases in the period after crisis (EU-SILC 2012) in comparison to the pre-crisis period (EU-SILC 2008) decreased approximately 1.6 times (regardless of the gender of respondent).

The results of subjective poverty analyses and its determinants in different regions and states are more different in case of dissimilar historical, economical and demographical development, different conception of social system, etc. E.g., Dartanto and Otsubo (2013) in a part of their study focused (inter alia) on determinants of subjective poverty inferred that (see Table 4, p. 27) the subjective poverty in Indonesia decreases with the number of household members but increases with the number of children younger than five years. Lower is also in the case of married respondents, for respondents with finished education, from urban areas,

without health problems and for households with a member working abroad. The poverty also decreases with the size of house and paradoxically increases with the area of land or with production of food for own consumption.

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