

Abstract:

The submitted thesis concerns the development of pension insurance in the CR. The work aims to analyse – with the help of chosen theoretical concepts – the processes concerning the behaviour of the Czech population when obtaining the product of pension insurance. The work deals with two areas of empiric research. The first part of the work describes the development and final localiton of pension insurance in the CR. This chapter tries to prove the fact that the number of made contracts is higher in the metropolitan regions than in non-metropolitan ones. The second part inspects the development of regional differences in rate of monthly contributions in time and emphasizes the hypothesis that regional differences are getting higher or lower. Consequently, these trends are alanysed from the point of view of the comparison of the rate of the negotiated contributions and development of gross wage of inhabitants in particular regions.

Methodologically, the work uses the data from several pension funds which were ready to provide the demanded data of their clients. To analyse the gained data the variation coefficient is used primarily, which investigates the raising or dispraising of the regional differences.

The results of the work show that the regional differences gradually decrease in different regions. For the future studies of the problems of pension insurance in the CR it is necessary to analyse the territorial stucture of made contracts in the whole or at least the major part of inland pension funds. It would be suitable to analyse the arrangement and development of pension insurance in comparison to the development of other financial products which would allow the more complex view of the structure and development of financial geography in the CR.