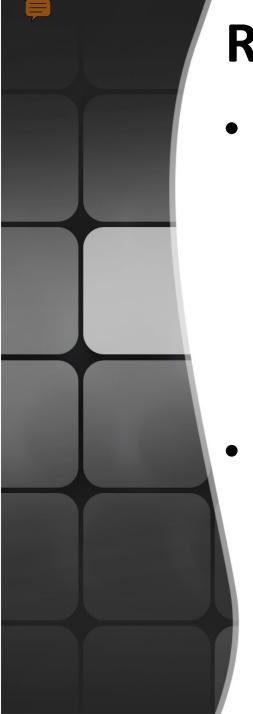
# COMPARISON OF TWO ROUNDS OF IDA MICROSAVING PROGRAM

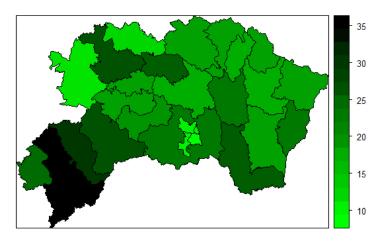
ALICA MERAŠICKÁ & TOMÁŠ ŽELINSKÝ

MAY 2012

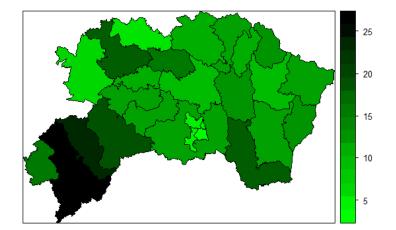


# **Regions of Interest**

• Unemployment rate:



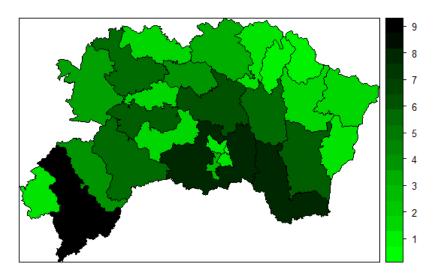
Long-term unemployment rate:

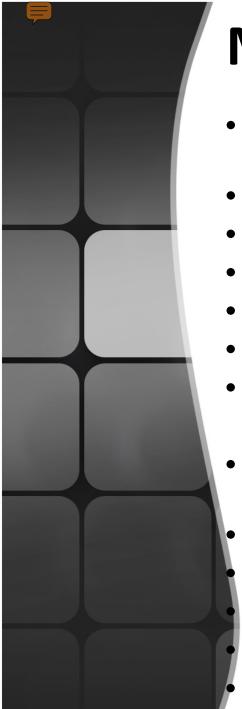




# **Regions of Interest**

 Share of beneficiaries of material need benefit:





## Material need benefits

- Amounts of material need benefit: effective since 1
   September 2009
- € 60.50 individual
- € 115.10 individual with 1-4 children
- € 168.20 individual with more than 4 children
- € 105.20 couple without children
- € 157.60 couple with 1-4 children
- € 212.30 couple with more than 4 children
- Amounts of material need benefit contributions effective since 1 September 2009
- € 2 for healthcare
  - € 63.07 activation benefit
  - € 63.07 protection benefit
  - € 55.80 housing benefit for an individual
  - € 89.20 housing benefit for a family



# **IDA1 vs IDA2**

### • Women/men ratio:

		Round	Total		
		IDA1	IDA2	Total	
Gender	male	94	31	125	
	female	132	78	210	
Total		226	109	335	

• p-value : 0.022



## IDA1 vs IDA2

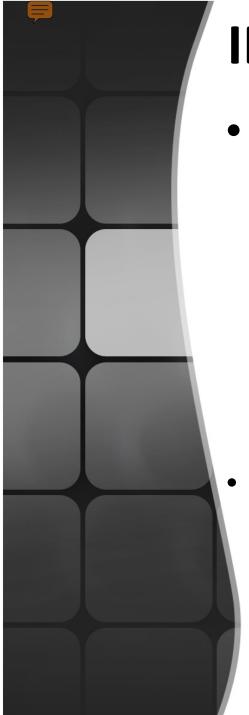
#### Source of income:

		Round of IDA		Total
		IDA1	IDA2	10141
Type of Income	Wage*	106	11	117
	Social benefits	60	39	99
	Other**	57	55	112
Total		223	105	328

p-value: 0.000

\* Activation benefits during practising of small community services are included

\*\* Child allowances included



# **IDA1 vs IDA2**

#### • Educational structure:

		Round of IDA		Total	
		IDA1	IDA2	Total	
Level of education	No education	37	35	72	
	Primary	137	54	191	
	Lower secondary	38	13	51	
	Secondary	5	5	10	
Spolu		217	107	324	

p-value : 0.006



## **Further steps**

- At the end of the second round of the program we will be able to evaluate all important program characteristics.
- Furthermore success factors of IDA2 round can be evaluated.
- We will be able to test whether improvement of the selection criteria (suggested after IDA1 evaluation) has positive effect on participants' success.

## Thank you for your attention

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