



# EQUAL RIGHTS EQUAL PAY EQUAL PENSIONS

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Expanding the scope of implementation of gender equality actions and legal standards towards achieving gender equality and combating poverty in Croatia



**PRAVOBRANITELJ ICA**  
ZA RAVNOPRAVNOST SPOLOVA



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The Ombudsperson for Gender Equality is the holder of the European project

## **“Equal rights - Equal Pay - Equal Pensions” - Expanding the scope of implementation of gender equality actions and legal standards towards achieving gender equality and combating poverty in Croatia**

which deals with the nearly invisible topic of gender pay and pension inequalities, resulting in social and economic insecurity of women.

The project is aimed at ensuring standards, measures and actions that will contribute to raising awareness about the problem of pay and pension gaps between men and women with a view to reducing the risk of poverty for women. Target groups are representatives of competent authorities, public and private companies, trade unions and high school students at the national and local levels.

The project will provide us with new knowledge that will enable a better understanding of the causes and consequences of the pay and pension gaps. We will be able to create an educational programme, draw up a national legislative framework and organise national campaigns with a view to raising awareness about this problem.

The project started on 1 October 2018 and will end on 30 September 2020.

**Partners:** Institute for Social Research in Zagreb, CESI - Centre for Education, Counselling and Research, Retired Persons' Trade Union of Croatia and Institute for the Equality of Women and Men (Belgium).

**Supporting state bodies:** Ministry of Labour and Pension System, Ministry of Science and Education, Ministry of Public Administration and Croatian Bureau of Statistics.

**Total project worth:** €468,510.20

### **Project stages:**

#### **In-depth research at the national level**

- Situation analysis that will take into consideration statistical data, policies, practices, legislation, pension system
- Quantitative research on gender pay and pension gaps in the private and public sectors in the

areas of production, finance and insurance, and health care and social welfare, and testing gender stereotypes on a population of young people when choosing their jobs.

### **Creation of educational programmes**

- Creation of an educational programme and manual
- Holding workshops in four cities (Zagreb, Split, Rijeka/Pula and Osijek) for the representatives of companies, public authorities, trade unions, civil society organisations and high school students.

### **Creation of a national legislative framework for equal pay and pensions in the Republic of Croatia**

- Creation of a strategic document that will ensure standards and positive measures to achieve gender equality in the labour market and the pension system.

### **Increasing subject visibility**

- Organising national campaigns for the European Equal Pay Day (3 November)
- Creation of videos
- Publishing research reports
- Publishing articles in the official organ of the Retired Persons' Trade Union

### **Project results**

- 3 pieces of quantitative research
- 4 two-day educational workshops
- 2 videos
- 2 media campaigns
- 2 conferences
- 4 brochures.

### **Target groups**

- Government of the Republic of Croatia, local government, Croatian Parliament, political parties
- Private and public sector companies
- Trade unions
- High school students.

### **Why?**

There are many indicators that show inequality of women in the labour market: low labour force participation rate, inequality of access to employment opportunities, gender-based segregation, pay gap, unfair pension system, etc. This is a consequence of traditional gender biases and stereotypes and gender discrimination that place women in lower-paying jobs, lower hierarchical positions, burden them with housework and taking care of the family, while the work they do, be it in the household or at work, is underestimated. Women and men enter the labour market from different starting positions, which is later reflected in the level of their pay and

pension, their hierarchical position and working conditions.

According to data for the reporting year published by the Croatian Bureau of Statistics (gathered in 2016), the average gross salary in Croatia was 7,752 HRK, which is 303 HRK less than last year's 8,055 HRK. Latest data on average monthly gross salaries reported by sex of the employee refer to 2015. At the time, the average monthly gross salary was 7,471 HRK for women and 8,422 HRK for men, which means that the share of the average salary for women in the average salary for men was 88.7%. These data show that on average men earn 11,412 HRK more per year than women, i.e. they earn 1.47 average Croatian gross salaries more. The Ombudsperson warned about the increase in the pay gap in the past years as well, and indicated that there was a fear that the gap would reach the difference of two average gross salaries more in favour of men.

The pay gap is significant in the public sector as well, and is a consequence of vertical segregation, i.e. greater representation of women in hierarchically lower positions.

When it comes to the division by areas of activity, average pay for women is markedly lower (by more than 20 percentage points) in two areas of activity. In the area of "finance and insurance" women make 75.9% of the average gross salary for men,

and in the area of "health care and social welfare" they make an even lower 71.8% of the gross salary for men. The Ombudsperson previously indicated that these numbers could be the result of vertical segregation, i.e. a situation where women in the aforementioned areas of activity are traditionally employed in hierarchically lower positions that are connected to lower pay.

The pension gap is directly related to the existing pay gap, which causes the disadvantageous position of women and the increased risk of their poverty to continue even after they leave the labour market.

Continued and marked labour market segregation by sex, vertical as well as horizontal, is one of the main reasons why the pay gap is unchanging, but also represents a source for an increasingly pronounced pension gap. However, the Ombudsperson has noticed that another factor for the pension gap between men and women is the existing system of pension calculation.

In the context of the aforementioned, the Ombudsperson notes that up until 31 December 1998, according to the regulations of pension insurance that were valid until then, the calculation of pensions included the period of the 10 most favourable years of employment, which means that the years spent on maternity and/or parental leave were exempted

from the calculation. However, as of 1 January 1999, the calculation of pensions includes the entire period of employment (including time spent on maternity and/or parental leave), leaving women who have given birth (become mothers) in a more disadvantageous position.

The pension gap between women and men aggravates the situation of women when it comes to their economic vulnerability and leaves them exposed to social exclusion, constant poverty and economic dependence, especially on their (marital or extramarital) partners. Namely, according to data published in the aforementioned Report of the European Parliament, the percentage of older women who were at risk of poverty and social exclusion (in 2014) was 20.2%, compared to 14.6% of men.

The pension gap also reflects the segregation of market labour and points to a higher percentage of women working part-time, for lower wages, with breaks in employment and fewer years of employment due to unpaid work they do as mothers and carers in their families. In this context, and as also stated in the Report of the European Parliament, it is obvious that the pension gap is positively related to the number of children raised during life and that the pension gap between men and women in the case of married women and mothers is much greater than the one for single women with no children.

These data show that the subject of unequal pay and pensions should be part of a public discussion and that we need to work on combating gender inequality in the labour market at all levels: from education to changing legislation.

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## COORDINATOR

### **The Ombudsperson for Gender Equality**

The Ombudsperson for Gender Equality is an independent body in charge of combating discrimination in the field of gender equality. Anyone can contact the Ombudsperson if they think they have been discriminated on the grounds of their sex and marital or family status, sexual orientation and gender identity.

The Ombudsperson for Gender Equality investigates cases of infringement of the principle of gender equality, cases of discrimination against individuals or groups of individuals by public bodies, units of local or regional self-government or other bodies with public authority, by employees of these bodies or other legal or natural persons.

[www.prs.hr/index.php/english](http://www.prs.hr/index.php/english)

## PARTNERS

### Institute for Social Research in Zagreb

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The Institute for Social Research in Zagreb (ISRZ) is a public non-profit scientific research organisation founded by the University of Zagreb in 1964 with a view to conducting fundamental and applied scientific research in the field of sociology and related disciplines. Our mission is to systematically, longitudinally and interdisciplinarily conduct socially significant, fundamental and applied scientific research on various aspects of Croatian society by using quantitative and qualitative methods. Our research subjects include: social structures, urban/rural sociology, youth, education, science, religion, sustainable development and gender and social inequalities. In 2012, ISRZ was presented with the European Commission's HR Excellence in Research Award.

The Institute consists of four scientific research centres: Centre for Educational Research and Development (CERD), Centre for Research in Social Inequalities and Sustainability (CRiSIS), Centre for

Youth and Gender Studies (CYGS) and Urban/Rural and Science Research Centre (URSRC).

The staff of the Institute's Centre for Youth and Gender Studies (CYGS) have expertise in conducting qualitative and quantitative research on gender (in)equality, family and the changes in gender roles, motherhood, the quality of life, social inequalities, social structure and the labour market. Over the last couple of years, they have worked on a number of projects researching gender inequality in the labour market and modes of reconciliation of professional and family life. Furthermore, the staff of CYGS have also worked on about a dozen projects researching gender, youth and the labour market.

[www.idi.hr/en/](http://www.idi.hr/en/)



Institut za društvena istraživanja u Zagrebu  
Institute for Social Research in Zagreb

# CESI - Centre for Education, Counselling and Research

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CESI is a feminist organisation that advocates the improvement of the social status of women and the realisation of gender equality, as well as full implementation of all legislation and international instruments dealing with the protection of human rights. CESI bases its activities on working for the common good, in line with the values of feminism, nonviolence, equality, tolerance, respecting individual differences, solidarity and equal opportunities.

An important precondition for the emancipation of women is their economic empowerment and independence, since it is well-known that the majority of poor and socially vulnerable people in the world are women. CESI also works on improving social inclusion of marginalised groups. It achieves its programme goals through gathering data on the status of women, the implementation of various educational and mentoring programmes, the creation and publishing of educational materials and multimedia content intended for institutions, employers and

unemployed women, members of minorities and women with disabilities. CESI raises awareness and informs the public through campaigns and public events, and empowers women and gives information and advice via phone, support groups and online counselling. CESI has also started a free legal counselling centre that helps women realise their labour and social rights, and **Radnica.org**, a web portal that denounces discriminatory practices. CESI has worked on gender equality in terms of pay for women and men as part of the EU project **“Gender Pay Gap: New Solutions for an Old Problem”**, within which an informal EU network - Gender Wage Watchers (<http://genderpaygap.eu/>) - has been set up.

**[www.cesi.hr](http://www.cesi.hr)**



## Retired Persons' Trade Union of Croatia

The Retired Persons' Trade Union of Croatia (SUH) is a voluntary, nonpartisan and humanitarian civil society association of retired people in Croatia, which uses trade union forms of action to fight for the realisation of social, economic and civil rights of retired and elderly people. It was founded on 18 August 1992. It has been publishing "Glas umirovljenika" (The voice of retired people) monthly since 1995 and has had a registered legal and psychological counselling centre for 15 years.

It has been fully associated with the Union of Autonomous Trade Unions of Croatia since 1993, and since 2004 it has been a member of the European Federation of Retired and Elderly People (FERPA) and takes a very active role in its activities.

SUH has called for the equality of women and men since its beginning, and advocates a gender quota of at least 40% for each of the sexes in its Charter. In cooperation with women's trade union groups, Women's Network Croatia and CESI (Centre for Education, Counselling and Research), it has actively

participated in discussions and initiatives concerning gender pay and pension gaps. Through the National Council for Pensioners and the Elderly, SUH has strongly advocated the improvement of the status of retired women and their protection from poverty during negotiations on pension reform. SUH has often called for the authorities to adopt various measures to help women who, due to lower pay and the unequal distribution of caring responsibilities between women and men, have up to 25% lower pensions. This is especially reflected in the reduced economic independence of women, which is experienced most extremely in old age. SUH is especially dedicated to making changes to the way pensions are calculated, with a view to recognising women's unpaid work related to their children, family and household, and to a new model of family pensions.

[www.suh.hr](http://www.suh.hr)



# Institute for the Equality of Women and Men

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The Institute for the Equality of Women and Men was founded in 2002 in Belgium and is a federal public institution responsible for guaranteeing and promoting gender equality and combating any form of gender-based discrimination and inequality. It conducts studies, assists individuals and organizations with requests for information, and treats complaints from gender discrimination victims.

The gender pay gap has been at the heart of the actions of the Institute for the Equality of Women and Men since its very beginning. In 2006, the federal government decided that there was a need for official gender pay gap data to be published annually. Since 2007 the Institute, in cooperation with FPS ELSD and the Directorate General Statistics, has been publishing an annual report containing clear policy recommendations. In 2008, the Federal Planning Bureau joined in. These reports receive a lot of media attention, and help keep the gender pay gap on the political agenda. In 2010, during the Belgian Presidency

of the European Union, the Institute published a European gender pay gap report, and organized a big conference on that subject. In 2012, a law on tackling the gender pay gap was passed. The law was partly inspired by the policy recommendations of the gender pay gap reports.

The law is quite elaborate and states that on the national level of collective labour negotiations there is an obligation to discuss the gender pay gap and how to deal with it, biannually.

In addition, the Institute publishes statistics on the gender pension gap. Although the gap is clearly problematic and older women are more at risk of poverty, gender is currently not given enough attention in the ongoing debate on how to reform pensions for the future generations.

[www.igvm-iefh.belgium.be/en](http://www.igvm-iefh.belgium.be/en)



# You can contact the Ombudsperson for Gender Equality by...

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Gender Equality,  
Preobraženska 4/1,  
10000 Zagreb
- **phone:**  
(0)1 48 48 100
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You can contact the Ombudsperson for Gender Equality anonymously, but that makes fact-checking significantly more difficult. The Ombudsperson handles your complaints for FREE.

## CONTACT



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## PARTNERS



## IMPRESSUM

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the Republic of Croatia

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