

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM – AUGUST 2018

TYPES OF PENSION	July 2018 (payment in August 2018)	
	TOTAL NUMBER OF BENEFICIARIES	AVERAGE PENSION AMOUNTS
Old age pension (ZOMO ¹)	496,786	2,559.21
Old age pension for long-term insurees (Art. 35 of ZOMO)	23,560	3,478.06
Old age pension transformed from invalidity pension (Art. 58 of ZOMO)	84,162	2,237.51
Early pension (ZOMO)	190,335	2,433.01
Early pension (Art. 36 of ZOMO – bankruptcy)	256	2,631.33
Invalidity pension (ZOMO)	122,125	1,923.34
Survivor's pension (ZOMO)	223,132	1,939.59
TOTAL ZOMO	1,140,356	2,344.06
Active military persons, police officers and authorized public officials	14,944	3,688.30
Croatian Homeland War veterans and their family members	71,347	5,612.59
Croatian Defense Council (HVO)	6,783	2,962.57
TOTAL	1,233,430	2,552.82
STATUS AS OF:		
	30 June 2018	31 July 2018
NUMBER OF INSUREES	1,554,821	1,563,560
PENSION BENEFICIARIES AND INSUREES NUMBER RATIO	1:1.26	1 : 1.27
Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)	15.81	15.87
Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)	20.11	20.13

For July 2018 (payment in August 2018)	No of beneficiaries	Average pension net of tax and surtax	Average qualifying period
Maximum Pension Amount	1,751	6,670.00	37 05 23
Minimum Pension Amount	245,227	1,519.51	26 06 01
Average Net Wage in the Republic of Croatia for June 2018			
			6,276
Current Value of Pension			63.88
Current Value of Minimum Pension			61.94
Total pension expenditure in 2018 (planned) – in billion HRK			38.9
Total expenditure (child allowance included) in 2018 (planned) – in billion HRK			40.7

PENSION AMOUNTS - ZOMO (for July 2018 – payment in August 2018)	No of beneficiaries	Average pension net of tax and surtax
up to 500.00	95,527	232.15
500.01 – 1,000.00	85,675	783.40
1.000,01 – 1.500,00	124,640	1,280.74
1.500,01 – 2.000,00	173,544	1,758.83
2.000,01 – 2.500,00	212,505	2,205.00
2.500,01 – 3.000,00	149,589	2,739.06
3.000,01 – 3.500,00	98,385	3,239.06
3.500,01 – 4.000,00	73,236	3,744.66
4.000,01 – 4.500,00	48,693	4,228.00
4.500,01 – 5.000,00	28,632	4,729.15
5.000,01 – 6.000,00	30,742	5,433.58
6.000,01 – 7.000,00	10,188	6,433.48
7.000,01 – 8.000,00	5,075	7,454.38
more than 8,000.00	3,925	9,169.38
TOTAL	1,140,356	2,344.06

¹ ZOMO – Croatian Pension Insurance Act

PENSION BENEFICIARIES	For July 2018 (payment in August 2018)			
	Int'l agreements included		Int'l agreements excluded	
	HRK	%	HRK	%
Average ZOMO pension and its share in average net wage for June 2018	2,344.06	37.35	2,618.73	41.73
Average old-age ZOMO pension and its share in average net wage for June 2018	2,522.20	40.19	2,867.82	45.70
Average old-age ZOMO pension with 40 and more years of qualifying period and its share in average net wage for June 2018	3,564.34	56.79	4,354.45	69.38
	Number of beneficiaries		Average pension	
Beneficiaries receiving pro-rata pension according to EU Regulations or international social security agreements (as of 31 Dec. 2017)	168,438		783.99 kn	
Croatian residents receiving pension from abroad (data for 17 states available for 2016)	182,502		€ 277.63	

AVERAGE QUALIFYING PERIOD OF PENSION BENEFICIARIES (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	31 08 06	33 06 26	30 00 15
Old-age for long-term insurees (Art. 35 of ZOMO)	42 08 10	42 09 20	41 11 27
Old age pens, transformed from invalid. pens (Art. 58 of ZOMO)	24 10 29	26 07 19	22 10 23
Early age	35 10 08	38 00 04	33 07 16
Early (Art. 36 of ZOMO - bankruptcy)	35 05 26	36 10 17	33 03 24
Invalidity	22 01 15	22 09 28	20 10 03
Survivor's	28 02 16	23 03 16	28 06 27
TOTAL	30 04 25	32 01 08	29 01 13

AVERAGE AGE OF PENSION BENEFICIARIES (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	74 07	75 03	74 00
Old-age for long-term insurees (Art. 35 of ZOMO)	64 03	64 06	62 09
Old age pens, transformed from invalid. pens (Art. 58 of ZOMO)	73 06	74 04	72 07
Early age	66 04	68 07	64 01
Early age (Art. 36 of ZOMO - bankruptcy)	60 11	62 04	58 08
Invalidity	60 06	61 03	59 02
Survivor's	72 04	53 01	73 09
TOTAL	71 00	70 05	71 04

YEARS OF ENTITLEMENT TO PENSION BENEFIT (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age and early age	21 02	19 01	24 04
Invalidity	18 07	17 05	22 09
Survivor's	18 02	-	-

*As of 31 July 2018

AVERAGE QUALIFYING PERIOD OF NEW PENSION BENEFICIARIES ENTITLED TO PENSION IN 2018 (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	30 05 11	29 10 15	31 02 06
Old-age for long-term insurees (Art. 35 of ZOMO)	42 07 02	42 08 26	41 11 12
Early age	37 00 04	37 11 09	36 02 08
Early age (Art. 36 of ZOMO - bankruptcy)	35 09 10	36 08 19	33 09 08
Invalidity	23 06 00	24 01 05	22 02 08
Survivor's	29 10 09	24 05 29	30 05 20
TOTAL	32 07 10	33 02 12	32 00 17

AVERAGE AGE OF NEW PENSION BENEFICIARIES ENTITLED TO PENSION IN 2018 (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	64 01	64 10	63 03
Old-age for long-term insurees (Art. 35 of ZOMO)	62 00	62 03	60 11
Early age	59 06	61 00	58 02
Early age (Art. 36 of ZOMO - bankruptcy)	59 00	60 00	56 10
Invalidity	53 07	54 05	51 10
Survivor's	62 07	40 00	65 02
TOTAL	61 11	61 06	62 04

NEW PENSION BENEFICIARIES ENTITLED TO PENSION IN 2018 (ZOMO)*		
TYPE OF PENSION	No of beneficiaries	Average pension
Old-age	11,225	2,294.25
Old-age for long-term insurees (Art. 35 of ZOMO)	3,730	3,479.55
Early age	5,406	2,505.50
Early age (Art. 36 of ZOMO - bankruptcy)	25	2,726.28
Invalidity	1,807	1,709.40
Survivor's	5,778	1,978.19
TOTAL	27,971	2,390.45

PENSION BENEFICIARIES WHOSE PENSION BENEFIT ENTITLEMENT CEASED IN 2018 AS A CONSEQUENCE OF DEATH*	
Number of beneficiaries	Average pension net of tax and surtax
26,679	2,257.80