

## Croatia

Exchange rate: US\$1.00 = 6.23 kunas.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1922.

**Current laws:** 1998 (maximum pension), 1998 (occupational diseases), 1999 (insurance periods), 2007 (pension supplements), 2008 (contributions), 2010 (decrease of pensions), 2013 (pension insurance), 2013 (contribution collection), 2013 (occupational rehabilitation), 2014 (compulsory pensions), 2014 (mandatory pension funds), 2014 (voluntary pensions), 2014 (pension insurance companies), 2014 (medical assessment), and 2017 (compulsory contributions base).

**Type of program:** Social insurance and mandatory individual account system.

#### Coverage

**Social insurance:** Employed persons in industry, commerce, or services; volunteers and apprentices; certain caregivers, civil servants and public-sector employees; military and police personnel; judiciary officers; temporary contract workers; casual workers; and self-employed persons, including farmers.

**Mandatory individual account:** Persons younger than age 40 and covered by social insurance on January 1, 2002, and persons who entered the labor force after January 1, 2002. Those aged 40 to 50 and covered by social insurance on January 1, 2002, could voluntarily join the two-pillar system until June 30, 2002; since October 15, 2011, they may opt out if the pension from social insurance only would be higher than the combined pension from social insurance and the mandatory individual account.

#### Source of Funds

##### Insured person

**Social insurance:** 20% of covered gross earnings for social insurance only; 15% of covered gross earnings for social insurance if also covered by the mandatory individual account.

The minimum monthly earnings used to calculate contributions are 3,047.60 kunas.

The maximum monthly earnings used to calculate contributions are 48,120 kunas.

The insured person's contributions also finance permanent disability benefits for work injury and occupational diseases.

**Mandatory individual account:** 5% of covered gross earnings.

The minimum monthly earnings used to calculate contributions are 3,047.60 kunas.

The maximum monthly earnings used to calculate contributions are 48,120 kunas.

##### Self-employed person

**Social insurance:** 20% of the monthly insurance base for social insurance only; 15% of the monthly insurance base for social insurance if also covered by the mandatory individual account.

The monthly insurance base is a percentage of the gross average monthly wage of all employed persons (from 65% to 100%), depending on the category of self-employment and the individual's level of education.

The minimum monthly earnings used to calculate contributions are 3,047.60 kunas.

The maximum monthly earnings used to calculate contributions are 48,120 kunas.

The self-employed person's contributions also finance permanent disability benefits for work injury and occupational diseases.

**Mandatory individual account:** 5% of the monthly insurance base.

The monthly insurance base is a percentage of the gross average monthly wage of all employed persons (from 65% to 100%), depending on the category of self-employment and the individual's level of education.

The minimum monthly earnings used to calculate contributions are 3,047.60 kunas.

The maximum monthly earnings used to calculate contributions are 48,120 kunas.

##### Employer

**Social insurance:** None, except for employees in arduous or unhealthy occupations.

**Mandatory individual account:** None, except for employees in arduous or unhealthy occupations.

##### Government

**Social insurance:** Pays all or part of the cost for military and police personnel, judiciary officials, parliamentary deputies, members of government, and war veterans with a disability.

**Mandatory individual account:** None.

#### Qualifying Conditions

##### Old-age pension (Starosna mirovina, social insurance):

Age 65 (men) or age 62 (women, gradually rising by three months a year until reaching age 65 in 2030) with at least 15 years of coverage. The retirement age for both men and

women will gradually rise by three months a year from 2031 until reaching age 67 in 2038.

Employment may continue on a part-time basis (less than 50% working time).

Long-service pension: Age 60 with at least 41 years of coverage.

Early pension (*Prijevrema starosna mirovina*): Age 60 (men) with at least 35 years of coverage or age 57 (women, gradually rising by three months a year until reaching age 60 in 2030) with at least 32 years of coverage (gradually rising by three months a year until reaching 35 years in 2030). The early retirement age for both men and women will gradually rise by three months a year from 2031 until reaching age 62 in 2038.

Deferred pension: The pension may be deferred for up to five years after the normal retirement age.

Pension supplement: Paid to insured persons receiving a social insurance pension only.

The old-age pension is payable abroad.

**Old-age pension (mandatory individual account):** Must meet the qualifying conditions for the social insurance old-age pension.

The old-age pension is payable abroad.

**General disability pension (*Invalidska mirovina, social insurance*):** Must be assessed with a total and permanent loss of working capacity resulting from permanent changes in health occurring before age 65. The insured must have coverage during at least 33.3% of the working life after age 20 (age 23 for insured persons with postsecondary education; age 26 for a university degree). There is no minimum qualifying period if the disability is the result of a work injury or an occupational disease.

Employment must cease.

The disability pension is replaced by the social insurance old-age pension at the normal retirement age.

The general disability pension is payable abroad.

**Partial disability pension (social insurance):** Must be younger than age 65. If the disability began before age 53, the insured must have a reduced capacity for work that is not likely to return to full capacity with occupational rehabilitation, but is able to work at least 70% of daily working hours in a different job requiring the same level of education that was required for the job performed before the disability began. The insured must have coverage during at least 33.3% of working life. There is no minimum qualifying period if the disability is the result of a work injury or occupational disease.

Employment may continue.

The partial disability pension is payable abroad.

**Occupational rehabilitation and salary compensation (social insurance):** Granted if the disability began before age 53 and the insured is likely to regain the capacity to work full time (40 hours a week). The insured is eligible for salary compensation during rehabilitation, until the insured returns to work in another job with the same employer; if no other job is available or suitable, for up to 12 months of unemployment following completion of occupational rehabilitation (24 months if the disability is the result of a work injury or an occupational disease). Other jobs offered in writing must require the same level of education that was required for the job performed before the disability began; if none is available, the job must require the next lower degree of education.

**Temporary disability pension (*Privremena invalidska mirovina, social insurance*):** Paid to disabled persons following occupational rehabilitation who remain unemployed for at least five years prior to reaching age 58.

Medical experts of the Institute for Medical Assessment, Occupational Rehabilitation, and Employment of Persons with Disabilities assess the degree of disability. The assessment is subject to review by a special medical committee composed of medical doctors appointed by the government.

**Compensation allowance for a physical injury (social insurance):** Paid for the loss of or damage to a part of the body or an organ that is the result of a work injury or an occupational disease. The injury must be assessed at 30% or more. The allowance is paid regardless of whether the physical injury led to the onset of an assessed disability.

**Disability pension (mandatory individual account):** Aged 55 or older, meets the qualifying conditions for the social insurance disability pension, and is a member of a compulsory pension fund for at least 10 years. The value of the pension based on the individual account balance combined with the social insurance partial disability pension must be higher than the social insurance general disability pension.

No partial disability pension is paid.

**Survivor pension (*Obiteljska mirovina, social insurance*):** The deceased was a pensioner, an occupational rehabilitation beneficiary, had five years of contributions, 10 years of coverage, or met the qualifying period conditions for a social insurance disability pension. There is no minimum qualifying period if the insured's death was the result of a work injury or an occupational disease.

Eligible survivors include a widow(er) aged 50 or older, younger than age 50 and caring for eligible children, or at any age with a disability (a woman who is widowed at age 45 becomes eligible at age 50); children up to age 15 (age 18 if unemployed; age 26 if a student; no limit if disabled); and parents aged 60 or older who were supported by the deceased (or younger than age 60 and assessed with a permanent loss of working capacity).

The survivor pension for a widow(er) younger than age 50 ceases upon remarriage unless the widow(er) is disabled with a permanent loss of working capacity.

The survivor pension is payable abroad.

**Survivor pension (mandatory individual account):** The deceased was aged 55 years or older, and was a member of a compulsory pension fund for at least 10 years at the time of death. The value of the pension based on the individual account balance combined with the social insurance survivor pension must be higher than the social insurance survivor's pension.

### **Old-Age Benefits**

**Old-age pension (Starosna mirovina, social insurance):** The pension is calculated based on the insured's earnings, the average wage of all employed persons, and the length of the insured's coverage period. For persons who are covered by both social insurance and mandatory individual account, the social insurance pension is reduced.

The minimum monthly old-age pension is 61.94 kunas for each year of coverage.

The maximum monthly old-age pension is 3.8 times the national average wage during the coverage period.

Long-service pension: Calculated in the same way as the old-age social insurance pension.

Early pension (Prijevremena starosna mirovina): The pension is reduced by 0.15% to 0.34% for each month the pension is claimed before the normal retirement age. There is no reduction for persons who retire at age 60 with at least 41 years of coverage and for certain persons who were unemployed for at least two years before claiming the early pension.

Deferred pension: The pension is increased by 0.15% for each month of deferment, up to 9%.

Pension supplement: Up to 27% of the social insurance pension is paid.

Benefit adjustment: Benefits are adjusted every six months based on an index based on changes in the cost of living and national average gross earnings.

**Old-age pension (mandatory individual account):** The pension is based on the account balance and average life expectancy at retirement.

Benefit adjustment: Benefits are adjusted every six months based on an index based on changes in the cost of living and national average gross earnings.

### **Permanent Disability Benefits**

**General disability pension (Invalidska mirovina, social insurance):** The pension is based on the length of the insured's coverage period and previous earnings.

The minimum monthly disability pension is 61.94 kunas for each year of coverage.

The maximum monthly disability pension is 3.8 times the national average wage during the coverage period.

**Partial disability pension (social insurance):** 80% of the general disability pension is paid; 50% if the pensioner is still employed; 66.67% if the disability is the consequence of a work injury or occupational disease and the pensioner is still employed.

The minimum monthly partial disability pension is 61.94 kunas for each year of coverage.

The maximum monthly partial disability pension is 3.8 times the national average wage during the coverage period.

**Occupational rehabilitation and salary compensation (social insurance):** The benefit is the same as the partial disability pension until the insured begins rehabilitation or changes jobs; during rehabilitation or if the disability was caused by a work injury or an occupational disease, the benefit is the same as the general disability pension.

**Temporary disability pension (Privremena invalidska mirovina, social insurance):** The benefit is the same as the partial disability pension.

**Compensation allowance for a physical injury (social insurance):** The allowance depends on the assessed degree of physical injury resulting from a work injury or an occupational disease.

Benefit adjustment: Benefits are adjusted every six months based on changes in the cost of living and national average gross earnings.

**Disability pension (mandatory individual account):** The pension is a combination of the social insurance general disability pension based on coverage and the value of the mandatory individual account balance.

If the insured is younger than age 55 or the total is less than the social insurance general disability pension the person would have received if still covered under the social insurance system only, the funds in the mandatory individual account are transferred to the Croatian Pension Insurance Institute to pay the general disability social insurance pension.

### **Survivor Benefits**

**Survivor pension (Obiteljska mirovina, social insurance):** 70% to 100% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid, depending on the number of survivors. The minimum number of years of coverage for pension calculation purposes is 21.

The minimum monthly survivor pension is 61.94 kunas for each year of coverage.

The maximum monthly survivor pension is 3.8 times the national average wage during the coverage period.

Benefit adjustment: Benefits are adjusted every six months based on changes in the cost of living and national average gross earnings.

**Survivor pension (mandatory individual account):** If the total combined social insurance survivor pension and a benefit based on the deceased's mandatory individual account balance is less than the social insurance old-age or disability pension the deceased received or was entitled to receive, the funds in the mandatory account are transferred to the Croatian Pension Insurance Institute and a social insurance survivor pension is paid. If the total is more than the combined benefit, a combined benefit is paid.

## Administrative Organization

### Social insurance

Ministry of Labor and Pension System (<https://www.mrms.hr/>) provides general legal supervision.

Ministry of Finance (<http://www.mfin.hr/>) provides financial supervision.

Croatian Pension Insurance Institute (<http://www.mirovinsko.hr/>) administers benefits.

Institute for Medical Assessment, Occupational Rehabilitation, and Employment of Persons with Disabilities (<http://www.zosi.hr/>) is responsible for medical assessments.

Tax authorities (<http://www.porezna-uprava.hr/>) under the Ministry of Finance collect contributions.

### Mandatory individual account

Ministry of Labor and Pension System (<https://www.mingo.hr/>) provides general legal supervision.

Croatian Financial Services Supervisory Agency (<http://www.hanfa.hr/>) provides financial supervision.

Central Registry of Affiliates (<http://www.regos.hr/>) manages records of members of mandatory pension funds, administers individual accounts, and manages funds.

Tax authorities (<http://www.porezna-uprava.hr/>) under the Ministry of Finance collect contributions.

Pension insurance companies administer benefits.

## Sickness and Maternity

### Regulatory Framework

**Current laws:** 1997 (health care for foreigners); 2004 (patients' rights); 2006 (voluntary health insurance); 2008 (health care), implemented in 2009; 2008 (maternal and parental benefits), implemented in 2009; 2008 (compulsory health insurance), implemented in 2009; and 2008 (social insurance contributions), implemented in 2009.

**Type of program:** Social insurance system.

## Coverage

**Cash sickness and medical benefits:** Employed persons, public-sector employees, civil servants, self-employed persons, salaried full-time apprentices, temporary contract workers, military personnel, and persons employed by a foreign employer not covered under the employer's country provisions.

**Parental benefits:** Employed persons, self-employed persons, farmers, and unemployed persons.

**Medical benefits only:** Farmers, pensioners, and unemployed persons.

## Source of Funds

**Insured person:** None.

**Self-employed person:** 15% of monthly covered income; farmers exempt from income tax contribute 7.5%.

The minimum monthly earnings used to calculate contributions are 3,047.60 kunas.

The maximum monthly earnings used to calculate contributions are 48,120 kunas.

**Employer:** 15% of covered payroll.

The minimum monthly earnings used to calculate contributions are 3,047.60 kunas.

The maximum monthly earnings used to calculate contributions are 48,120 kunas.

**Government:** The cost of parental leave, maternity benefits for unemployed persons, and newborn child assistance.

## Qualifying Conditions

**Cash sickness benefit:** Must have at least nine consecutive months of contributions or at least 12 nonconsecutive months of contributions in the two years before the incapacity began. If the insured does not meet the contribution requirements, a minimum benefit may be paid. Entitlement to cash sickness benefits is determined by a designated doctor in a primary health care institution for the first period of incapacity (the duration depends on the nature of the incapacity for work); additional periods are determined by the medical commission of the Croatian Health Insurance Fund.

**Cash maternity (Rodiljna naknada) and parental leave (Roditeljski dopust) benefits:** A designated doctor in a primary health care institution must confirm the pregnancy. Adoptive parents qualify for some benefits. A continuous period of 98 days of maternity leave with the cash benefit, including 28 days before the expected date of birth (45 days if there are complications resulting from the pregnancy), is required.

**Newborn child assistance (Jednokratna novcana potpora za novorodeno dijete):** Paid for the birth of a child.

**Unemployment parents' assistance:** Paid to an unemployed parent.

**Medical benefits:** There is no minimum qualifying period.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 70% to 100% of the insured's average monthly earnings in the last six months is paid; 100% for an incapacity that is the result of a work injury or an occupational disease, pregnancy, childbirth, organ or tissue donation, if nursing a sick child up to age 3, or if quarantined.

The full benefit is normally paid from the 43rd day for up to 18 months (or until recovery under certain conditions); thereafter, the benefit is reduced by 50%. No reduction is made for certain very serious diseases.

The employer pays the first 42 days of sick leave (except for pregnancy and maternity leave).

The minimum monthly benefit is 831.50 kunas.

The maximum monthly benefit is 4,257.28 kunas.

**Maternity benefit (Rodiljna naknada):** 100% of the insured's monthly earnings is paid until the child is age 6 months. The parental leave benefit replaces the maternity leave benefit when the latter ceases, and the benefit standard and duration of benefit differ depending on the number of children born.

**Parental leave benefit (Roditeljski dopust):** After the maternity benefit has ceased, 2,328.20 kunas to 3,991.20 kunas a month is paid for six months (eight months if both parents take leave) for the first and second child; 2,328.20 kunas a month is paid for 30 months for the third and subsequent children.

The minimum monthly benefit is 831.50 kunas.

Parental leave can be used by the father or mother in consecutive or non-consecutive periods until the child reaches age 8.

**Newborn child assistance (Jednokratna novcana potpora za novorođeno dijete):** A lump sum of 2,328.20 kunas is paid.

**Unemployed parents' assistance:** 2,328.20 kunas a month is paid for the first 12 months for the first and second child; 36 months for the third and subsequent children.

### **Workers' Medical Benefits**

Public and private health institutions under contract with the Croatian Health Insurance Fund provide benefits. Benefits include primary and specialist treatment, hospitalization, orthopedic and other aids, dental care, approved pharmaceuticals, laboratory services, maternity care, preventive care services, emergency aid, rehabilitation services, appliances, and transportation.

Cost sharing: Mandatory health insurance covers the costs of treatment up to certain limits. The insured with no

complementary health insurance pays 20% of the actual cost of health care and no less than the minimum according to a schedule in law. Cost sharing is limited to 2,000 kunas for each health bill. Medical services are free for children younger than age 18, persons with low income, persons with a disability needing constant assistance, and organ donors.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Health (<https://zdravstvo.gov.hr/>) provides general supervision.

Croatian Health Insurance Fund (<http://www.hzzo.hr/>), with its network of regional offices, branch offices, and field offices, administers benefits.

Tax Administration (<http://www.porezna-uprava.hr/>) under the Ministry of Finance collects contributions.

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## **Work Injury**

### **Regulatory Framework**

**First law:** 2006.

**Current laws:** 1998 (occupational diseases); 2008 (health care); 2010 (health protection), implemented in 2011; 2013 (compulsory health insurance); and 2013 (pension insurance).

**Type of program:** Social insurance system.

Note: Social insurance permanent disability benefits are paid under Old Age, Disability, and Survivors.

### **Coverage**

Employed and self-employed persons.

Medical benefits only: students, trainees of the Croatian Employment Service, military personnel, and fire fighters.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 0.5% of monthly covered income (temporary disability).

The minimum monthly earnings used to calculate contributions are 3,047.60 kunas.

The maximum monthly earnings used to calculate contributions are 48,120 kunas.

**Employer:** 0.5% of covered payroll (temporary disability).

The minimum monthly earnings used to calculate contributions are 3,047.60 kunas.

The maximum monthly earnings used to calculate contributions are 48,120 kunas.

**Government:** None.

### Qualifying Conditions

Must be assessed with a work injury or occupational disease. Entitlement to cash sickness benefits is determined by a designated doctor in a primary health care institution for the period of incapacity (the duration depends on the nature of the incapacity); additional periods are determined by the medical commission of the Croatian Institute for Health Fund.

### Temporary Disability Benefits

100% of the insured's average monthly earnings in the previous six-month period is paid for up to 18 months; thereafter, 50% is paid until full recovery or certification of permanent disability.

The minimum monthly benefit is 831.50 kunas.

The maximum monthly benefit is 100% of the insured's monthly earnings.

### Workers' Medical Benefits

Public and private health institutions under contract with the Croatian Health Insurance Fund pay benefits. Benefits include primary and specialist treatment, hospitalization, orthopedic and other aids, dental care, approved pharmaceuticals, laboratory services, maternity care, preventive care services, emergency aid, rehabilitation services, appliances, and transportation.

### Administrative Organization

Ministry of Health (<https://zdravstvo.gov.hr/>) provides general supervision.

Croatian Health Insurance Fund (<http://www.hzzo.hr/>), through its network of regional offices, branch offices, and field offices, administers the program.

Tax Administration (<http://www.porezna-uprava.hr/en>) under the Ministry of Finance collects contributions.

## Unemployment

### Regulatory Framework

**First law:** 1952.

**Current law:** 2017 (unemployment insurance).

**Type of program:** Social insurance system.

### Coverage

Employed persons with an employment contract, including public-sector employees, civil servants, military and police personnel, judiciary officers, and self-employed persons.

### Source of Funds

**Insured person:** None.

**Self-employed person:** 1.7% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 3,047.60 kunas.

The maximum monthly earnings used to calculate contributions are 48,120 kunas.

**Employer:** 1.7% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 3,047.60 kunas.

The maximum monthly earnings used to calculate contributions are 48,120 kunas.

**Government:** None.

### Qualifying Conditions

**Unemployment benefit:** Aged 15 to 65 with at least nine months of employment or self-employment in the last 24 months. Must be involuntarily unemployed; capable of, available for, and actively seeking work; and must register with the Employment Service in the first 30 days of unemployment.

Unemployed workers with at least 32 years of coverage who are up to five years younger than the normal retirement age are covered until they are reemployed or entitled to the old-age pension.

Persons whose employment ceased as a result of willful misconduct, by agreement with the employer, or who ceased activity without justifiable reasons are not entitled to unemployment benefits.

**Unemployment assistance:** Must participate in vocational or occupational training.

**Reimbursement of traveling and removal costs:** Paid for the cost of finding new employment and relocating.

### Unemployment Benefits

**Unemployment benefit:** 70% of the insured's average wage (employed persons) or the earnings used to calculate contributions (self-employed persons) in the last three months, up to a maximum of 70% of the national average net salary in the previous year, is paid for up to 90 days. Thereafter, 35% is paid, up to a maximum of 35% of the national average net salary in the previous year. The benefit is paid for 78 to 450 days depending on the duration of previous employment.

The national average net salary is 5,960 kunas (2017).

**Unemployment assistance:** 1,310.40 kunas a month to 2,620 kunas a month is paid, depending on the category of unemployment.

**Reimbursement of traveling and removal costs:** A lump sum of up to 300 kunas is paid for travel costs; up to 1,000 kunas for relocation expenses.

### **Administrative Organization**

Ministry of Labor and Pension System (<http://www.mrms.hr/>) is responsible for general supervision.

Croatian Employment Service (<http://www.hzz.hr/>), through its network of regional and local offices, administers the program.

Tax Administration (<http://www.porezna-uprava.hr/en>) under the Ministry of Finance collects contributions.

## **Family Allowances**

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### **Regulatory Framework**

**First law:** 1949.

**Current laws:** 2001 (children's allowances), implemented in 2002; and 2004 (income tax), implemented in 2005.

**Type of program:** Social assistance system.

### **Coverage**

Citizens and permanent residents of Croatia; and certain foreign citizens with temporary residence.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

**Family allowances (income tested):** Parents or guardians who have resided in Croatia for at least three years; foreign citizens who are eligible under a bilateral international social security agreement or the European Union's coordination instruments; parents of children who reside abroad for more than three consecutive months, except if otherwise covered by a bilateral international social security agreement or the European Union's coordination instruments; children younger than age 15 (age 19 if a full-time student; age 21 if disabled; or at any age if severely disabled before age 18 or while a full-time student). No allowances are paid if the child resides permanently in a specialized institution.

Income test: The total household income in the year before the claim must not exceed 50% of the state budget base.

The state budget base is 3,326 kunas.

There is no minimum qualifying period or employment requirement for parents.

**Guaranteed minimum income (Zajamcena minimalna naknada, income tested):** Paid to families and persons with low or no income. Unemployed persons must be registered at an employment office, and be capable of, and available for, work.

Income test: The income test is based on individual or family income and property.

### **Family Allowance Benefits**

**Family allowances (income tested):** At least 199.56 kunas a month is paid for each child in a household with income from 33.67% to 50% of the state budget base; at least 249.45 kunas a month for household income from 16.34% to 33.66%; and at least 299.34 kunas a month for household income that does not exceed 16.33% of the state budget base.

The state budget base is 3,326 kunas.

Allowances for eligible single-parent households are 15% higher than the income-tested allowance; for full orphans and households with children with disabilities, 25% higher.

Allowances for eligible children with severe disabilities are 25% of the state budget base.

**Guaranteed minimum income (Zajamcena minimalna naknada, income tested):** 60% of the income guarantee level is paid for an adult; 115% for a disabled single person; 100% for a nondisabled single parent; 40% for a child; and 55% for a child living in a single-parent family.

The minimum monthly income guarantee level is 800 kunas.

The maximum monthly benefit is the gross monthly minimum wage.

The gross monthly minimum wage is 3,275 kunas (2017).

Income test: The benefit may be reduced depending on individual or family income in the previous three months.

### **Administrative Organization**

Ministry for Demography, Family, Youth, and Social Policy (<https://mdomsp.gov.hr/>) provides general legal supervision.

Croatian Pension Insurance Institute (<http://www.mirovinsko.hr/>) administers the family allowances program.

Social Welfare Centers administers the guaranteed minimum income program through regional offices.