housing investment advisory hub

Municipality Assessment

Basic Interpretation of Data Sets and Trends 2009–2024

This is a preliminary output of data analysis conducted by HIAH. The final outputs will be published in 2026.

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More information about HIAH's work is available at www.hiah.cz

Content

Pictures

Abbreviations

EAP / EAO – Economically Active Population
GIS – Geographic Information System
NUTS – Nomenclature of Territorial Units for Statistics
ORP – Municipality with Extended Powers
ZSJ – Basic Settlement Unit

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What is HIAH

HIAH is an interdisciplinary knowledge platform that brings together experts from the non-profit, private, and public sectors, focusing on public investment in housing. It serves as an advisory and analytical body to the state. Organizationally, HIAH operates under the State Housing Investment Fund (Státní fond podpory investic).

More information about HIAH's work is available at www.hiah.cz

1 DATA SETS – OVERVIEW

A total of **180 data sets** were monitored for each municipality or town across the Czech Republic.

During the observed period (2009–2024), the **number of municipalities** varied between **6,256 and 6,259**.

The **average size of a municipality in the Czech Republic** is **1,743 inhabitants** (for comparison: Spain – 5,000; Germany – 6,000; Austria – 4,600).

A. Identification Units
Municipality • Municipality code • Administrative district (ORP) • NUTS code • Region • District

B. Demography
Population development over 15 years • Population by basic age categories over 15 years • Ageing index • Average age • Number of births and deaths over 15 years

C. Economy
Basic financial indicators of municipalities: Tax revenues • Non-tax revenues • Capital revenues • Transfers • Expenditures • Current expenditures • Capital expenditures • Unemployment

D. Housing
Number of dwellings • Ownership structure of dwellings • Number of usually occupied / unoccupied dwellings • Housing construction in the last 5 years • Construction intensity

E. Migration
Migration • Out-commuting • In-commuting • Number of present persons • Second homes • Visitors

F. Public Amenities
Educational facilities: kindergarten, primary, secondary school, leisure center
Health facilities: general practitioner, pediatrician, dentist, hospital Social service facilities • Post office

2 BASELINE DATA OUTPUTS

2.1 DEMOGRAPHY

Across all municipalities, between **2009 and 2024**, the population aged **65 and over increased by 657,007 people.**

At the same time, the number of **economically active residents** decreased by **450,620**.
If not for immigrants arriving from eastern countries, this loss would have reached **759,260 economically active people**.

In larger towns, these losses amount to as much as **20%** (one-third of municipalities in this category record losses below 25%) within the **15–64 age group**.

On average, municipalities with more than **10,000 inhabitants** lost **10%** of their economically active population, while the number of retirees grew by **28%**.

In the size category of **1,000–10,000 inhabitants**, the loss of economically active residents is smaller — **5%**, yet the number of seniors increased by **35%**. In the smallest category, **municipalities under 1,000 inhabitants**, the loss is almost negligible (**0.7% EAP**), but even here, the number of seniors grew by **35%**.

There are now **519,802 residents aged 80+** (expected to reach **1.2 million, i.e. 11% of the population, by 2040**).

Of these:

- **12% (representing 18% of all inhabitants)** live in the smallest municipalities (under 1,000 residents),
- **41% (representing 31% of the population)** live in medium-sized towns,
- **47% (representing 51% of the population)** live in towns with more than 10,000 inhabitants.

2.2 ECONOMY

The **average share of capital revenues** in total municipal revenues is **1.78%**. However, international experience shows that for **conservative municipalities**, the optimal ratio is **5–8%**, and for **development-oriented (moderately ambitious) municipalities**, even **above 10%**.

In the Czech Republic,

- only **545 municipalities out of 6,259** reach the 5% level,
- and only **345 municipalities** reach 8%.
  Among these, just **35 have a positive commuting balance**, and only **8 (16)** of them have more than **10 (5) thousand inhabitants**.

The **average ratio of current expenditures to tax revenues** is **87%**. However, **1,536 municipalities (24%)** have **current expenditures exceeding their tax revenues**.

Municipalities with **over 10,000 inhabitants** allocate on average **9% of their budgets to investments**, those between **1,000 and 10,000 inhabitants** invest **18%**, and municipalities with **under 1,000 inhabitants** invest even **25%** of their budgets.

Yet these smallest municipalities (**4,723 in total – 75% of all**) show a **construction intensity of 4.5 housing units per 1,000 inhabitants** (Prague – 4.1), of which **3.9 units** are **single-family houses**.

However, **half of these small municipalities** lack even **a kindergarten, a school, a paediatrician, or any social service**. *(Haraldsvik, M. & Coll, 2023)*

2.3 HOUSING CONSTRUCTION

In the Czech Republic, there are **5,340,988 dwellings**, of which **860,157 are usually unoccupied**.

Between **2018 and 2023**, an **average of 36,127 housing units** were built per year.
The **average construction intensity** is **4.5 housing units per 1,000 inhabitants**,
but **3.7** of those are **single-family houses**.

There are **183,432 cooperative flats**, and **221,882 flats owned by municipalities**,
which represents **only 4%** of the total housing stock.

An **8% share of municipal housing**—considered an **optimal proportion**—is achieved by **708 municipalities (11% of the country)**.

Only **171 municipalities (2.7%)** reach the **20% share** typical for countries such as **Austria and the Netherlands**.

2.4 MIGRATION – COMMUTING AND POPULATION GROWTH

Every day, **3,411,886 people** commute outside their home municipality — this represents **31% of the total population**. However, **2,604,339 of them are students**.

Only **14% of inhabitants** commute outside their municipality for **work**. Yet, only **615 municipalities** have a **positive commuting balance**. This means that **5,644 municipalities (91%)** become **depopulated during the day**. While **67% of municipalities** have seen an **increase in population**, **only 5%** of them have a **positive commuting balance**.

2.5 PUBLIC AMENITIES

Only **half of all municipalities** have a **kindergarten (MŠ)**, and just **30%** have **both a kindergarten and a primary school (ZŠ)**.

Only **14% of municipalities** have a **paediatrician**, and **16%** have a **dentist**.
In **33% of municipalities**, there is **at least one social service** available.

3 INTERPRETATION OF DATA SETS AND TRENDS 2009–2024

3.1 DATA INTERPRETATION CAPACITY

The **Czech Republic** belongs among the countries with a **high-quality and comprehensive data infrastructure**. Unfortunately, it is also among those that **make very limited use of this wealth of data** for **competent governance and urban management**.

The **main reason** for the **low practical application** of available data sets is the **inability to interpret more than one analytical layer at a time**. This **linear or aggregated assessment** of data leads to **significant errors in municipal management** — both in terms of **individual investments** and in the **design of subsidy instruments**.

The **absence of structural analyses** seriously distorts the understanding of **causes and effects** of phenomena typical for Czech towns and municipalities. The **financial losses** resulting from these — simply put, from **poor estimations** — amount to **many billions of Czech crowns**.

3.2 URBAN DEVELOPMENT AND URBAN STRUCTURE

Principles of Urban Economics
Every **urban structure** within a city or municipality generates a **different ratio between costs and revenues**. Each structure also produces **different social relations**, E**nvironmental impacts**, and **quality of life** for residents.

From the **social perspective** and in terms of **overall quality of life**, it is crucial to understand one key factor of urban functioning — its **dependence on population density**.

According to **Newman and Kenworthy (1989)**,

- a **density below 30 inhabitants per hectare** leads to **dependence on the car** as the only viable transport mode;
- **below 50 inhabitants per hectare**, **public transport becomes dysfunctional**;
- and most importantly, **pedestrian interactions** begin to occur only **from 100 inhabitants per hectare upward**,
  at which point the **cost curve flattens**, and the **"city of short distances"** begins to function.

If, over the past 15 years, construction intensity has averaged **4.5 housing units per 1,000 inhabitants**, and **3.7 of those are single-family houses** — where density is typically **25–30 inhabitants per hectare** — this means that **82% of development** over the past 15 years has occurred at **unsustainable densities**. Such low-density development cannot support **a city of short distances**, nor can it ensure **economically viable services or technical infrastructure**.

It is worth noting that **CZK 3,700** is the **average investment per inhabitant** in Czech municipalities, while **residential construction of the past 15 years** costs **CZK 6,500 per inhabitant**, compared to **CZK 1,700** for **panel or apartment blocks**, and **CZK 2,400** in **city centres**.

This implies that **residents of new low-density residential areas** would **effectively lack funds** for any further **public investments**. When comparing **current municipal land-use plans** (average municipality size: 1,700 inhabitants), we find that **70–80% of planned housing** is **low-rise residential** with densities of **25–35 inhabitants per hectare**.
In such areas, **average current expenditures** reach **CZK 35,000 per inhabitant** (while **tax revenues average only CZK 23,000 per inhabitant**).

Thus, both the **past 15 years** analysed and the **next 15 years** projected in current land-use plans will see our towns and cities develop in a **highly unsustainable way** — not only **economically**, but also **environmentally and socially**.

Environmental Impacts

Such development leads to **massive land consumption** on urban peripheries, while paradoxically, **"protected" green infill sites** within city centres — often overgrown with spontaneous vegetation — **block necessary redevelopment and re-urbanization**.

Social Impacts

The social impacts are even more severe. **Peripheral housing**, driven largely by the **middle class**, draws residents away from city centres to remote areas — often **without services or infrastructure**. The only way to access services is **by car** — not just a single trip, but **two or more trips per day**, as illustrated in the accompanying **diagram of the daily human cycle**.

Data on **daily migration** confirm that **91% of municipalities** become **depopulated during the day**. The **loss of the ability to plan cities effectively** leads to **uncoordinated urban sprawl** across differently prepared municipalities, resulting in **destabilization of civic, technical, and public amenities**, **transport congestion**, and **a general decline in sustainable urban development**.

Most current **land-use plans**, as designed, **degrade city centres** (in many cases even leading to **ghettoization**) and **reinforce economic and social instability**.

The pattern is the same whether we examine an entire city or a neighbourhood — **poorly planned development** produces the same **social differentiation**, **traffic congestion**, **dysfunctional public spaces**, and **low social sustainability**, which in turn require **further public investment** to maintain liveability.

Social isolation, the **loss of quality of life**, and other cascading issues are not immediately visible to small municipalities embarking on excessive suburban development, but they ultimately lead to **loss of potential** and **economic traps** for the municipalities themselves.

These processes also generate **large demands for subsidies** to finance **social, civic, and technical infrastructure**.

3.3 HOUSING CONSTRUCTION AND DEMOGRAPHY

Most housing construction carried out under existing municipal land-use plans in **medium-sized Czech towns** does **not increase the total number of residents**. Instead, it **exponentially increases operating costs per inhabitant**. The **migration balance** in these towns shows that **emigration exceeds the number of people moving into newly built dwellings**.

Moreover, in every city analysed, there has been an **average 20% decrease in economically active residents (EAP)** over the past 20 years, accompanied by a **30% increase in the number of elderly population**.

Even if the total population of a city remains stable, it is essential to monitor **the share of economically active inhabitants**. Many cities that report a roughly unchanged population in fact face a **double-digit decline in their active workforce**, which is **compensated only by the rise in elderly residents**.

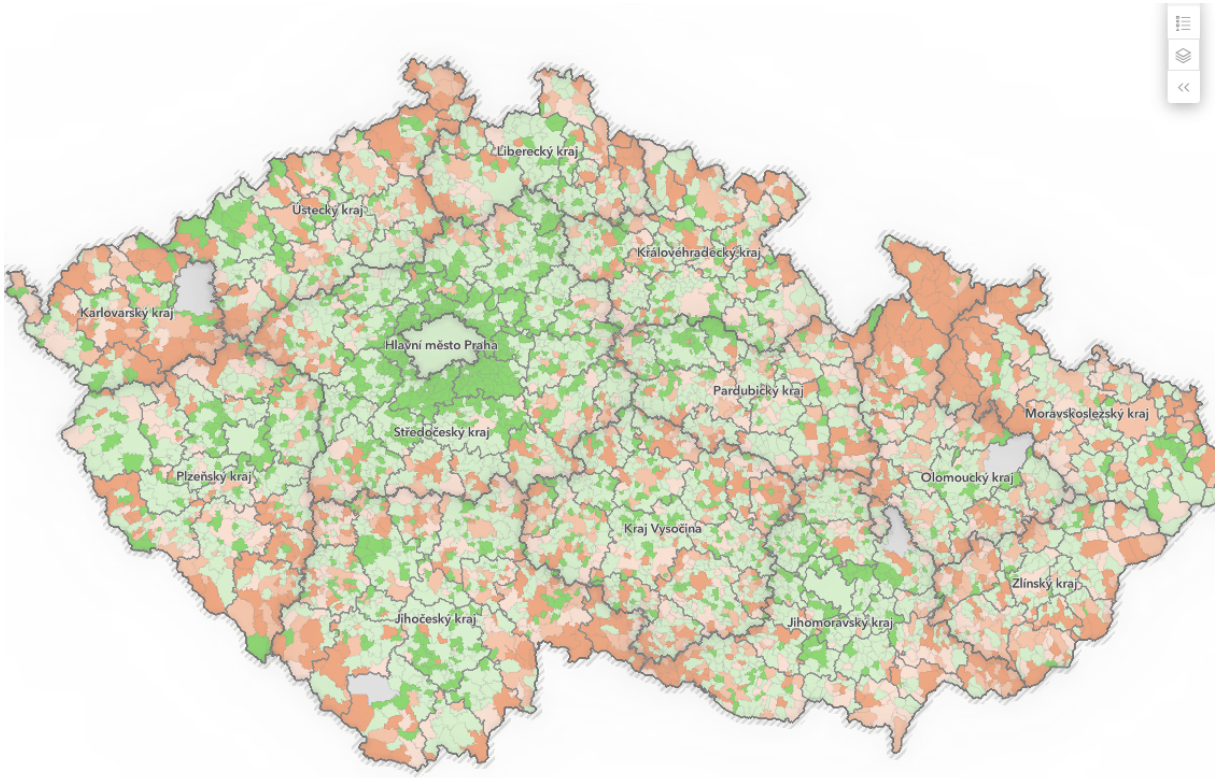
Therefore, even without demographic decline, the **age structure shift** requires a **fundamentally different strategy for urban development and planning**.

Although it is now widely acknowledged that the **population is aging**, the **impact of this trend on urban prosperity** is far less understood. As the number of economically active residents declines while the senior population rises, the **demand and supply for everyday services** also shrink.

Yet this service ecosystem is a **core condition for a high quality of life**. Without a sufficient number of people to **demand and sustain services**, these services **cannot exist or function effectively**.

To operate as a **city of short distances**, a town must achieve **both adequate population density and balanced age structure**.

Picture 1 - Change in the number of economically active residents across Czechia



Note: Green rings indicate areas where the number of economically active residents is increasing, while orange rings indicate areas with a dramatic decline.
Source: author

From the above, it follows that **small municipalities (under 1,000 residents)** are **economically subsidized** by the **active population of larger urban centres**. Half of these municipalities (**≈2,400**) lack **any public amenities**.

The **economic potential of the active population** is thus **wasted in car commuting**, driven by the need to access schools, services, and leisure activities — a daily migration involving **2.6 million people**, **60% of them schoolchildren**, often as **passengers in cars**. Meanwhile, **larger urban centers** face **increasing economic and social destabilization**. Out of **133 towns with more than 10,000 inhabitants**, **46** show a **loss of economically active residents exceeding 25%**.

Panel Housing Estates and Structural Change

The demographic and urban challenges are not only a matter of **city size**, but also of **spatial structure within cities** — especially **panel housing estates**. Across all such estates, **economically active residents are disappearing**, even though they are the demographic group cities most need to retain. As a result, **seniors remain living in large 3-room apartments**, often using only one room and living in **material deprivation**, while **economically active middle-aged residents** move outward to **new residential districts**.

This shift is **excentric rather than cyclical** — **young people do not return** to the original housing estates,

which have **lost both social status and quality of life**, offering neither adequate **housing standards** nor **public spaces** conducive to community life.

The **aging structure** of residents in panel estates — especially those **aged 80+** — has major implications for the **underuse of public space (decongestion)**. Moreover, the **urban layout of these estates** lacks **street structures** that could support better **spatial orientation**, **safety**, and **maintenance**.

3.4 MIGRATION

Among the **principles of social development** are, among others, the **strengthening of identity and social cohesion**, the **preservation of the genius loci** of a place or city, and the **prevention of possible social dualization, local inflation, and migratory or tourist irritation**.

Although **immigration** in Czech towns is often linked to **employment opportunities** and therefore to an **increase in the number of residents**, it also carries risks: **the depletion of human resources** and the **limited availability of affordable housing** for new residents.
In recent years — especially after the significant **influx of people from Ukraine** — certain **signs of social dualization** have become apparent.

This has led to **considerable tension** between residents, particularly **between long-term locals and new arrivals**. While **original residents** are leaving **city centers** for peripheral zones, the centers are increasingly inhabited by **socially weaker residents**, **migrants**, and **seniors** who are unable to relocate.

Even if the **total population** of a city remains roughly the same, its **identity fades**: newcomers do not share the same attachment to **local culture or place**, bringing instead **their own customs, rituals, and architectural expressions**. These **new architectural and urban forms** often lead to the **erosion of the local genius loci** across entire areas.

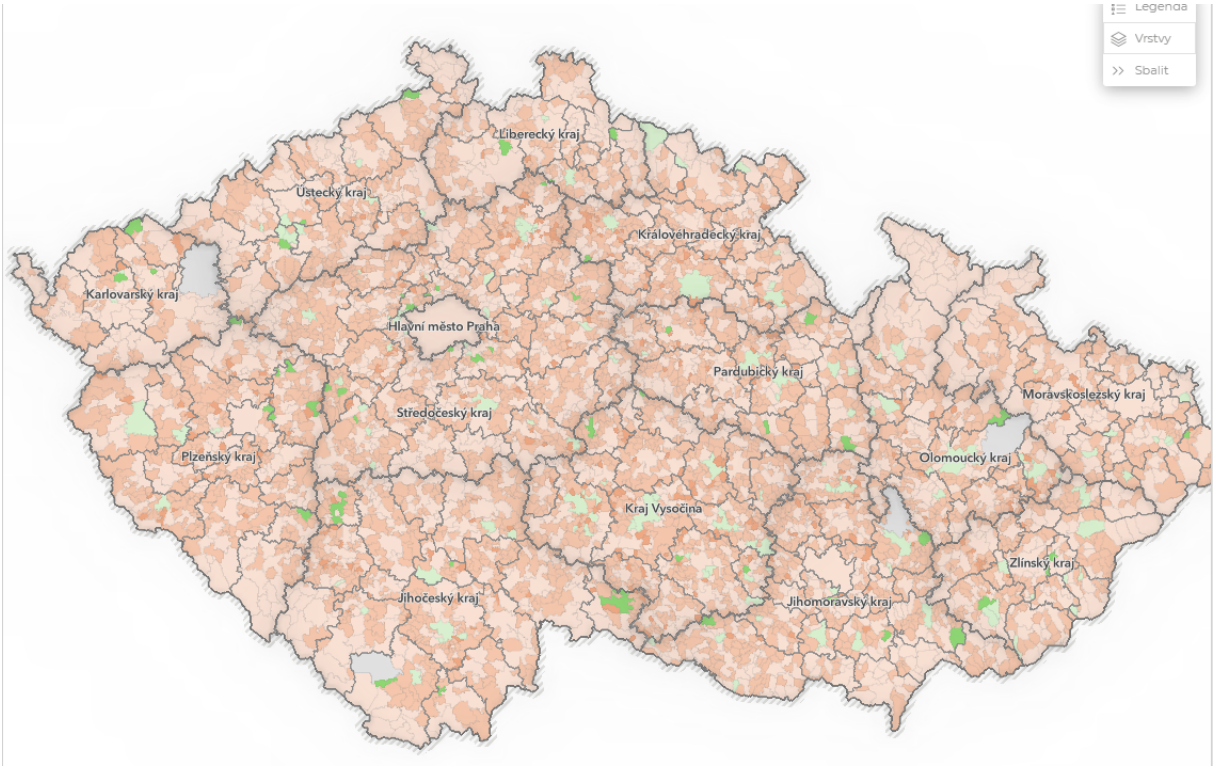
The underuse of public spaces (decongestion) has become a key phenomenon in many medium-sized towns. As centers lose population and change their social composition, large squares and open spaces struggle to find meaningful uses or regular users. Spending time in such public areas becomes dull or even unsafe. Municipalities then invest substantial funds in cultural and sports events, markets, or festivals merely to temporarily activate and fill these oversized spaces.

Strategic Implications
If municipalities are to define a **core strategic objective**, it must be the **strengthening — or even the creation — of a strong local identity**, rooted in **community life, civic associations, and shared activities**. At present, only **615 municipalities** have a **positive commuting balance**, meaning that **5,644 municipalities (91%)** are **depopulated during the day**. This ratio clearly indicates which towns **have or lack development potential**.

An even more important detail is that, although **67% of municipalities have grown in population**, **only 5% of them** show a **positive commuting balance**.

This means that municipalities investing in development and population growth **do not provide sufficient jobs or public amenities** to retain their residents during the day.

Picture 2: Daily commuting Balance, a map illustrating daily commuting flows.



Green indicates a positive commuting balance, while other areas show net out-commuting
Source: author

Another interpretation of this phenomenon is that the **intensity of construction** in most medium-sized towns is **only sufficient to redistribute existing residents** within the same municipality. This pattern reflects the **rising demand for larger living space per person**.
The often-cited issue of **investment flats** is, in this context, **largely irrelevant**: in these towns, such dwellings actually **compensate for the severe shortage of rental housing**.

Towns that cannot **meet residents' basic daily needs** through **accessible local services** are condemned to ever-increasing levels of **out-commuting and in-commuting**.
Moreover, **poor urban form and building design** add no value in terms of **safety, attractiveness, or functional diversity**. Walking along **streets lined with concrete fences**, **without trees, benches, shopfronts, or services**, offers little appeal — it **cannot compete** with the **comfort and speed of car travel**.

4 KEY FINDINGS

Data sets, when **combined with spatial (GIS) data**, are able to capture **negative trends** far more accurately — whether in terms of **size categories** (according to the number of inhabitants in a municipality) or **geographical context** (location within a region, county, or the country as a whole).

From our analyses, it is evident that **average values** of phenomena such as **population aging**, **loss of economically active residents**, **economic indicators**, **housing construction intensity**, and others **distort the interpretation of the entire topic**. This distortion poses the **greatest risk** when designing **grant policies** or **regional/state strategies**.

Across many **OECD analyses** — and the subsequent **media interpretations** — a clear lack of **structural analysis** is visible, i.e. analysis able to capture both the **current situation** and the **true nature of trends** in **demography**, **social** and **economic development**, and **migration** in municipalities.

Given that we can support our **country-wide analyses** (i.e., analysis of all **6,259** municipalities) with **detailed analyses** of many individual towns of various sizes (**around 50 analyzed**), down to the scale of **basic settlement units (ZSJ)** and even **individual urban structures**, we are able to evaluate the **positive and negative effects** of current **legislative (institutional)** and **economic tools** of both **state** and **regional** support for the development of Czech municipalities.

KEY FINDINGS **A – SIZE OF MUNICIPALITIES**

- The **average size** of a municipality in the Czech Republic is **1,743 inhabitants**.
  At this scale, municipalities typically **lack the population density and urban structure necessary to ensure an adequate quality of life.**

- Administrative consolidation will **not solve this problem**. It is essential to **strengthen medium-sized towns**, which can provide services to surrounding municipalities,
  including **public transport connections**.

- From the level of **administrative districts (ORP)**, it is crucial to **regulate the development** of small municipalities **without public amenities** to **under 10% population growth** within zoning plans.

KEY FINDINGS **B – POPULATION**

- **30% of towns over 10,000 inhabitants** have been continuously **loosing more than 25% of their economically active population** (EAP).
- 35% of towns with 1,000–10,000 inhabitants have been continuously loosing more than 10% of EAP.
- These **medium-sized towns** also have the **highest concentration of residents aged 80+:** 41% (even though they house only 31% of the total population).
- A vast portion of **economically active people spend their productive time commuting,** missing from public space, families, services, culture, and communities.
- Municipalities must **identify the best forms of housing** (**typology, location, design**)
  for economically active residents, and implement them at scale in medium-sized towns to **bring people back and achieve sufficient urban density**.

KEY FINDINGS **C – HOUSING**

- Average construction intensity: **4.5 units / 1,000 inhabitants**, but **3.7** of these are **single-family houses.**
- In municipalities **under 1,000 inhabitants**, the intensity is also **4.5 units**, but **82%** are single-family houses.
- In towns over **10,000 inhabitants**, it is **2.9 units**, with **48%** being single-family houses.
- In towns with **1,000–10,000 inhabitants**, intensity is **4.6 units**, with **80%** being single-family houses.
- This is **not only a preference** for single-family housing — in larger towns, it is often the **only viable option** because current urban and architectural quality **cannot compete** with family housing in safety, amenities, and public space.
- To shift the balance toward **apartment buildings** and **re-urbanize city centers**, there must be a powerful **focus on the quality** of the built environment.

- Housing support must not be **uniform**, but must **accelerate projects that meet these standards**.
- Municipalities in the Czech Republic own only **221,882 flats (4%)**. The optimal **8% share** is reached by **708 municipalities (11%)**. (This is only **171 municipalities (2.7%)** own **20% of flats**, comparable to **Austria and the Netherlands**.)

KEY FINDINGS **D – ACESS TO PUBLIC AMENITIES**

- Access to **everyday services**, along with **technical and transport infrastructure**, has decreased by **approximately 15%** over the last 15 years.
- If current zoning plans are fully implemented within 10–15 years, service accessibility — and therefore residents' quality of life — will decline by **another 10%**.
- If we add the fact that **10% of economically active residents** on average will move to **peripheral zones** with already low quality of services, the overall loss in quality of life may reach **up to 40%**.
- The consequences will be: **social differentiation**, **traffic collapse**, **dysfunctional public spaces (ghettoization of centers)**, **low social sustainability**, and massive need for **state subsidies** for civic and technical infrastructure.

KEY FINDINGS **E – MUNICIPAL FINANCE**

- The average share of **capital revenues** in municipal budgets is only **1.78%**.
  International benchmarks:
    - **5–8%** for conservative municipalities
    - **10%+** for development-oriented municipalities
- When looking closer at Czechia: :
    - Only **545** municipalities reach **5%**,
    - Only **345** reach **8%**,
    - Of these, only **35** have a **positive commuting balance** and only **8 (16)** have over **10,000 (5,000)** inhabitants.
- This reveals a **very weak capacity** of municipalities to **manage and valorize their land and property**.
- The inability to manage assets dynamically and extract value from land-use planning reduces **capital revenues**, despite legal possibilities.
- Most municipalities have **large internal infrastructure deficits**, which are **growing every day**.
- New investments in poorly planned urban structures deepen **mandatory expenditure deficits**, turning current expenditures into investment obligations and **reducing the ability of municipalities to invest in development**.

KEY FINDINGS **F – COMMUTING**

- Only **615 municipalities** have a **positive commuting balance**. This means **91% (5,644 municipalities)** are **depopulated during the day**. During daytime, these places effectively function as municipalities with an **average age approaching 50 years**.
- Although **67%** of municipalities have grown in population, **only 5%** have a **positive commuting balance**.

KEY FINDINGS **G – ACCESS TO CARE SERVICES**

- **Only 50%** of municipalities have a **kindergarten**, and **30%** have **both a kindergarten and a primary school**.
- **14%** of municipalities have a **pediatrician**, and **16%** a **dentist**.
- Therefore, **5,004 municipalities., home to 2,3 million people** l21% of the Czech population). lack both — a pediatritian and a dentist.
- **33%** have at least **one social service**, while the number of residents **aged 80+ is expected to double** in the next 15 years (and social service will be their primary need).

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