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Pension Legislation between 1945 and 1990 in Slovenia, with an Emphasis on Old-Age Insurance*

Abstract: The contribution focuses on pension insurance with an emphasis on old-age insurance during the socialist period in Slovenia, to which people were entitled after completing the statutory employment period. During the socialist period, old-age insurance underwent legislative changes that did not always ensure favourable conditions for pensioners. The contribution provides insight into the legislative changes related to pension insurance, which reflected the country's contemporary political and economic situation during each period and their impact on old-age pensioners.

Keywords: pension, pension legislation, old-age insurance, Slovenia, socialism

Introduction

In the newly established Yugoslav state, the end of World War II did not bring an immediate substantive and legal unification of social insurance. Instead, the latter was still provided under various rules (general workers' insurance, railway insurance, civil servants' insurance, etc.). The state assumed the role of the social security institution. As an institution of general national interest, social insurance was established on new organisational foundations. Its organisation and management consisted of a functional management directly subordinate to the Ministry of Labour and an operational management responsible for the administration and implementation of social insurance. The latter was entrusted to the National Social Insurance Institute, which had the status of a legal entity. The operational management also handled financial tasks, compiled statistics, and supervised the implementation of the insurance, while specific implementation duties were delegated to the branches and offices of the Na-

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tional Social Insurance Institute. However, the formal reorganisation did not involve any substantive unification of social insurance because the substantive-legal unification, with the equalisation of the rights and obligations of the working class, had not yet been implemented. As the state assumed all social security obligations, the financial structure of social security institutions also experienced significant changes. Social insurance was fully incorporated into the general state financial system, with the federal budget (the general state accumulation fund) covering the insurance costs.¹

The first post-war period of development in all spheres of social life is called administrative socialism and was characterised by the state's dominant role. The communist rule closely connected the Party authorities with the state and economic administration. Thus, the decisions of the ruling Party became binding in the economy, while economic problems also became political. The era of administrative socialism was followed by the period of self-management. With the introduction of self-management and the gradual decentralisation of the economy from 1951 onwards, the market started to return to the Yugoslav economy. As a capitalist institution, the market conflicted with the socialist economy, and it was only temporarily acceptable during the period of self-management. In the socialist economy, its role was replaced by planned economy. With the development of self-management and the decentralisation of the economy, especially during the reform years between 1958 and 1962, when a new economic system was being established and codified in the 1963 Constitution, planning gradually lost its influence over economic policy. In the middle of the 1960s, the Yugoslav version of socialism came to be known as market socialism. The stratification of the population at the end of the 1960s, along with the emergence of economic liberalism and the nationalist excesses of the early 1970s, prompted a re-evaluation of the market's role. After two decades of workers' self-management, Yugoslavia began developing self-managed socialism as a third model. This was affirmed by the 1974 Constitution and the Associated Labour Act, which both marked the culmination of the development of decentralisation and self-management.²

During these periods of economic development, social insurance, including pension insurance, also developed. In Slovenia, pension insurance evolved within the legislative framework of the Yugoslav pension system. The present contribution focuses on the development of pension legislation, with an emphasis on old-age insurance in socialist Slovenia, in light of the economic contexts of the relevant periods. Drawing on archival sources and relevant literature, it argues that in socialist Slovenia, pensioners were, in theory, co-creators of pension legislation aimed at addressing the disparity between pensions and rising living expenses. Pensioners took part in public debates before the adoption of relevant legislation. However, the practical implementation of pension legislation relied on the economic climate and political priorities. In socialist Slovenia, pensioners were, in fact, pushed to the social margins because of modest pensions.

¹ Ivan Radenković, „Penzijski sistemi u kontekstu promena društvenih formacija – od Kraljevine Jugoslavije do danas“, u: *Bilans stanja – doprinos analizi restauracije kapitalizma u Srbiji*, editors Darko Vesić, Miloš Baković Jadžić, Tanja Vukša, Vladimir Simović (Beograd: Centar za politike emancipacije, 2015), 245–246.

² Marta Rendla, „*Kam ploveš standard?*“ *Življenjska raven in socializem* (Ljubljana: Inštitut za novejšo zgodovino, 2018), 16–17.

Pension legislation in the new state

The 1945–1960 period

In the first two years after the war, the reconstruction of the war-torn country was the primary goal of the state's economic policy. Reconstruction was not only an economic issue but also a symbol of socialist Yugoslavia's political power.³ The first phase of the state's industrialisation was carried out simultaneously with the reconstruction. During this period, all the material and other conditions necessary for the transition to the second stage of socialist development – the introduction of the planned economy – were to be ensured.⁴

On 28 April 1947, the People's Assembly of the Federal People's Republic of Yugoslavia (FPRY) adopted the Act on the Five-Year Plan for the Development of the National Economy of the FPRY in 1947–1951, which marked the transition of the state into the second phase of development: the planned economy period. A centrally planned system was established. In line with the Soviet experience, the Yugoslav communists argued that a socialist economy should be centrally planned.⁵ The centrally planned system had its shortcomings, as it systematically developed bureaucratism. The Yugoslav leadership decided to abolish the monopoly of the state and the centrally planned system only after the conflict with the Soviet Union and its allies in 1948. A compromise solution was adopted, which preserved the role of the state as the guiding force of the national economy while simultaneously granting companies direct powers regarding production planning, business decision-making, market entry, and freer functioning of the laws of the market.

In the new Yugoslav state, social insurance was regulated by the **Social Insurance of Workers, Employees, and Administrative Staff Act of 1946**,⁶ which brought uniform pension provisions for all workers and employees in the economy. The Act had certain shortcomings regarding pension insurance. Pensioners would receive a pension only for the period of employment during which all the required contributions had been paid. In pre-war Yugoslavia, compulsory pension insurance for industrial and craft workers only came into force on 1 September 1937. Non-payment of contributions by some employers also represented a problem.⁷ The situation of these pensioners was temporarily regulated by an order of March 1947, granting them the right to old-age allowance, subject to the condition of having completed a certain period of employment after 1 July 1925.⁸ Civil servants and ot-

³ Mateja Jeraj, *Slovenke na prehodu v Socializem* (Ljubljana: Arhiv RS, 2005), 260–261.

⁴ *Ibid.*, 261.

⁵ Jože Prinčič, „Socialistično gospodarstvo – več države, manj trga in podjetništva“, in: *Med državo in trgov: ciklični prelomi v zgodovini*, editor Nina Vodopivec (Ljubljana: Inštitut za novejšo zgodovino, 2014), 54.

⁶ „Zakon o socialnem zavarovanju delavcev, nameščencev in uslužbencev“, *Uradni list FLRJ*, no. 65, 13. 8. 1946.

⁷ Dunja Dobaja, „Delovnopravna zakonodaja v Sloveniji in pravice iz dela s poudarkom na pokojninskem zavarovanju 1945–1990“, *Prispevki za novejšo zgodovino*, 63, no. 3 (2023), 177.

⁸ Dunja Dobaja, „Pokojninsko zavarovanje v Sloveniji v obdobju socializma 1945–1990“, in: *Dolgoživna družba: posledice in izživni*, editors Roman Kuhar, Mateja Sedmak, Igor Jurekovič (Koper: Slovensko sociološko društvo, 2023), 184.

her public sector employees were subject to the **Act on the Establishment of Pension Entitlement and Retirement of State Employees of December 1946**, under which pensions were determined according to the length of service rendered as an employee of the state or self-governing unit.⁹

The duality of the pension system, which hindered the development of social insurance in accordance with socialist Yugoslavia's socio-economic guidelines, persisted until 1950, when the **Act on Social Insurance for Workers, Employees, and their Families** came into force,¹⁰ and aligned the status of workers and employees in the economic sector with that of state employees. The conditions for receiving a pension took into account the entire full-time employment period that the employee could prove, regardless of the contributions paid. According to the Act, insured men obtained the right to old-age pension with 35 completed years of employment and 55 years of age, while insured women had to complete 30 years of employment and reach 50 years of age. The right to old-age pension was also granted to insured men at the age of 65 and to insured women at the age of 55, provided they had completed at least 15 years of employment. The amount of the pensions was set accordingly at 100 % of the pension rating base for the insured with a full employment period and at 50 % of the pension rating base for the insured with at least 15 years of employment period. This represented an improvement for pensioners, as before the relevant Act, the pension for the former was set at 90 % and for the latter at 30 % of the pension rating base.¹¹ At the invitation of the pensioners' associations, the representatives of the legislative branch explained the Act's provisions by elaborating on the provisions regarding the old-age pensions in practice, answering questions, and receiving written applications from pensioners.¹²

According to the Act, the state was the provider of social insurance, implemented through the state administration with funds from the state budget. General management was entrusted to the Council for Public Health and Social Policy of the Government of the Federal People's Republic of Yugoslavia and the Republic Councils in the individual republics.¹³ The Act on Social Insurance for Workers, Employees, and their Families was adopted in the period of the new economic regime in Yugoslavia. The events surrounding the Cominform dispute encouraged the Party leadership to adopt new economic policies between 1949 and 1951, whereby the demands of the leading Western countries played a vital role. In 1950, as Yugoslavia faced bankruptcy, the USA, Britain, and France decided to increase their aid to this country on the condition that it would adapt its development policy to its actual material capacities and transform its economy towards commodity production and the market.¹⁴ The abolishment of the guaranteed supply system, transition to a free economy, and introduction

⁹ Ibid.

¹⁰ „Zakon o socialnem zavarovanju delavcev, uslužbencev in njihovih družin“, *Uradni list FLRJ*, no. 10, 8 2. 1950.

¹¹ Ibid.

¹² A. B., „Upokoženci iz Ptujja so seznanjeni z novim zakonom“, *Naše delo*, 24. 3. 1950, 3.

¹³ Arhiv Slovenije (AS), fond 400, Republiški zavod za socialno zavarovanje (RZSZ), container 118, Poročilo o poslovanju Zavoda za socialno zavarovanje LRS v Ljubljani za leto 1952.

¹⁴ Jože Prinčič, *V začaranem krogu. Slovensko gospodarstvo od nove ekonomske politike do velike reforme 1955–1970* (Ljubljana: Cankarjeva založba, 1999), 17.

of a new financial system also called for the regulation of pensions and elimination of excessive disparities in the pension system. Pensions consisted of a fixed amount of money, trade vouchers, and a food voucher allowance.¹⁵

In the early 1950s, the criteria for setting pension amounts also changed. **The 1952 Regulation on the Determination and Conversion of Pensions and Disability Benefits**¹⁶ established the contribution period and professional qualifications as the main criteria for the pension amount. According to the Regulation, salary was no longer the only element used to determine the pension rating base; it was a complementary one. However, due to the new criterion, the pension levels were not influenced by cyclical fluctuations, as reflected in wage dynamics. Thus, to regulate the pension rating bases, a new pension system with 20 pension classes with determined rating bases was introduced, categorising insured persons based on their professional qualifications and contribution periods. The new pension system was considered favourable, especially for those who had retired according to the previous regulations and whose pensions were now converted to the new pension system. This is demonstrated in the following table.

Type of pension	Average monthly amount before conversion (dinars)	Average monthly amount after conversion (dinars)	Difference
Old-age	6,256	7,066	+ 810

Table 1: Financial impact of the conversion. Data correspond to the situation on 1 May 1953.¹⁷

The average monthly old-age pension before the conversion also includes an allowance for food vouchers and trade vouchers in the amount of 3,090 dinars.¹⁸ Due to the absence of sources, it is not possible to compare the old-age pension amounts from the table with the pensioners' basic living expenses (food, clothing, housing, heating, miscellaneous). According to the available sources, however, it is possible to make an approximate comparison by taking into account the single workers' cost of living for January, February, and March 1951 and assuming that the single pensioners' living expenses were 50 % lower.

Month	A single worker's cost of living	A pensioner's cost of living
January	11,652.08 dinars	5,826.04 dinars
February	11,197.43 dinars	5,598.71 dinars
March	11,699.81 dinars	5,849.90 dinars

Table 2: Cost of living for single workers and pensioners in January, February, and March 1951¹⁹

¹⁵ AS, 400-118, Poročilo o poslovanju Zavoda za socialno zavarovanje LRS v Ljubljani za leto 1952.

¹⁶ „Uredba o določanju in o prevedbi pokojnin in invalidnin“, *Uradni list FLRJ*, no. 39, 25. 7. 1952.

¹⁷ AS, 400-118, Poslovno poročilo RZSZ iz leta 1953.

¹⁸ Ibid.

¹⁹ AS, fond 236, Ministrstvo za delo Ljudske republike Slovenije (LRS) (1946–1951), container 106, Življenjski standard za leto 1951.

Before the conversion, the average monthly income of pensioners amounted to 6,256 dinars. After covering the basic living expenses, they were left with 429.96 dinars in January 1951, 657.29 dinars in February, and 406.1 dinars in March. Without sources, it is difficult to shed light on the practical value of this residual amount for pensioners. Considering the average prices of various goods in Slovenia in 1952, as stated in the Statistical Yearbook,²⁰ and assuming that prices had been similar in 1951, it is possible to conclude that single pensioners could afford modest food, clothing, and footwear. The Statistical Yearbook reveals that, for example, 1 kg of natural honey cost 272 dinars, lard 196 dinars, refined sugar 151 dinars, while 1 kg of tomato paste in a tin can cost as much as 309 dinars.²¹ Thus, pensioners could afford basic foodstuffs such as potatoes, cabbage, turnips, brown bread, fish, and cow's milk. Clothes were much more expensive, as, for example, a long-sleeved winter shirt for men cost 789 dinars and a pair of women's cotton socks 284 dinars.²² After the conversion, pensioners received 7,066 dinars per month,²³ which meant that after covering the basic living expenses according to the data in Table 2, they were left with more money. Their purchasing power probably increased, although still within the basic limits if we take into account the average prices in the Socialist Republic of Slovenia for 1952. The shortcomings of the pension system were revealed precisely because the classification of insured persons was the main element in determining their pensions. As the economic stabilisation policies continued, salaries started to increase in both the economy and the administration, while pension rating bases remained unchanged.²⁴

The changes were enacted by **the Pension Insurance Act of 1957**.²⁵ As before, the insured persons were categorised into 20 insurance classes. The classification criterion was again based on salary, i.e. the average monthly salary over the last three years before retirement. According to this provision, the highest insurance class into which insured persons could be categorised according to their salary depended on the professional education required for the relevant job position. To this end, the Act divided all job positions held by insured persons into five categories and defined the highest insurance class into which an insured person in each category could be classified.

Job position category	Education	Insurance class	Maximum pension rating base
V	Without professional education	up to XVI	7,524 dinars
IV	Semi-qualification or short vocational education	up to XII	10,360 dinars

²⁰ *Statistični letopis Socialistične republike Slovenije*, 2 (1955), 188–190.

²¹ *Ibid.*, 188.

²² *Ibid.*, 190.

²³ AS, 400-118, Poslovno poročilo RZSZ iz leta 1953.

²⁴ D. Dobaja, „Pokojninsko zavarovanje v Sloveniji...“, 185.

²⁵ „Zakon o pokojninskem zavarovanju“, *Uradni list FLRJ*, no. 51, 11 12. 1957.

III	Qualification or secondary technical education	up to VIII	14,472 dinars
II	Higher qualification or post-secondary non-tertiary education	up to V	18,542 dinars
I	Tertiary education	up to Ia (the new, highest insurance class)	No limit

Table 3: Classification of job positions into five categories²⁶

Explanation of the table: The insured persons employed in category V job positions could be categorised up to the insurance class XVI and reach a maximum pension rating base of 7,524 dinars. The insured persons in category IV job positions could be classified up to the insurance class XII and reach a maximum pension rating base of 10,360 dinars. The insured persons in category III job positions could be classified up to the insurance class VIII and reach a maximum pension rating base of 14,472 dinars. The insured persons in category II job positions could be classified up to the insurance class V and reach a maximum pension rating base of 18,542 dinars. The insured persons in category I job positions could be classified up to insurance class I, where the pension rating base was not capped.

The new pension legislation led to material changes due to the reconversion of pensions carried out ex officio by the social insurance institutes. After the conversion, pensions increased by 14 %.²⁷ The Act also introduced new benefits, such as the assistance and attendance allowance and supplementary allowance.²⁸

The legal provisions, however, did not guarantee favourable conditions for pensioners. For example, they were dissatisfied with the later payment date of their pensions compared to the active citizens, which often prevented them from taking advantage of discounts on manufactured products and sugar or buying basic food items before the holidays. They would complain to the local authorities, often unsuccessfully.²⁹ The Complaints Committee of the People's Assembly of the People's Republic of Slovenia noted an increase in the number of complaints in pension and disability cases, which, for example, were the most numerous among the various complaints in 1957, revealing the need for new pension insurance legislation. The complaints were mainly directed against the competent authorities for

²⁶ J. C., „Ob novem zakonu o pokojninskem zavarovanju“, *Samouprava socialnega zavarovanja*, 5, no. 11–12, (1957), 245.

²⁷ D. Dobaja, „Pokojninsko zavarovanje v Sloveniji...“, 186.

²⁸ A pensioner with permanent residence in Slovenia who needed help from another person to carry out everyday self-care tasks (e.g. people with physical impairments, blind people) was (still) entitled to the assistance and attendance allowance, author's note. The supplementary allowance was intended for pensioners who were unable to ensure their own financial security due to circumstances beyond their control. In 2012, the supplementary allowance was abolished and converted into a social assistance benefit in cash. In: Tomaž Klipšteter, „Kam s starejšimi?“, *Dnevnik*, 22. 5. 2023, 2.

²⁹ AS, fond 242, Svet za blagovni promet vlade LRS, container 5, item 202, Dopis podružnice Društva upokojencev LRS iz Slovenske Bistrice. Dokument št. 119/52, 6 February 1952.

being too slow in settling specific cases and for the manner of dealing with complaints, as the final solutions in similar cases often differed substantially from one another.³⁰

Increasingly more attention was also given to the question of how to better adjust the pensions of the persons who had retired before the implementation of the Pension Insurance Act to the increased personal income of employees and the pensions granted to the new pensioners in view of their higher personal income. However, the latter would also complain that the increased income in the active period was not properly reflected at the time of their retirement, as in most cases, the three-year salary average lowered the average of personal income earned in the final year before retirement.

The Pensions Insurance Act represented a positive development for the pension system but still left some unsolved issues that attracted criticism. In light of the criticism, proposals were made in 1960 to amend the specific provisions of the Pension Insurance Act. The Federal Assembly adopted amendments to the Act at its session on 1 March 1961.³¹ According to the amended Act, average monthly salaries increased by 10–24 %, but the percentage of the average monthly salary used for the calculation of the pension rating base remained unchanged, despite certain initiatives to increase this percentage and thus reduce the gap between the amount of salary in the relevant period and the amount of the pension granted.³²

In the Yugoslav context, the Pension Insurance Act improved pensioners' situation. Compared to 1957, personal pensions increased by 38 %. The adjustment of pension amounts established under the previous legislation to those calculated under the new Pension Insurance Act, as well as the creation of new pensions for insured individuals who became entitled to them after the Act came into force, resulted in a 38.7 % increase in average pension amounts by the end of 1959.³³ The overall increase in pensions resulted from the recalculation of all pensions existing on 1 January 1958 to the new, higher amounts of the pension bases within the same pension classes (ex officio recalculation); the correction of previous classifications into pension classes on various grounds at the request of the beneficiaries (recalculation at the request of the beneficiary); and the determination of new pensions following the classification into insurance classes based on average salaries (retirements after 1 January 1958). In the Yugoslav context, a comparison of wages and pensions at the end of 1957 and the start of 1958 reveals a significant rise in pensions compared to wages, followed by a slight decrease in the pension-wage ratio. This is because wages in the economic sector often increased due to productivity improvements, while pension classes and bases could not be continuously adjusted and were instead reviewed at somewhat longer intervals.³⁴

³⁰ D. Dobaja, „Delovnopravna zakonodaja v Sloveniji...“, 180.

³¹ Janez Erjavec, „Pomembne spremembe v pokojninskem in invalidskem zavarovanju“, *Samouprava zavarovancev*, 9, no. 3–4, (1961), 41.

³² Ibid.

³³ *Jugoslovenski pregled. Informativno dokumentarni priručnik o Jugoslaviji*, jun 1960, 4, no. 6, 265.

³⁴ Ibid., 266.

The 1960–1970 period

The 1960s began with an economic crisis. After several years of economic growth, the country's economy came to a standstill as consumption outpaced production and labour productivity. In the summer of 1961, the economic stagnation reached its peak. The Party state leadership had to recognise that the Yugoslav type of socialism was not immune to the economic crisis, which had also spread to the political sphere. During the 1960s, an attempt was thus made to alter Slovenia's economic and social situation. The economic reforms were supposed to ensure economic recovery, higher incomes for businesses, and competitiveness of the economy in foreign markets. The reforms were carried out within the framework of communist ideology and were not allowed to undermine the foundations of the communist political, social, and economic order. The Communist authorities did not renounce all mechanisms of economic control.³⁵ In the early 1960s, the increasing living expenses resulting from the economic crisis³⁶ prompted demands for a new pension system to reduce the gap between pensions and salaries. The general request was that, for the same period of pensionable service, the pension should be calculated at a uniform percentage of the insured person's personal income, regardless of its amount. There was also a loud demand to eliminate the still excessive differences in the pensions granted to those who had retired under different pension legislations.

The Basic Pension Insurance Act,³⁷ which resulted from two years of preparation and discussion, sought to overcome the disparities by redefining the pension rating base used to calculate old-age pensions. The new definition of the pension rating base was in line with one of the basic tendencies of the new Act, according to which pension assessments were based directly on personal income. The assessment of old-age pensions was based on the average monthly amount of personal income earned during a specified period of insurance, either during any continuous five years of insurance in the last ten years of insurance or during any ten years of insurance.³⁸ A gradual introduction of a five or ten-year insurance period was foreseen. Until insured persons completed five or ten years of insurance under the new Act, the average of three years' personal income was used for pensions granted in 1965 and 1966, the average of four years for pensions granted in 1967 and 1968, while the average of five years was used only as of 1969.³⁹ Furthermore, the Act provided for a compulsory pension indexation to adjust pensions to the average cost of living at the beginning of each year if the cost of living had increased

³⁵ Zdenko Čepič, „Jugoslovanske reforme v šestdesetih letih“, in: *Slovenija – Jugoslavija, krize in reforme 1968/1988*, editor Zdenko Čepič (Ljubljana: Inštitut za novejšo zgodovino, 2010), 53, Žarko Lazarevič, *Spremembe in zamišljanja. Gospodarsko-zgodovinske refleksije* (Ljubljana: Inštitut za novejšo zgodovino, 2015), 209.

³⁶ The cost of living increased by 9 % between November 1962 and November 1963. In: Janez Erjavec, „Priprave za novi pokojninski sistem“, *Samouprava zavarovancev*, 12, no. 1–2, (1964), 2.

³⁷ „Temeljni zakon o pokojninskem zavarovanju“, *Uradni list SFRJ*, no. 51, 30. 12. 1964.

³⁸ Janez Erjavec, „Temeljni zakon o pokojninskem zavarovanju“, *Samouprava zavarovancev*, 12, no. 12, (1964), 202.

³⁹ *Ibid.*

by at least 3 % over the previous year.⁴⁰ According to the Act, pensions were also aligned with the general economic trends, material standing, and living standard of the insured. The Federal Assembly defined the criteria for adjusting pensions to the general economic trends. Based on these criteria, the Assemblies of the Republic Communities adopted the relevant decisions on the indexation of pensions.⁴¹

The Assembly of the Social Insurance Community of the Socialist Republic of Slovenia (SRS) carried out this work at its meeting at the end of July 1965.⁴² It adopted a decision to increase the pensions of all persons who had retired before 31 July 1965. As regards the method of increasing pensions as of 1 August 1965, it was underlined that special attention should be paid to the pensioners with lower pensions.⁴³ It was decided that the pensions up to 25,500 dinars would increase by 25 %, those between 25,500 dinars and 80,000 dinars by 24 % to 16 % according to a decreasing scale, while the pensions above 80,000 dinars would be 15 % higher.⁴⁴

Amounts of pensions in dinars	Increase in %
up to 25,500	25
above 25,500 and up to 80,000	24–16
above 80,000	15

Table 4: Increase in pensions as of 1 August 1965⁴⁵

From 1 August 1965, the increased pensions were paid ex officio by the municipal social insurance institutes in advance for each month.⁴⁶

In Yugoslavia, the 1960s began with an economic crisis, as already mentioned. The economic reform – the aims and principles of which were presented in July 1965 by the Vice-President of the Federal Government Boris Kraigher (1914–1967) – provided for the implementation of a tax reform and devaluation of the dinar by the end of 1965.⁴⁷ At the end of 1965, the first assessments and results of the reform revealed a gradual shift towards more efficient management and an increase in labour productivity. The economic trend was directed towards lower investment spending, whose extensive character and structure had largely contributed to the instability in economic development in the previous period. The economic reform initially yielded positive results, reflected in favourable economic development: the cost of

⁴⁰ Ibid., 204.

⁴¹ Ibid.

⁴² J. C., „Socialno zavarovanje v pogojih gospodarske reforme“, *Samouprava zavarovancev*, 13, no. 7, (1965), 105.

⁴³ Ibid.

⁴⁴ Ibid., 107.

⁴⁵ Ibid.

⁴⁶ Ibid. The municipal social insurance institutes decided on the rights of insured persons at the first instance, while the Republic Institute for Social Insurance decided on appeals against first-instance decisions and carried out reviews of decisions on pension and disability insurance rights, pension qualifying periods, and child benefits. The Pension and Disability Insurance Communities were established on 1 April 1971, continuing the work of the former Republic Social Insurance Communities, but only regarding pension and disability insurance. In: AS, fond 2168, Skupnost pokojninskega in invalidskega zavarovanja, Skupščina, container 1, 57. seja, Poslovno poročilo za leto 1971.

⁴⁷ Jože Prinčič, *Slovensko gospodarstvo v drugi Jugoslaviji* (Ljubljana: Modrijan, 1997), 59–60.

living, prices, and inflation stabilised, the state's role in managing companies' income was reduced, and the restructuring of the economy and the introduction of new technologies began. At the end of the 1960s – especially after the death of the architect of the economic reform, Boris Kraigher – the reform efforts came to a halt and remained incomplete as the most crucial areas of the economic system (e.g. the planned system, expanded reproduction) had not been addressed at all. The reform failed mainly due to two factors: the orientation of economic stabilisation, interpreted by the economic policy as a policy of demand restraint, and the divergences at the state level and between the individual interests of the republics.⁴⁸

The 1970–1990 period

In the 1970s, the balance of payments problem and substantial borrowing abroad were among the key features of Yugoslav development. In the early 1970s, indebtedness amounted to approximately 25 % of total foreign exchange inflows, but by the early 1980s, it had already risen to over 40 %. Until the 1970s, Yugoslavia covered the surplus of imports over exports through remittances from expatriates and income from tourism, transport, and similar sources. In the first half of the 1970s, balance of payments problems were linked to increasing import dependence, while after 1974, issues also arose with exports. Domestic economic policy influenced price structures, with export prices for certain commodities significantly lagging behind domestic prices. The incentive system prioritised domestic sales over exports, thereby maintaining high demand. The protected domestic market for many products and the closed inter-company links did not encourage exports.⁴⁹ In the first half of the 1970s, Yugoslavia's economic development was uneven and marked by cyclical, irregular fluctuations. Periods of stable and unstable economic fluctuations alternated. In 1971, unbalanced trends were especially prominent. The rising prices and costs rendered the internal market unstable and caused a substantial deficit in the balance of payments. In 1972 and 1973, negative trends persisted, and economic growth slowed down. Following the collapse of the reform, new solutions were sought. Several constitutional amendments and a stabilisation programme were adopted. The country's strategy for implementing the stabilisation programme foresaw three phases. Throughout these phases, budgetary and overall expenditure would be limited, financial control reinforced, the foreign trade and exchange systems adapted to new requirements, the powers of the federation diminished, the tax system reorganised, and more. The 1974 Constitution marked the culmination of efforts to address the crisis and had a dual nature. On the one hand, by strengthening the roles of the republics and provinces and diminishing the role of "centralism", this Constitution addressed the organisation and operation of the Yugoslav federation. On the other hand, through precise normative regulation of socio-economic relations based on self-management and associated labour, it emphasised the class-oriented, so-called labour-defined character of Yugoslav society and the state.⁵⁰

⁴⁸ *Ibid.*, 60.

⁴⁹ M. Rendla, *op. cit.*, 63.

⁵⁰ Aleksander Lorenčič, „Gospodarske razmere v Jugoslaviji v obdobju 1968–1988: na poti v razpad“, in: *Slovenija – Jugoslavija, krize in reforme 1968/1988*, editor Zdenko Čepič (Ljubljana: Inštitut za novejšo zgodovino, 2010), 265–266.

In such economic conditions, pension legislation followed its own evolutionary course. The self-governing bodies of the Pension and Disability Insurance Community in the SRS focused their efforts on ensuring an adequate living standard for pensioners by guaranteeing that pensions were properly and fairly aligned with the economic trends. The latter remained a guiding principle during the 1970s. On 22 October 1970, the Assembly of the Workers' Social Insurance Community of the SRS adopted a decision on adjusting pensions and disability benefits due to work accidents.⁵¹ Based on this decision, pensions were increased from 1 January 1971 to account for the higher cost of living.⁵² The practical implementation of the pension legislation revealed certain shortcomings, most clearly described in the newspaper articles featuring the pensioners themselves, especially those with low pensions. Let us look at the example of an interview with Ludvik Kukovica, the secretary of the Pensioners's Society for Ljubljana's Polje district in 1971, who encouraged pensioners to join the Society because only a vital society with a strong membership could successfully represent the pensioners' interests: "*And if there are more of us, we will have more power, because, as you know, they always push us away and try to forget about us, if they can.*"⁵³ He pointed to the devaluation of the dinar and the constantly increasing living expenses, which had worsened the situation of the pensioners with modest pensions despite the increase in pensions on 1 January 1971.⁵⁴ At its meeting on 23 April 1971, the Assembly of the Pension and Disability Insurance Community of the SRS considered the state of pensions and the material standing of pensioners given the increased cost of living in the first quarter of 1971.⁵⁵ It established that the pension gap was still too big. According to the Assembly's findings, the pensions granted before the end of June 1970 lagged behind those granted after 1 July 1970 by 4–7 %.⁵⁶ Therefore, the Assembly adopted a decision on pension indexation of December 1970. This meant that the pensions for January 1971 increased by 5 %.⁵⁷ Considering that the pension increase and indexation had not solved the situation of pensioners with low pensions, the Assembly adopted a decision on a degressive pension increase.⁵⁸

In the Yugoslav context, pensions were adjusted annually from 1965 onwards to reflect the previous year's cost-of-living changes. Between 1965 and 1972, living expenses in all republics and provinces rose by 3 % compared to the previous year. As living expenses steadily increased in all republics and provinces, the overall rise in pensions from 1 August 1965 to 1 January 1972 was approximately equal to that increase.⁵⁹ Regarding old-age pensions after indexation, the largest increases were observed in Slovenia, Croatia, Bosnia and Herzegovina, and Serbia, while the smallest took place in Macedonia and Montenegro.⁶⁰

⁵¹ AS, 2168-1, 57. seja, Poslovno poročilo za leto 1971.

⁵² Ibid. The SRS Institute for Economic Planning estimated the increase of the cost of living to approximately 16 % in 1971. In: AS, 2168-1, 54. seja, Obrazložitev, 1971.

⁵³ „Povečanje pokojnin le po kapljicah“, *Niša skupnost*, april 1971, 5.

⁵⁴ Ibid.

⁵⁵ AS, 2168-1, 57. seja, Poslovno poročilo za leto 1971.

⁵⁶ Ibid.

⁵⁷ Ibid.

⁵⁸ Ibid.

⁵⁹ *Jugoslovenski pregled. Informativno-dokumentarne sveske*, februar 1972, 16, no. 2, 64.

⁶⁰ *Ibid.*, 65.

Based on the Federal Act on Fundamental Rights Provided under Pension and Disability Insurance,⁶¹ the **Republic Pension and Disability Insurance Act**⁶² was adopted, providing Slovenia with a largely independent and comprehensive framework for pension and disability care. The pension rating base was calculated with regard to personal income as of January 1966. To calculate the pension rating base, the Republic Act classified insured persons into groups according to the complexity of job positions. For each year, the Pension and Disability Insurance Community determined the maximum amount of personal income that could be included in the pension rating base and the minimum amount that could count as personal income for each group of insured persons. The average personal income of each group in the previous year and the protection of the minimum subsistence level for the insured with the lowest personal income were taken into account. A uniform scale was then used to determine old-age pensions based on the calculated pension rating base, according to which pensions for 40 or 35 years of employment amounted to 85 % of the pension rating base.⁶³ If a person remained insured after fulfilling 40 or 35 years of employment without claiming their pension rights, the pension was increased by 1 % for each additional year of insurance. According to the Act, the Community was responsible for setting the percentage scale for pension assessment and the maximum percentage of increase.⁶⁴

The beginning of the 1970s also marked the introduction of pension and disability insurance for farmers. With the adoption of the **Farmers' Old-Age Insurance Act**,⁶⁵ the basic group of farmers entitled to the minimum old-age pension was defined. Farmers were still excluded from the existing pension and disability system, as their entitlements were limited compared to other insured persons. Furthermore, the Act also separated the farmers into cooperative members and independent farmers. Members of cooperatives enjoyed greater privileges in view of the prevailing ideology. The purpose of this Act was to ensure the social transformation of the countryside.⁶⁶ After it had risen to power, the ruling Communist Party pursued an uncompromising policy towards the peasant population. The main objectives included the socialist transformation of the countryside, collectivisation, and struggle against the class enemies.⁶⁷

In 1974, the Pension and Disability Insurance Community of the SRS prepared an analysis of the impact of the new pension and disability insurance legislation on the pensioners with the lowest pensions (up to 500.00 dinars). The analysis revealed that among the latter group, the smallest number of pensioners received old-age and disability pensions, while the recipients of survivor's pensions were the most numerous. The main reasons for low pensions included incomplete contribution periods and modest professional qualifications. The assessment of material standing

⁶¹ „Zakon o temeljnih pravicah iz pokojninskega in invalidskega zavarovanja“, *Uradni list SFRJ*, no. 35, 6. 7. 1972.

⁶² „Zakon o pokojninskem in invalidskem zavarovanju“, *Uradni list SRS*, no. 54, 28. 12. 1972.

⁶³ *Ibid.*

⁶⁴ *Ibid.*

⁶⁵ „Zakon o starostnem zavarovanju kmetov“, *Uradni list SRS*, no. 13, 29. 3. 1972.

⁶⁶ Meta Remec, „Začetki pokojninskega zavarovanja kmetov: od preužitka do zakona o pokojninskem in invalidskem zavarovanju“, in: *Starost – izživi historičnega raziskovanja*, editor Aleš Gabrič (Ljubljana: Inštitut za novejšo zgodovino, 2017), 94.

⁶⁷ *Ibid.*, 92.

considered the pensioners' location, i.e. whether they lived in the urban or rural areas. The analysis revealed that most pensioners with the lowest pensions lived in the countryside, where life was cheaper. The situation of the pensioners, whose only source of income was their pension, was the worst by far. One-sixth of them did not own a radio, television, or washing machine – goods that had already become integral parts of households by that point. The issue of the pensioners with the lowest pensions was to be solved with residential care for the elderly, i.e. the planned construction of nursing homes where they would receive complete care.⁶⁸ For example, eight years later, in 1982, the problem of care home fees for the clients (irrespective of the level of their pensions) was highlighted in two homes in the municipality of Ljubljana (Tabor and Poljane), as they exceeded the average pension in Slovenia.⁶⁹

The second half of the 1970s was marked by the efforts to implement a new system of pension and disability insurance, which would also establish new relations between the statutory and self-government regulation, ensure longer-term stable financing of the Pension and Disability Insurance Community in the SRS, and preserve the real value of pensions relative to the personal income of employees with regard to the pensioners' past work.⁷⁰

The Republic **Pension and Disability Insurance Act of 1983**⁷¹ was the culmination of the long process of establishing a new pension and disability system in line with the Constitution. The Act was adopted during a growing economic and political crisis, which marked the second half of the 1980s in particular and represented a prelude to the disintegration of the Yugoslav state. The most important innovation was the compulsory insurance of all farmers, i.e. the heads of agricultural holdings, their spouses, children, and other persons who worked on farms and whose sole and main occupation was farming. This Act considered pensions as compensation for past work, so they were indexed to wage growth rather than to cost-of-living increases. It permitted retirement on favourable terms. Women with 35 years of pensionable service and men with 40 years of pensionable service could retire regardless of their age, while the retirement age for men was 60 and for women 55, provided they had at least 20 years of pensionable service. The best ten consecutive years were taken into account to determine the pension base. The Act's positive effect on pensioners' circumstances was notable, as the ratio of average salaries to average pensions increased from 66.5 % in 1985 to 80.4 % in 1988. Due to the worsening economic situation, such a favourable pension system encouraged early retirement and, consequently, led to an increase in the number of pensioners. Due to the excessive disparity between the initial pension and the final salary, as well as rising pension expenditure, the indexation method was revised in 1990. Subsequently, in March 1991, the maximum ratio between the average pension and the average salary was set at 85 %. As a result, the ratio of pensions to wages decreased, while pension spending continued to rise due to the growing number of pensioners. The 1992 pension reform aimed to address the issue.⁷²

⁶⁸ D. Dobaja, „Pokojninsko zavarovanje v Sloveniji...“, 188.

⁶⁹ Jurij Popov, „Cene prehitvevajo pokojnine“, *Dogovori*, 12. 10. 1982, 8.

⁷⁰ D. Dobaja, „Delovnopravna zakonodaja v Sloveniji...“, 184.

⁷¹ „Zakon o pokojninskem in invalidskem zavarovanju“, *Uradni list SRS*, no. 27, 5. 8. 1983.

⁷² Tjaša Bartolj, Nataša Kump, Nada Stropnik, *Ocena vpliva pokojninskega sistema in sprememb zakonodaje na razlike v pokojninah med spoloma* (Ljubljana: Ministrstvo za delo, družino, socialne zadeve in enake možnosti, 2021), 10.

In their 1988 joint report on the pension insurance implementation in the SRS during the individual years, the Pension and Disability Insurance Community and the Assembly of the SRS underlined that the most crucial success at the end of 1983 had been the preservation of the real value of pensions even in the years of high inflation. This was facilitated in particular by the transition to the pension indexation based on the increase in personal income in the current year and by the change in the calculation of the pension rating base based on the valuation of personal income from previous years given the insured person's personal income during their last year of employment.⁷³ The report also highlighted the issue of the indexation of old-age pensions for farmers. According to the Pension and Disability Insurance Act, the Community was obliged to increase the statutory minimum amount of pensions for farmers at least once each year, while in the past two years, these pensions had been increased twice a year. Amendments to the social agreement on pension indexation were also being drafted, according to which the Community would prospectively adjust old-age pensions for farmers three times a year, in line with the increases in other pensions.⁷⁴ The report also stressed the need to adapt the current pension system to the emerging market economy so that it would provide social security for pensioners while maintaining a relatively equivalent share of the total social product.⁷⁵ The participants of the debate on the report were critical of the neglected issue of farmers, as their pensions were still too modest, and society owed them a debt due to their situation since the end of World War II.⁷⁶

The pension legislation in socialist Slovenia did not guarantee a decent life in old age. The socialist system did not recognise the existence of poverty among the elderly. The criticisms of the pension system and the proposals to adapt it to the material capabilities of society were rejected with the argument that the system had a long-term effect, for which the principle of stability was essential.⁷⁷ The latter was not aligned with the political and economic changes in the Yugoslav state. Statistics also reflected the state of the society.

Year	Older single persons (over 55 years of age)	Older spouses (heads of households over 55 years of age)
1978	8.7	10.5
1983	9.4	12.2
1988	8.3	9.8

Table 5: Household structure according to types, in percent (an example of two types)⁷⁸

⁷³ *Sejni zapisi Skupščine SRS za 10. sklic. Družbenopolitični zbor*, 30. seja, 28 and 29 September 1988, Poročilo o izvajanju sistema pokojninskega in invalidskega zavarovanja v SRS, 23.

⁷⁴ *Ibid.*

⁷⁵ *Ibid.*, 24.

⁷⁶ *Ibid.*, 26.

⁷⁷ Anka Tomišek, „Izvajanje sistema pokojninskega in invalidskega zavarovanja“, *Javna tribuna*, 18. 3. 1988, 2.

⁷⁸ Tine Stanovnik, „Analiza socialnoekonomskega položaja slovenskih gospodinjstev v letih 1978, 1983 in 1988“, *IB revija*, 27, no. 11–12, (1993), 10.

Year	Older single persons (over 55 years of age)	Older spouses (heads of households over 55 years of age)
1978	40.4	43.4
1983	42.5	36.5
1988	44.8	33.2

Table 6: Percentage of households below the poverty line (an example of two types)⁷⁹

In 1978, the income of 40.4 % of all households of the “older single person” type (over 55 years of age) was below the poverty line (in the statistics, the poverty line was set at 70 % of the average income per adult equivalent). In that year, households of this type accounted for 8.7 % of all households.⁸⁰ During the 1980s, the households of older single persons continued to be the most disadvantaged group in terms of income. In 1983, 42.5 % of these households received income below the poverty line, while in 1988, their share increased to as much as 44.8 %.⁸¹ Such households accounted for 9.4 % of all households in 1983 and 8.3 % in 1988.⁸² The 1978–1988 period was characterised by a decrease in real wages, pensions, and, consequently, household income. However, the increase in the employment figures over that period at least partly mitigated the negative effects of the real-term decrease in salaries and pensions for households.⁸³ In the 1980–1985 period, the pension values declined by around 6 % per year.⁸⁴ As of 1988, employment started to decline due to the growing economic crisis. The increasing unemployment and the further real-term salary decline put households at risk and altered their socio-economic structure.⁸⁵ The number of pensioners, on the other hand, was increasing. In 1985, it reached almost one-third of all employees. In 1987, the share of all pensioners in the total population of Slovenia amounted to 14.9 %. Two years earlier, in 1985, it had been 7.6 %.⁸⁶ During the economic crisis, pensioners became the poorest segment of the population. According to the official data from 1989, more than half of pensioners lived at the minimum subsistence level.⁸⁷

Conclusion

During the initial years following World War II, Slovenia, with less than 7 % of its population over 65, was one of the European nations classified as a “mature nation”. In 1971, Slovenia, with 9.83 % of its population aged 65 or older, was alre-

⁷⁹ Ibid.

⁸⁰ Ibid.

⁸¹ Ibid., 10, 12.

⁸² Ibid., 10.

⁸³ Ibid., 11.

⁸⁴ Ida Hojnik, Miroslav Ružica, „Socialno varstvo starostnikov v Jugoslaviji“, *Družboslovne razprave*, 6, no. 8, (1989), 136.

⁸⁵ T. Stanovnik, *op. cit.*, 12.

⁸⁶ I. Hojnik, M. Ružica, *op. cit.*, 136.

⁸⁷ *Ibid.*

ady part of the “old nations” group, ranking first within Yugoslavia.⁸⁸ In 1981, the proportion of the population aged 65 and over was already 11.3 %.⁸⁹ Various factors, such as industrialisation, higher levels of culture and health, and advances in medical science influenced the transformation of Slovenia’s population age structure.⁹⁰ In this context, the number of old-age pension beneficiaries continued to rise. Their growth depended on the number of insured individuals satisfying the criteria for retirement. The latter became increasingly numerous as those insured persons who had been employed immediately after the war retired in the early 1980s. From 1971 to 1975, the average five-year growth rate of old-age pension beneficiaries was 2.1 %; from 1976 to 1980, it increased to 2.58 %; and from 1981 to 1983, it rose to 3.7 %.⁹¹ The growing number of old-age pensioners placed a strain on the domestic product. Nevertheless, efforts were made to sustain a suitable balance between personal income and pensions. When determining the pensions, the Pension and Disability Insurance Community considered the growth in nominal personal income and other economic trends that diminished the real value of pensions, and continuously adjusted them according to the rate of nominal personal income growth. Despite those efforts, the average pension actually amounted to less than two-thirds of the average personal income. The living standard of pensioners was therefore considerably lower than that of the working population. Especially from the late 1970s onwards, the average monthly pension continued to decline relative to average personal income.⁹² The Republic Act of 1983 included two factors to ensure the social security of pensioners. The first was the indexation of pensions, which occurred in 1984, while the second was the indexation of personal income in the final year of employment. To further improve the financial situation of pensioners with the lowest pensions, in May 1984, the Pension and Disability Insurance Community of Slovenia determined the new amounts for the minimum pension base and the minimum pension for full pensionable service, which were 8.6 % higher than those established when pensions were last adjusted based on the increase in nominal personal income in 1983. The determination of the new minimum pension base and the new minimum pension amount for full pensionable service, along with the subsequent adjustment of all pensions, resulted in variations in pension increases, with the lowest pensions increasing the most. Between January and June 1984, approximately 8 % of pensioners in Slovenia received pensions below the minimum pension.⁹³ The fact that pensions were assessed on the minimum pension rating base was a crucial measure to safeguard those with the lowest pensions.

The institution of a minimum pension amount was established by federal law, while the conditions, method, and amount were also determined by the self-management general acts of the Pension and Disability Insurance Communities in

⁸⁸ Tone Brejc, „Aktualni razgovor: O varstvu ostarelih“, *Vestnik delavcev na področju socialnega dela*, 13, no. 1–2, (1974), 3.

⁸⁹ Vida Milošević, „Možnosti za zagotavljanje ustreznih življenjskih pogojev v starosti“, *Renja socialno delo*, 23, no. 3–4, (1984), 192.

⁹⁰ T. Brejc, *op. cit.*, 4.

⁹¹ V. Milošević, *op. cit.*, 196.

⁹² *Ibid.*, 198.

⁹³ *Ibid.*

other Yugoslav republics and provinces. The average personal income in a republic or autonomous province in the previous year served as the basis for calculating the minimum pension, except in Macedonia, where it depended on the guaranteed personal income in the republic in the previous year (which was 60 % of the average personal income).⁹⁴ The minimum pension calculated on the above bases amounted to 50 % in Bosnia and Herzegovina, Montenegro, and Macedonia, and 60 % in Croatia, Serbia, and Vojvodina. In Kosovo, the minimum pension was 70 % for old-age pension beneficiaries with 40 years of pensionable service for men or 35 years for women, and 60 % for those with 30 years of pensionable service for men or 25 years for women.⁹⁵

In Yugoslavia, personal incomes and pensions rose sharply in nominal terms, but high inflation eroded their real value. Although average public-sector incomes increased rapidly on paper, real growth was minimal until 1979 and declined sharply between 1979 and 1984 as cost-of-living increases outpaced wage growth. During this period, retail prices rose 5.4 times, compared to a 3.7-fold increase in nominal incomes and pensions, resulting in a 46 % greater rise in prices. As a result, average real personal income in the public sector fell by 28.4 %, reducing purchasing power to levels seen 15 years earlier.⁹⁶

Pensions followed a similar pattern. Although the total pension bill increased elevenfold between 1976 and 1984 and average nominal pensions rose more than sevenfold, rapid price growth significantly reduced their real value and purchasing power.⁹⁷

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⁹⁴ *Jugoslovenski pregled. Informativno-dokumentarne sveske*, maj 1984, 28, no. 5, 198.

⁹⁵ *Ibid.*

⁹⁶ *Jugoslovenski pregled. Informativno-dokumentarne sveske*, Februar–Mart 1985, 29, no. 2–3, 52–53.

⁹⁷ *Ibid.*

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Pension Legislation between 1945 and 1990 in Slovenia, with an Emphasis on Old-Age Insurance

Summary: After World War II, a new Yugoslav state was formed, with Slovenia as one of its federal units. Pension legislation was established on new foundations, reflecting the country's contemporary economic and political situation. The Social Insurance of Workers, Employees, and Administrative Staff Act of 1946 merged and unified all insurance schemes. However, the Act had certain shortcomings regarding pension insurance. Pensioners received a pension only for periods of employment during which all required contributions had been paid. In 1950, new legislation addressed these shortcomings by equalizing the rights of all workers, employees, and their families. The early 1950s also saw changes in the criteria for determining pension amounts. Salary became a complementary factor, which shifted again at the end of the 1950s in favour of salary levels. The introduction of regular indexation of pension benefits was a significant innovation of the Basic Pension Insurance Act in 1964, as until then, pensions had only increased in accordance with federal regulations. At the beginning of each calendar year, the Assembly of the Social Insurance Community of the SRS had to adjust pensions based on average cost of living trends. Only at the beginning of the 1970s did Slovenia largely introduce independent and comprehensive pension insurance regulation. The Republic Pension and Disability Insurance Act of 1983 culminated the long process of establishing a new pension system in line with the Constitution. The Act introduced many innovations and was conceived as one of the most crucial pieces of systemic legislation for ensuring social security. However, it was adopted during a growing economic and political crisis, which particularly marked the second half of the 1980s and served as a prelude to the disintegration of the Yugoslav state.

Keywords: pension, pension legislation, old-age insurance, Slovenia, socialism