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Gateway Policy Explorer: Retirement Series

Czech Republic

Survivor Old-Age Benefit Plan Details

1995-2022

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Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

Czech Republic

Survivor Old-Age Benefits
Plan details 1995-2022 * †

The Czech Republic old-age pension benefit provides two alternatives of survivor's pension for surviving spouses: Temporary survivor's pension and continuing survivor's pension. They are administered by the Czech Social Security Administration (Česká správa sociálního zabezpečení, ČSSZ).

Key Dates

First law: 1906

Major changes since 1992: None

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* If you have questions or suggestions, please contact policy@g2aging.org.

† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Chapter 1: Policy enacted 1995-2022

Overview

There are two alternatives of survivor pensions in the Czech pension system: Lifetime survivor's pension and temporary survivor's pension. They are paid monthly by the Czech Social Security Administration (Česká správa sociálního zabezpečení, ČSSZ) to widows and widowers of individuals eligible for old-age or disability benefits, following the death of their spouse.

The New Basic Pension Insurance Act ([Act 155/1995](#)) was enacted on June 30, 1995 and became effective in 1996. It introduced a pension system that included survivor's benefits. These benefits consist of a fixed amount plus an earnings-related component —The fixed amount was set at 680 Kč per month in 1995 and the earning-related component was set at 50% of the percentage portion of the deceased spouse's benefit. Surviving spouses that have not remarried are eligible for a continuing survivor's pension if they satisfy certain age, disability or caretaking requirements. Otherwise, surviving spouses that have not remarried are eligible for the temporary survivor's benefit lasting one year.

Other reforms during this period include:

- [Act 425/2003](#), enacted in 2003 and effective from January 4, 2004, increased the statutory retirement age (SRA) of old-age benefits for men born after 1946
- [Act 306/2008](#), enacted on July 17, 2008 and effective January 1, 2010, made the following changes:
 - Increased SRA gradually to 65 for men and women without children born after 1952. For women with children, the SRA also increased, but the change varied based on her birth year and number of children
 - Unified the age limit for continued eligibility for survivor's pension, from age 55 for women and age 58 for men to an age requirement of four years lower than the SRA for women and men of the same year of birth
- [Act 220/2011](#), effective September 30, 2011, made the following changes:
 - Reduced the time period needed to re-establish entitlement to a survivor's pension at the end of the standard one year benefit period, from five years to two
 - SRA for people born in 1943 and after were increased, converging for all individuals at age 67 born before 1977. For individuals born after 1977, the retirement age is determined by adding to the age of 67 the number of calendar months corresponding to twice the difference between the insured person's year of birth and 1977. Some of these increases were reversed in 2017 with [Act 203/2017](#), when a retirement age cap of 65 was introduced for those born after 1971
 - Modified the pension benefit adjustment for cost of living
- [Act 203/2017](#), effective January 1, 2018, made the following changes:
 - Gradual increases in SRA were capped at age 65 for those born after 1971 (64 years and 8 months for women with 5 or more children) —See [Table 1](#) for new age requirements by sex and birth year
 - The indexation rule was changed so that increases in pensions would be at least half of real wage growth, up from one third

This document focuses on spousal survivor benefits.

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: No

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**
Survivor's pension is paid for a period of one year following a spouse's death. Benefits may continue after the one year period if the surviving spouse meets specific age requirements:
 - Women: Age 55 or SRA for old-age benefits for women of the same birth year (whichever is lower)
 - Men: Age 58 or SRA for old-age benefits for men of the same birth year (whichever is lower)
- **Does FEA vary by sex?** Answer: Yes
- **Does FEA vary by birth year?** Answer: Yes
- **Details by birth year:** SRA for old-age benefits has changed multiple times since 1992. SRA varies by sex, number of children, year of birth and applicable time period:

From January 1, 1996 - January 3, 2004

SRA varies by sex, number of children and year of birth:

- Men: Age 60 in 1995 and rising gradually by 2 months per year until age 62 in 2007

- Women, raised no children: Age 57 in 1995 and rising gradually by 4 months per year until age 61 in 2007
- Women, raised 1 child: Age 56 in 1995 and rising gradually by 4 months per year until age 60 in 2007
- Women, raised 2 children: Age 55 in 1995 and rising gradually by 4 months per year until age 59 in 2007
- Women, raised 3 to 4 children: Age 54 in 1995 and rising gradually by 4 months per year until age 58 in 2007
- Women, raised 5 or more children: Age 53 in 1995 and rising gradually by 4 months per year until age 57 in 2007

See [Table 2](#) for details.

From January 4, 2004 - December 31, 2009

SRA varies by sex, number of children, year of birth:

- Men: Age 60 in 1995 and rising gradually by 2 months per year until age 63 in 2012
- Women, raised no children: Age 57 in 1995 and rising gradually by 4 months per year until age 63 in 2012
- Women, raised 1 child: Age 56 in 1995 and rising gradually by 4 months per year until age 62 in 2012
- Women, raised 2 children: Age 55 in 1995 and rising gradually by 4 months per year until age 61 in 2012
- Women, raised 3-4 children: Age 54 in 1995 and rising gradually by 4 months per year until age 60 in 2012
- Women, raised 5 or more children: Age 53 in 1995 and rising gradually by 4 months per year until age 59 in 2012

See [Table 3](#) for details.

From January 1, 2010 - September 29, 2011

SRA varies by sex, number of children and year of birth:

- Men: Age 60 for those born before 1936 and rising gradually until age 65 for those born in 1968 and after
- Women, raised no children: Age 57 for those born before 1936 and rising gradually until age 65 for those born in 1965 and after
- Women, raised 1 child: Age 56 for those born before 1936 and rising gradually until age 65 for those born in 1966 and after
- Women, raised 2 children: Age 55 for those born before 1936 and rising gradually until age 64 for those born in 1967 and after
- Women, raised 3 children: Age 54 for those born before 1936 and rising gradually until age 63 for those born in 1968 and after
- Women, raised 4 children: Age 53 for those born before 1936 and rising gradually until age 62 for those born in 1965 or after
- Women, raised 5 or more children: Age 53 for those born before 1936 and rising gradually until age 62 for those born in 1969 or after

See [Table 4](#) for details.

From September 30, 2011 - December 31, 2017

SRA varies by sex, number of children and year of birth:

- Men: Age 60 for those born before 1936 and rising gradually until age 67 for those born in 1977
- Women, raised no children: Age 57 for those born before 1936 and rising gradually until age 67 for those born in 1977
- Women, raised 1 child: Age 56 for those born before 1936 and rising gradually until age 67 for those born in 1977
- Women, raised 2 children: Age 55 for those born before 1936 and rising gradually until age 67 for those born in 1977
- Women, raised 3 or 4 children: Age 54 for those born before 1936 and rising gradually until age 67 for those born in 1977
- Women, raised 5 or more children: Age 53 for those born before 1936 and rising gradually until age 67 for those born in 1977

See [Table 5](#) for details.

For individuals born after 1977, the retirement age is determined by adding to the age of 67 the number of calendar months corresponding to twice the difference between the insured person's year of birth and 1977.

From January 1, 2018

[Act 203/2017](#), capped gradual increases in the SRA at age 65 for those born after 1971 (64 years and 8 months for women with 5 or more children) —see [Table 1](#) for details.

Requirements to be eligible to receive benefit

• Widows and widowers married at time of spouse's death

Temporary survivor's pension

A spouse is eligible for a temporary monthly benefit payment for 1 year if the following conditions of the deceased and the surviving spouse are met —

- Conditions concerning the deceased: Must satisfy one of the following conditions —
 - * Was receiving an old-age or invalidity pension
 - * Was insured for a sufficient period of time at the time of death to be eligible for an invalidity pension or old-age pension

- * Died as a result of an accident at work
- Conditions concerning the surviving spouse: The surviving spouse must not remarry or satisfy the conditions for continuing survivor's pension

Continuing survivor's pension

A spouse is eligible for a lifetime monthly benefit payment if the following conditions of the deceased and the surviving spouse are met —

- Conditions concerning the deceased: Same as temporary survivor's pension
- Conditions concerning the surviving spouse: The surviving spouse must not remarry and satisfy one of the following conditions —
 - * Be the care provider for a dependent child, or for a disabled child or adult (including the parent of the deceased spouse)
 - * Be fully disabled
 - * Age requirement:
 - In the period 1995-2010: Age 55 or the SRA for old-age benefits (whichever is lower) for women, age 58 or SRA for old-age benefits (whichever is lower) for men
 - In the period 2010-present: SRA of old-age benefits for men and women of the same birth year

The pension is discontinued if an individual remarries. The individual is eligible for a temporary survivor's pension after the conditions above cease if they arise again within five years. After January 1, 2012, this changes to a period of two years.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before FEA with penalty? Answer: No

Benefits

- To receive a benefit, **does an individual have to claim it?** Answer: Yes
- To continue to receive a benefit, **does an individual have to remain qualified?** Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or lump sum): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: Birth year of the surviving spouse
- Is the formula for computing benefit entitlement **progressive**? Answer: Yes
- Does the benefit entitlement depend on the individual's own contribution/work history? Answer: No
- Does the benefit entitlement depend on the contribution/work history of the individual's spouse? Answer: Yes
- Are future benefit entitlements adjusted for **cost of living**? Answer: Yes
- If so, what measure is used for adjustment?

The measure used to adjust for cost of living has changed several times since 1995:

January 1, 1996 - December 31, 1998

Old-age pension beneficiaries receive a benefit adjustment in January of every year. Outside the regular benefit increases (called "extraordinary periods") benefits may increase if the index increases by at least 5%, and must increase if the index increases by at least 10%. The benefit adjustment rule is 100% of the inflation (i.e., increase in consumer price index) plus one-third of real wage growth published by the Czech Statistical Office (Český statistický úřad, ČSÚ) and the Ministry of Labor and Social Affairs (Ministerstvo práce a sociálních věcí, MPSV) for the calendar year. Effective January 1, 1998, it is decreased to 70% of consumer price index increase plus one-third of real wage growth.

January 1, 1999 - June 30, 2002

Old-age pension beneficiaries receive a benefit adjustment in January of every year. Outside the regular benefit increases (called "extraordinary periods") benefits will increase when the consumer price index increases by at least 5%. The benefit adjustment rule is 70% of the inflation plus one-third of real wage growth.

July 1, 2002 - September 29, 2011

Old-age pension beneficiaries receive a benefit adjustment in January of every year. Outside the regular benefit increases (called "extraordinary periods") benefits will increase when the consumer prices index increases by at least 10%. The benefit adjustment

rule is 100% of the inflation plus one-third of real wage growth.

From September 30, 2011

Current old-age pension beneficiaries receive a benefit adjustment in January of every year. Outside the regular benefit increases, benefits will increase when the consumer price index increases by at least 5%, which is only applicable to the percentage amount of the old-age benefit. See [Table 10](#) for increases in the percentage portion of the pension and [Table 11](#) for increases in the basic portion of the pension over time.

In addition, old-age pension benefits are adjusted according to real wage growth:

- Until December 31, 2017, pension benefits were adjusted by at least one-third of the average real wage growth for the calendar year
- From January 1, 2018, the indexation rule was changed so that increases in pensions would be at least half of real wage growth.

Benefit formula for claiming at FEA

The survivor's pension consists of a monthly benefit with two components: a monthly flat-rate amount (set at 680 Kč per month in 1995, increased to 3,550 Kč in 2022), plus 50% of the earnings-related (percentage amount) portion of the old-age or disability pension the deceased received or was entitled to receive at the time of death. When entitlement to a survivor's pension is concurrent with entitlement to an old-age or disability pension, the higher pension is paid in full and the lower pension is paid at a rate of 50% of the percentage portion.

[Formula 1](#) provides details on how the survivor's benefit is calculated and [Formula 2](#) provides for details on how the old-age pension benefit is calculated. For detailed reference tables used in the calculation of benefits, see —

- [Table 6](#) for monthly base amount over time
- [Table 7](#) for earning thresholds over time
- [Table 8](#) for multipliers by earning threshold over time
- [Table 9](#) for general assessment basis over time
- [Table 10](#) for annual increase of the percentage amount over time

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Tables and Formulas

Table 1: Statutory Retirement Age (2018 - present)

Year of birth	Men	Women (no children)	Women (1 child)	Women (2 children)	Women (3 or 4 children)	Women (5+ children)
Before 1936		57 years	56 years	55 years	54 years	53 years
1936	60 years	57 years	56 years	55 years	54 years	53 years
1937	60 years and 2 months	57 years	56 years	55 years	54 years	53 years
1938	60 years and 4 months	57 years	56 years	55 years	54 years	53 years
1939	60 years and 6 months	57 years and 4 months	56 years	55 years	54 years	53 years
1940	60 years and 8 months	57 years and 6 months	56 years and 4 months	55 years	54 years	53 years
1941	60 years and 10 months	57 years and 8 months	56 years and 6 months	55 years and 4 months	54 years	53 years
1942	61 years	58 years	56 years and 8 months	55 years and 6 months	54 years	53 years
1943	61 years and 2 months	58 years and 4 months	57 years	55 years and 8 months	54 years and 4 months	53 years
1944	61 years and 4 months	58 years and 6 months	57 years and 4 months	55 years	54 years and 8 months	53 years and 4 months
1945	61 years and 6 months	59 years	57 years and 6 months	55 years and 4 months	55 years	53 years and 8 months
1946	61 years and 8 months	59 years and 4 months	58 years	55 years and 6 months	55 years and 4 months	54 years
1947	61 years and 10 months	59 years and 6 months	58 years and 4 months	57 years	55 years and 6 months	54 years and 4 months
1948	62 years	60 years	58 years and 6 months	57 years and 4 months	55 years and 8 months	54 years and 6 months
1949	62 years and 2 months	60 years and 4 months	59 years	57 years and 6 months	55 years and 10 months	54 years and 8 months
1950	62 years and 4 months	60 years and 6 months	59 years and 4 months	57 years and 8 months	55 years and 12 months	54 years and 10 months
1951	62 years and 6 months	61 years	59 years and 6 months	58 years	55 years and 14 months	54 years and 12 months
1952	62 years and 8 months	61 years and 4 months	60 years	58 years and 4 months	55 years and 16 months	54 years and 14 months
1953	62 years and 10 months	61 years and 6 months	60 years and 4 months	58 years and 6 months	55 years and 18 months	54 years and 16 months
1954	63 years	62 years	60 years and 6 months	59 years	55 years and 20 months	54 years and 18 months
1955	63 years and 2 months	62 years and 4 months	61 years	59 years and 4 months	55 years and 22 months	54 years and 20 months
1956	63 years and 4 months	62 years and 6 months	61 years and 4 months	59 years and 6 months	55 years and 24 months	54 years and 22 months
1957	63 years and 6 months	63 years	61 years and 6 months	59 years and 8 months	55 years and 26 months	54 years and 24 months
1958	63 years and 8 months	63 years and 4 months	62 years	59 years and 10 months	55 years and 28 months	54 years and 26 months
1959	63 years and 10 months	63 years and 6 months	62 years and 4 months	59 years and 12 months	55 years and 30 months	54 years and 28 months
1960	64 years	64 years	62 years and 8 months	60 years	55 years and 32 months	54 years and 30 months
1961	64 years and 2 months	64 years and 4 months	63 years	60 years and 4 months	55 years and 34 months	54 years and 32 months
1962	64 years and 4 months	64 years and 6 months	63 years and 4 months	60 years and 6 months	55 years and 36 months	54 years and 34 months
1963	64 years and 6 months	64 years and 8 months	64 years	60 years and 8 months	55 years and 38 months	54 years and 36 months
1964	64 years and 8 months	64 years and 10 months	64 years and 4 months	60 years and 10 months	55 years and 40 months	54 years and 38 months
1965	65 years	65 years	64 years and 6 months	60 years and 12 months	55 years and 42 months	54 years and 40 months
1966	65 years	65 years	65 years	61 years	55 years and 44 months	54 years and 42 months
1967	65 years	65 years	65 years	61 years and 4 months	55 years and 46 months	54 years and 44 months
1968	65 years	65 years	65 years	61 years and 6 months	55 years and 48 months	54 years and 46 months
1969	65 years	65 years	65 years	61 years and 8 months	55 years and 50 months	54 years and 48 months
1970	65 years	65 years	65 years	61 years and 10 months	55 years and 52 months	54 years and 50 months
1971	65 years	65 years	65 years	61 years and 12 months	55 years and 54 months	54 years and 52 months

Source: Table adapted from Act 203/2017 (ČESKO, 2017)

Notes: The 2017 reform introduced a retirement age cap of 65, applicable to all except women who raised 5 or more children, for whom the cap is 64 years and 8 months

Table 2: Statutory Retirement Age (1995 - 2002)

Birth year	Men	Women (no children)	Women (1 child)	Women (2 children)	Women (3-4 children)	Women (5+ children)
Before 1936						
1936	60 years	57 years	56 years	55 years	54 years	53 years
1937	60 years and 2 months	57 years and 4 months	56 years and 4 months	55 years and 4 months	54 years and 4 months	53 years and 4 months
1938	60 years and 4 months	57 years and 8 months	56 years and 8 months	55 years and 8 months	54 years and 8 months	53 years and 8 months
1939	60 years and 6 months	58 years	57 years	56 years	55 years	54 years
1940	60 years and 8 months	58 years and 4 months	57 years and 4 months	56 years and 4 months	55 years and 4 months	54 years and 4 months
1941	60 years and 10 months	58 years and 8 months	57 years and 8 months	56 years and 8 months	55 years and 8 months	54 years and 8 months
1942	61 years	59 years	58 years	57 years	56 years	55 years
1943	61 years and 2 months	59 years and 4 months	58 years and 4 months	57 years and 4 months	56 years and 4 months	55 years and 4 months
1944	61 years and 4 months	59 years and 8 months	58 years and 8 months	57 years and 8 months	56 years and 8 months	55 years and 8 months
1945	61 years and 6 months	60 years	59 years	58 years	57 years	56 years
1946	61 years and 8 months	60 years and 4 months	59 years and 4 months	58 years and 4 months	57 years and 4 months	56 years and 4 months
After 1946	61 years and 10 months	60 years and 8 months	59 years and 8 months	58 years and 8 months	57 years and 8 months	56 years and 8 months
	62 years	61 years	60 years	59 years	58 years	57 years

Source: Author's compilation from Act 155/1995 (ČESKO, 1995)

Table 3: Statutory Retirement Age (2003 - 2007)

Birth year	Men	Women (no children)	Women (1 child)	Women (2 children)	Women (3-4 children)	Women (5+ children)
Before 1936	60 years	57 years	56 years	55 years	54 years	53 years
1936	60 years and 2 months	57 years and 4 months	56 years and 4 months	55 years and 4 months	54 years and 4 months	53 years and 4 months
1937	60 years and 4 months	57 years and 8 months	56 years and 8 months	55 years and 8 months	54 years and 8 months	53 years and 8 months
1938	60 years and 6 months	58 years	57 years	56 years	55 years	54 years
1939	60 years and 8 months	58 years and 4 months	57 years and 4 months	56 years and 4 months	55 years and 4 months	54 years and 4 months
1940	60 years and 10 months	58 years and 8 months	57 years and 8 months	56 years and 8 months	55 years and 8 months	54 years and 8 months
1941	61 years	59 years	58 years	57 years	56 years	55 years
1942	61 years and 2 months	59 years and 4 months	58 years and 4 months	57 years and 4 months	56 years and 4 months	55 years and 4 months
1943	61 years and 4 months	59 years and 8 months	58 years and 8 months	57 years and 8 months	56 years and 8 months	55 years and 8 months
1944	61 years and 6 months	60 years	59 years	58 years	57 years	56 years
1945	61 years and 8 months	60 years and 4 months	59 years and 4 months	58 years and 4 months	57 years and 4 months	56 years and 4 months
1946	61 years and 10 months	60 years and 8 months	59 years and 8 months	58 years and 8 months	57 years and 8 months	56 years and 8 months
1947	62 years	61 years	60 years	59 years	58 years	57 years
1948	62 years and 2 months	61 years and 4 months	60 years and 4 months	59 years and 4 months	58 years and 4 months	57 years and 4 months
1949	62 years and 4 months	61 years and 8 months	60 years and 8 months	59 years and 8 months	58 years and 8 months	57 years and 8 months
1950	62 years and 6 months	62 years	61 years	60 years	59 years	58 years
1951	62 years and 8 months	62 years and 4 months	61 years and 4 months	60 years and 4 months	59 years and 4 months	58 years and 4 months
1952	62 years and 10 months	62 years and 8 months	61 years and 8 months	60 years and 8 months	59 years and 8 months	58 years and 8 months
After 1952	63	63 years	62 years	61 years	60 years	59 years

Source: Author's compilation from Act 425/2003 (*ČESKO, 2003*)**Notes:** The 2003 reform increased the retirement age for men claiming benefits after 2012.

Table 4: Statutory Retirement Age (2008 - 2010)

Birth year	Men	Women (no children)	Women (1 child)	Women (2 children)	Women (3 children)	Women (4 children)	Women (5+ children)
Before 1936							
1936	60 years	57 years	56 years	55 years	54 years	54 years	53
1937	60 years and 2 months	57 years	56 years	55 years	54 years	54 years	53 years
1938	60 years and 4 months	57 years	56 years	55 years	54 years	54 years	53 years
1939	60 years and 6 months	57 years	56 years	55 years	54 years	54 years	53 years
1940	60 years and 8 months	57 years and 4 months	56 years	55 years	54 years	54 years	53 years
1941	60 years and 10 months	57 years and 8 months	56 years and 4 months	55 years	54 years	54 years	53 years
1942	61 years	58 years	56 years and 8 months	55 years and 4 months	54 years	54 years	53 years
1943	61 years and 2 months	58 years and 4 months	57 years	55 years and 8 months	54 years and 4 months	54 years and 4 months	53 years
1944	61 years and 4 months	58 years and 8 months	57 years and 4 months	56 years	54 years and 8 months	54 years and 8 months	53 years and 4 months
1945	61 years and 6 months	59 years	57 years and 8 months	56 years and 4 months	55 years	55 years	54 years
1946	61 years and 8 months	59 years and 4 months	58 years	56 years and 8 months	55 years and 4 months	55 years and 4 months	54 years
1947	61 years and 10 months	59 years and 8 months	58 years and 4 months	57 years	55 years and 8 months	55 years and 8 months	54 years and 4 months
1948	62 years	60 years	58 years and 8 months	57 years and 4 months	56 years	56 years	54 years and 8 months
1949	62 years and 2 months	60 years and 4 months	59 years	57 years and 8 months	56 years and 4 months	56 years and 4 months	55 years
1950	62 years and 4 months	60 years and 8 months	59 years and 4 months	58 years	56 years and 8 months	56 years and 8 months	55 years and 4 months
1951	62 years and 6 months	61 years	59 years and 8 months	58 years and 4 months	57 years	57 years	56 years
1952	62 years and 8 months	61 years and 4 months	60 years	58 years and 8 months	57 years and 4 months	57 years and 4 months	56 years and 8 months
1953	62 years and 10 months	61 years and 8 months	60 years and 4 months	59 years	57 years and 8 months	57 years and 8 months	56 years
1954	63 years	62 years	60 years and 8 months	59 years and 4 months	58 years	58 years	56 years and 4 months
1955	63 years and 2 months	62 years and 4 months	61 years	59 years and 8 months	58 years and 4 months	58 years and 4 months	57 years
1956	63 years and 4 months	62 years and 8 months	61 years and 4 months	60 years	58 years and 8 months	58 years and 8 months	57 years and 4 months
1957	63 years and 6 months	63 years	61 years and 8 months	60 years and 4 months	59 years	59 years	57 years and 8 months
1958	63 years and 8 months	63 years and 4 months	62 years	60 years and 8 months	59 years and 4 months	59 years and 4 months	58 years
1959	63 years and 10 months	63 years and 8 months	62 years and 4 months	61 years	59 years and 8 months	59 years and 8 months	58 years and 4 months
1960	64 years	64 years	62 years and 8 months	61 years and 4 months	60 years	60 years	58 years and 8 months
1961	64 years and 2 months	64 years and 2 months	63 years	61 years and 8 months	60 years and 4 months	60 years and 4 months	59 years
1962	64 years and 4 months	64 years and 4 months	63 years and 4 months	62 years	60 years and 8 months	60 years and 8 months	59 years and 4 months
1963	64 years and 6 months	64 years and 6 months	63 years and 8 months	62 years and 4 months	61 years	61 years	59 years and 8 months
1964	64 years and 8 months	64 years and 8 months	64 years	62 years and 8 months	61 years and 4 months	61 years and 4 months	60 years
1965	64 years and 10 months	64 years and 10 months	64 years and 4 months	63 years	61 years and 8 months	61 years and 8 months	60 years and 4 months
1966	65 years	65 years	64 years and 8 months	63 years and 4 months	62 years	62 years	60 years and 8 months
1967	65 years	65 years	65 years	63 years and 8 months	62 years and 4 months	62 years	61 years
1968	65 years	65 years	65 years	64 years	62 years and 8 months	62 years	61 years and 4 months
After 1968	65	65	65	64	63	62	62

Source: Table adapted from Act 306/2008 (ČESKO, 2008)

Notes: The 2008 Amendment changed retirement ages for men and women.

Table 5: Statutory Retirement Age (2011 - 2017)

Birth year	Men	Women (no children)	Women (1 child)	Women (2 children)	Women (3-4 children)	Women (5+ children)
Before 1936		57 years	56 years	55 years	54 years	53 years
1936	60 years	57 years	56 years	55 years	54 years	53 years
1937	60 years and 2 months	57 years	56 years	55 years	54 years	53 years
1938	60 years and 4 months	57 years	56 years	55 years	54 years	53 years
1939	60 years and 6 months	57 years	56 years	55 years	54 years	53 years
1940	60 years and 8 months	57 years and 4 months	56 years	55 years	54 years	53 years
1941	60 years and 10 months	57 years and 8 months	56 years and 4 months	55 years	54 years	53 years
1942	61 years	58 years	56 years and 8 months	55 years and 4 months	54 years	53 years
1943	61 years and 2 months	58 years and 4 months	57 years	55 years and 8 months	54 years and 4 months	53 years
1944	61 years and 4 months	58 years and 8 months	57 years and 4 months	55 years	54 years and 4 months	53 years and 4 months
1945	61 years and 6 months	59 years	57 years and 8 months	56 years and 4 months	55 years	54 years
1946	61 years and 8 months	59 years and 4 months	58 years	56 years and 8 months	55 years and 4 months	54 years
1947	61 years and 10 months	59 years and 8 months	58 years and 4 months	57 years	55 years and 8 months	54 years and 4 months
1948	62 years	60 years	58 years and 8 months	57 years and 4 months	56 years	54 years and 8 months
1949	62 years and 2 months	60 years and 4 months	59 years	57 years and 8 months	56 years and 4 months	55 years
1950	62 years and 4 months	60 years and 8 months	59 years and 4 months	58 years	56 years and 8 months	55 years and 4 months
1951	62 years and 6 months	61 years	59 years and 8 months	58 years and 4 months	57 years	56 years
1952	62 years and 8 months	61 years and 4 months	60 years	58 years and 8 months	57 years and 4 months	56 years and 4 months
1953	62 years and 10 months	61 years and 8 months	60 years and 4 months	59 years	57 years and 8 months	56 years and 8 months
1954	63 years	62 years	60 years and 8 months	59 years and 4 months	58 years	57 years
1955	63 years and 2 months	62 years and 4 months	61 years	59 years and 8 months	58 years and 4 months	57 years and 4 months
1956	63 years and 4 months	62 years and 8 months	61 years and 4 months	60 years	58 years and 8 months	57 years and 8 months
1957	63 years and 6 months	63 years	61 years and 8 months	60 years and 4 months	59 years	58 years
1958	63 years and 8 months	63 years and 4 months	62 years and 2 months	60 years and 8 months	59 years and 4 months	58 years and 4 months
1959	64 years	64 years	63 years and 2 months	61 years and 8 months	60 years and 4 months	59 years and 2 months
1960	64 years and 2 months	64 years and 2 months	63 years and 8 months	62 years and 2 months	61 years and 2 months	60 years and 2 months
1961	64 years and 4 months	64 years and 4 months	64 years and 2 months	62 years and 8 months	61 years and 8 months	60 years and 8 months
1962	64 years and 6 months	64 years and 6 months	64 years and 4 months	63 years and 2 months	62 years and 2 months	61 years and 2 months
1963	64 years and 8 months	64 years and 8 months	64 years and 6 months	63 years and 8 months	62 years and 8 months	61 years and 8 months
1964	64 years and 10 months	64 years and 10 months	64 years and 8 months	64 years and 2 months	63 years and 2 months	62 years and 2 months
1965	65 years	65 years	64 years and 10 months	64 years and 8 months	63 years and 8 months	62 years and 8 months
1966	65 years and 2 months	65 years and 2 months	65 years	64 years and 2 months	63 years and 2 months	62 years and 2 months
1967	65 years and 4 months	65 years and 4 months	65 years and 2 months	65 years and 8 months	64 years and 8 months	63 years and 8 months
1968	65 years and 6 months	65 years and 6 months	65 years and 4 months	65 years and 2 months	64 years and 2 months	63 years and 2 months
1969	65 years and 8 months	65 years and 8 months	65 years and 6 months	65 years and 4 months	64 years and 4 months	63 years and 4 months
1970	65 years and 10 months	65 years and 10 months	65 years and 8 months	65 years and 6 months	64 years and 6 months	63 years and 6 months
1971	66 years	66 years	65 years and 10 months	65 years and 8 months	64 years and 8 months	63 years and 8 months
1972	66 years and 2 months	66 years and 2 months	66 years	66 years	65 years	64 years and 2 months
1973	66 years and 4 months	66 years and 4 months	66 years and 2 months	66 years and 2 months	65 years and 2 months	64 years and 2 months
1974	66 years and 6 months	66 years and 6 months	66 years and 4 months	66 years and 4 months	65 years and 4 months	64 years and 4 months
1975	66 years and 8 months	66 years and 8 months	66 years and 6 months	66 years and 6 months	65 years and 6 months	64 years and 6 months
1976	66 years and 10 months	66 years and 10 months	66 years and 8 months	66 years and 8 months	65 years and 8 months	64 years and 8 months
After 1976	67 years and twice the difference between the person's year of birth and 1977	68 years and twice the difference between the person's year of birth and 1977	69 years and twice the difference between the person's year of birth and 1977	70 years and twice the difference between the person's year of birth and 1977	71 years and twice the difference between the person's year of birth and 1977	72 years and twice the difference between the person's year of birth and 1977

Source: Table adapted from Act 220/2011 (ČESKO, 2011)

Notes: The 2011 reform changed the eligibility such that they converged for all women and men at 67 years for those born in or after 1977

Formula 1: Survivor's Pension Benefit Calculation (1995-present)

$$B_{SU,j,t} = \begin{cases} BA_t + 50\% \times (B_{OA,i,t,t_c} - BA_t) & \text{if } \frac{B_{OA,i,t,t_c} + BA_t}{2} \geq B_{OA,j,t,t_c} \\ BA_t + 25\% \times (B_{OA,i,t,t_c} - BA_t) & \text{if } \frac{B_{OA,i,t,t_c} + BA_t}{2} < B_{OA,j,t,t_c} \end{cases}$$

- $B_{SU,j,t}$ = The surviving spouse j's monthly survivor's pension at time t
- BA_t = The monthly flat-rate base amount effective at time t —see [Table 6](#) for rates over time
- B_{OA,i,t,t_c} = The amount of the old-age or disability pension the deceased received or was entitled to receive at the time of death —see [Formula 2](#) for computational details
- B_{OA,j,t,t_c} = The amount of the old-age or disability pension of the surviving spouse —see [Formula 2](#) for computational details
 - $B_{OA,j,t,t_c} = 0$ if the surviving spouse is not receiving any pension

Source: Author's interpretation of § 51, [Act 155/1995](#)

Formula 2: Old-Age Pension Benefit Formula

$$B_{OA,i,t,t_c} = BA_t + 0.015 \times IY_{i,t} \times PA_{i,t,t_c} \times CUMADJ_{i,t}$$

- B_{OA,i,t,t_c} = Individual i 's benefit at age t if starting benefits at $t_c \leq t$
- BA_t = The basic amount for beneficiaries at time t —See [Table 11](#) for value by year
- $IY_{i,t}$ = Individual i 's total number of insurance years earned or credited through year t —this value is capped at i 's [SRA](#):
 - If i has at least 25 insurance years when i reaches his or her SRA, then $IY_{i,t}$ can not grow through additional work
 - If i has less than 25 insurance years when i reaches his or her SRA, then $IY_{i,t}$ can grow until 25 through additional work
- PA_{i,t,t_c} = The percentage amount is a progressive function of i 's personal assessment base:

$$PA_{i,t,t_c} = \begin{cases} PAB_{i,t,p} & \text{if } PAB_{i,t,p} < T_t^1 \\ T_t^1 + M_t^2 \times (\min\{PAB_{i,t,p}, T_t^2\} - T_t^1) & \text{if } T_t^1 \leq PAB_{i,t,p} < T_t^2 \\ T_t^1 + M_t^2 \times (T_t^2 - T_t^1) + M_t^3 \times (\min\{PAB_{i,t,p}, T_t^3\} - T_t^2) & \text{if } T_t^2 \leq PAB_{i,t,p} < T_t^3 \\ T_t^1 + M_t^2 \times (T_t^2 - T_t^1) + M_t^3 \times (T_t^3 - T_t^2) + M_t^4 \times (PAB_{i,t,p} - T_t^3) & \text{if } T_t^3 \leq PAB_{i,t,p} \end{cases}$$

where,

- p = Year individual i started their old-age pension or their SRA, which ever came first ($t_c \leq p \leq t$)
- T_t^k = Threshold k in year t (there are 2 to 3 thresholds depending on time period) —See [Table 7](#) for thresholds by year; in cases where T_t^2 does not exist, set $T_t^2 = T_t^1$
- M_t^k = Multiplier for earnings above threshold $k - 1$ in year t and, if applicable, below threshold k —See [Table 8](#) for multipliers by threshold by year
- $PAB_{i,t,p}$ = Individual i 's personal assessment base, which is based on contributions since age 18 (or since 1986) through time t and when i started benefits relative to their SRA, p

$$PAB_{i,t,p} = \frac{1}{DP_{i,p}} \times \left(\sum_{s=p-1}^t EARN_{i,s} + \sum_{s=p}^{p-2} EARN_{i,s} \times \frac{GAB_{p-2}}{GAB_s} \times CF_{p-2} \right) \times \left(\prod_{s=p}^t (1 + COLA_s) \right)$$

where,

- * p = 1986, or the year individual i reaches age 18, which ever comes later
- * $DP_{i,p}$ = The decisive period for individual i based on their number of years of possible contribution between p and 1986 or the year i reached age 18, whichever is later —this period may be reduced for creditable periods (e.g., maternity, caretaking)
- * $EARN_{i,s}$ = Individual i 's annual earnings covered by social security in year $s \leq t$ —covered earnings may be subject to an annual maximum
- * GAB_s = General assessment basis for year s —See [Table 9](#) for values by year
- * CF_s = Conversion factor for year s —See [Table 9](#) for values by year
- * $COLA_s$ = Annual increase of the percentage amount in year s —See [Table 10](#) for values by year
- $CUMADJ_{i,t}$ = Cumulative adjustment factor based on quarters an individual continues to work after starting benefits

$$CUMADJ_{i,t} = 1 + \sum_{s=\max\{t_c, t_{25}\}}^{t-1} C_s^{0\% \text{ benefit}} + \sum_{s=\max\{t_c, t_{25}\}}^{t-1} C_s^{50\% \text{ benefit}} + \sum_{s=\max\{t_c, t_{25}\}}^{t-1} C_s^{100\% \text{ benefit}}$$

where $CUMADJ_{i,t} = 1$ if i did not work after starting benefits and is greater than 1 otherwise

- $\max\{t_c, t_{25}\}$ = The year individual i starts old-age benefits or accrues 25 insurance years (t_{25}), whichever comes last
- $C_s^{0\% \text{ benefit}}$ = is the adjustment credit for each quarter in year $s < t$ where i worked but has not started their benefit —Varies by period:
 - * 1995 - 2002: 0.01 per quarter
 - * 2003 - 2022: 0.015 per quarter
- $C_s^{50\% \text{ benefit}}$ = is the adjustment credit for each quarter in year $s < t$ where i worked but receives 50% of their old-age benefit —Varies by period:
 - * 1995 - 2007: 0 per quarter
 - * 2008 - 2022: 0.0075 per quarter
- $C_s^{100\% \text{ benefit}}$ = is the adjustment credit for each quarter in year $s < t$ where i worked but receives 100% of their old-age benefit —Varies by period:
 - * 1995 - 2007: 0 per quarter
 - * 2008 - 2022: 0.001 per quarter

Source: Author's interpretation of § 33 - § 36 of Act 155/1995 ([ČESKO, 1995](#))

Notes:

1. Czech beneficiaries may reduce or suspend old-age benefit receipt while working in exchange for permanent adjustments to the [percentage amount](#) of the benefit. We refer to the reduction or suspension of these benefits while working as a current adjustment. Current adjustments accrue adjustment credits based on the percentage of benefits reduced and the sum of these credits permanently increase future benefits.
2. The minimum of the percentage amount of the old-age benefit can never be less than 770 Kč except when a person opts for a reduction or elimination of current benefits to receive greater future benefits.
3. From October 1, 2016, the calculation is based on indexed average gross earnings from the year after an individual turns 18 until the year prior to the pension being granted.
4. If the insured is enrolled in a pension saving scheme from 2013 to 2015, their percentage amount for this period is calculated as 1.2% of the calculation base for the corresponding insurance year. Therefore, the multiplier 0.015 in this formula is replaced by 0.012 for these individuals' earning history from 2013 to 2015.

Table 6: Base monthly amount for Survivor Pension

Year	Amount
1996	680Kč
1997	1,260
1998	1,310
2006	1,470
2007	1570
2008	1,700
2010	2,170
2011	2230
2012	2,270
2013	2330
2014	2,340
2015	2400
2016	2,440
2017	2550
2018	2,700
2019	3270
2020	3,490
2021	3,550

Source: For 1996 to 2011, author's compilation from Government Orders setting new amounts, archived in the Czech Laws for People website ([ČESKO, 2022](#)). From 2011 onwards, data is compiled from "What enters into the pension calculation" ([Finance.cz, 2022](#))

Notes: The basic amount of the pension was set to 9% of average wage per month in 2011 ([Act 220/2011](#)) and increased to 10% in 2019 ([Act 191/2018](#))

Table 7: Reduction Limits by Year

Year	Average Wage	Threshold 1	Threshold 2	Threshold 3
1996	8,216 Kč	5,000 Kč		11,200 Kč
1997	9,788	5,600		11,200
1998	10,831	5,900		11,800
1999	11,649	6,100		13,000
2000	12,687	6,300		14,200
2001	13,440	6,600		15,300
2002	14,761	7,100		16,800
2003	15,655	7,400		17,900
2004	16,837	7,500		19,200
2005	17,884	8,400		20,500
2006	18,833	9,100		21,800
2007	20,139	9,600		23,300
2008	21,560	10,000		24,800
2009	23,555	10,500		27,000
2010	23,708	10,500		27,000
January 1, 2011	24,739	11,000		28,200
- September 29, 2011				
September 30, 2011		10,886	28,699 Kč	98,960
- December 31, 2011				
2012	25,137	11,061	29,159	100,548
2013	25,883	11,389	30,026	103,536
2014	25,942	11,415	30,090	103,768
2015	26,610	11,709		106,444
2016	27,005	11,883		108,024
2017	28,231	12,423		112,928
2018	29,979	13,191		119,916
2019	32,698	14,388		130,796
2020	34,834	15,328		139,340
2021	35,440	15,595		141,764
2022	38,911	17,121		155,644

Source: Author's compilation and calculations from Government Orders and relevant Acts archived in the Czech Laws for People ([ČESKO, 2022](#)). The most recent Government Order setting threshold amounts can be found in Government Order 283/2010 ([ČESKO, 2010](#)).

Notes: The average wage is based on the product of the general assessment base and the conversion factor. Threshold values are set by legislation issued annually. The rules determining the reduction limits were amended in 2011 — See [Table 8](#) for associated reduction factors by threshold.

Table 8: Reduction Factors by Threshold

Period	Threshold 1	Threshold 2	Threshold 3
1996 - 2010	0.30	0.00	0.10
January 1, 2011	0.30	0.00	0.10
- September 29, 2011			
September 30, 2011	0.29	0.13	0.10
- December 31, 2011			
2012	0.28	0.16	0.08
2013	0.27	0.19	0.06
2014	0.26	0.22	0.03
2015 - 2022	0.26	0.00	0.00

Source: Act 220/2011 ([ČESKO, 2011](#))

Notes: A transitional period was introduced for determining reduction limits between 2011 and 2014. New rule applies from 2015 onwards, with only two reduction limits in place.

Table 9: General Assessment Base and Conversion Factor by Year

Year	General Assessment Base	Conversion Factor
1986	2,964 Kč	
1987	3,026	
1988	3,095	
1989	3,170	
1990	3,286	
1991	3,792	
1992	4 644	
1993	5,817	
1994	6,896	1.1914
1995	8,172	1.1978
1996	9,676	1.1194
1997	10,696	1.0891
1998	11,693	1.0850
1999	12,655	1.0620
2000	13,490	1.0942
2001	14,640	1.0693
2002	15,711	1.0717
2003	16,769	1.0665
2004	17,882	1.0532
2005	18,809	1.0707
2006	20,050	1.0753
2007	21,527	1.0942
2008	23,280	1.0184
2009	24,091	1.0269
2010	24,526	1.0249
2011	25,093	1.0315
2012	25,903	1.0015
2013	25,903	1.0273
2014	26,357	1.0246
2015	27,156	1.0396
2016	28,250	1.0612
2017	30,156	1.0843
2018	32,510	1.0715
2019	34,766	1.0194
2020	36,119	1.0715

Source: “What enters into the pension calculation” ([Finance.cz, 2022](#))

Notes: The conversion factor is a component of the calculation of the coefficient of increase of the general assessment base (GAB). The coefficient of increase is determined as the ratio of the GAB for the calendar year two year preceding the pension year, multiplied by the conversion factor and the GAB for the calendar year for which the annual assessment base is calculated. The GAB is determined by government regulation, and the conversion factor is determined by the Ministry of Labor and Social Affairs (2022)

Table 10: Annual Increases in the Percentage Amount by Year

Period	Increase in the percentage portion of the pension	Alternative rate for pensions awarded before 1996
1996 (April)	8.0 %	
1996 (October) ¹	6.0	
1997	8.0	
1998	5.0	9.0 %
1999	5.0	7.5
2000	5.0	9.0
2001	8.0	11.0
2002	3.8	4.0
2003	2.5	
2004	5.4	
2005	4.0	6.0
2006	5.6	6.6
2007	3.0	
2008	4.4	
2009	0.0	
2010	3.9	
2011	1.6	
2012	0.9	
2013	0.4	
2014	1.6	
2015	1.6	
2016	0% (+ 1,200 Kč in the month of February)	
2017	0.0	
2018	3.5	
2019	3.4	
2020	5.2% (+ 151 Kč)	
2021	0.1	
2022	1.3% (+ 300 Kč)	

Source: From 1996 to 2010, author's compilation from legal archives of the Ministry of Labor and Social Affairs Ministry of Labor and Social Affairs.

Notes: In 2016, 2020 and 2022 a lump sum increase was applied to the percent portion of the benefit.

¹ This increase only applies to pensions granted from October 1, 1996 to December 31, 1996

Table 11: Basic Amount and Increases by Year

Year	Basic amount	Annual Change
1996 (January)	680 Kč	
1996 (April)	920	240 Kč
1996 (October)	1,060	140
1997	1,260	200
1998	1,310	50
2005	1,400	90
2006	1,470	70
2007	1,570	100
2008 (January)	1,700	130
2008 (August)	2,170	470
2011	2,230	60
2012	2,270	40
2013	2,330	60
2014	2,340	10
2015	2,400	60
2016	2,440	40
2017	2,550	110
2018	2,700	150
2019	3,270	570
2020	3,490	220
2021	3,550	60
2022	3,900	350

Source: For 1996 to 2011, author's compilation from Government Orders setting new amounts, archived in the Czech Laws for People website ([ČESKO, 2022](#)). From 2011 onwards, data is compiled from "What enters into the pension calculation" ([Finance.cz, 2022](#))

Notes: The basic amount of the pension was set to 9% of average wage per month in 2011 ([Act 220/2011](#)) and increased to 10% in 2019 ([Act 191/2018](#))

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Social Security Programs Throughout the World (2002-2017) [\[Link\]](#)

Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

Annuitable System: A pension system that provides a periodic payment for life after the benefit begins.

Basic Amount: A portion of the old-age pension consisting of a fixed sum. This amount is equal for all pensions, provided as part of all old-age pensions, and is variable over time.

Cash Balance System: A pension system that provides each individual an account that is drawn down over time.

Claimable Benefit: A pension where the beneficiary must actively file a claim for benefits with the government’s pension authority.

Cost-of-Living Adjustments (COLA): Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

Earliest eligibility: Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

Full Eligibility Age: The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

Latest claiming age: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

Lump Sum Benefit: A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

National Income Measure: In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual’s earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual’s earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

Percentage Amount: The portion of the old-age pension that is determined from the earnings (assessment base) over the insurance period.

Personal Assessment Base: The average monthly wage of the insured individual over his economically active years. In the calculation of the personal assessment base, previous income is multiplied by a coefficient to account for inflation over time.

Progressive Benefit: A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

Qualified Benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

Statutory Retirement Age (SRA): The age at which individuals are eligible to receive their full benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

Version information

Current Version: 1.1 (August 2023)

Version History

- 1.0 (November 2022): First version
- 1.1 (August 2023): Updated formatting and terminology