



Quality of life in Croatia: Key findings from national research

Executive summary

Introduction

In 2003, the Foundation conducted fieldwork for its First European Quality of Life Survey (EQLS) in 28 countries, including the present 27 EU Member States and the candidate country Turkey. The questionnaire-based household survey aimed to analyse how various life factors affect Europeans' quality of life. In particular, it addressed employment, housing and local environment, family and household structure, participation in the community, health, and education and training.

Although Croatia was not included in that first wave of the survey, the United Nations Development Programme used the EQLS questionnaire to conduct a quality of life survey in Croatia in 2006. The report draws its data from this, as well from other research conducted in Croatia, including data from the Central Bureau of Statistics. The report also underlines areas for policy intervention in each of the quality-of-life domains. This leaflet summarises the main findings of the report.

Key findings

Incomes

By EU standards, Croatia is a low-income country. In 2005, GDP per capita (in purchasing power standard – PPS) reached 47% of the EU25 average. Median household income is about €300 per month with considerable inequalities in income distribution. While the poverty rate for 2001–2005 was between 17% and 18%, it was much higher for certain groups: the unemployed, the retired, those with poor education and single-parent families. The survey also found considerable differences in income from one region to another.

Housing

Croatia has a high rate of home ownership (83%); as most homeowners do not have mortgages, housing costs put little pressure on limited household finances. However, nearly half of homes (45.6%) have only one or two rooms, and

housing quality is often poor. Some groups have much worse housing conditions: the survey found, for example, that only 4% of the Roma population live in households with all the necessary facilities.

Employment

Unemployment in Croatia is high: in 2005 it was 10.9%. The majority of the unemployed are women, with young people also being over-represented. Croatia has also a high rate of long-term unemployment.

In 2005, full-time employees worked an average of 41.6 hours per week, considerably more than the EU average. Employment in Croatia is also characterised by a high proportion of fixed-term contracts, extensive shift and weekend work, and a limited degree of part-time work.

Moreover, working conditions are poor: only 25% of jobholders felt they have good prospects for career advancement and just 33% said they are well paid. In addition, 51.4% said their job was demanding and stressful, 39% said they constantly work under tight deadlines and 23% said they work in dangerous or unhealthy conditions.

Education

The level of educational attainment is also low:

- 18.6% of the population had not completed primary schooling;
- 21.8% had completed primary school only;
- 47.1% had completed secondary education;
- 11.9% has a post-secondary level education.

The level of educational attainment of younger age groups is rising. However, adult and lifelong learning is almost completely neglected in Croatia.

Health and health services

Most Croatian citizens assess their state of health as good, while 39.8% felt it was very good or excellent. Only 13.2% felt their health was poor; the proportion evaluating their health as poor was higher among older people, women, those on lower incomes, people with a low level of education, the unemployed, and rural residents.

Croatia spends 7.8% of GDP on healthcare, and about 97% of Croatian citizens are covered by the public health system. Croatia has a similar per capita provision of hospital beds as developed European countries, while the number of medical doctors is lower. Healthcare facilities, however, differ considerably between regions, being concentrated in the larger cities. Access to healthcare is problematic for some: almost 12% of citizens say that the distance from ambulances or hospitals makes access to health care very difficult.

Households and family support

Croatian household and family size and structure changed significantly during Croatia's transition from communism. The total number of families fell from 1.38 million in 1991 to 1.25 million in 2001. Meanwhile, average family size declined slowly, from 3.2 persons in 1991 to 3.1 persons. The number of single-parent families has risen rapidly, although it is still significantly below the average of many European countries. According to the 2001 census, 15% of families were headed by single parents, the majority by single mothers. Croatia is characterised by a high proportion of multigenerational households. This is partly due to harsh economic conditions, as many people cannot afford their own home, or to live on their own. Support from family members is still very important in Croatia. For instance, more than 89% said that they would turn to a family member for help if they were ill.

Work–life balance

The long working hours of employees hinders their ability to balance family and working life: 39% of employees have difficulties in fulfilling family care responsibilities (this is even more difficult for women, who carry out domestic responsibilities more than men.) Inflexible working-time arrangements and inadequate and expensive care facilities are largely responsible for this situation.

Subjective well-being

For Croatian citizens, the most satisfying quality-of-life domain is their family life and relationships with friends, while the most unsatisfying domain is the standard of living. Happiness ratings show a relatively high score in Croatia. Furthermore, these ratings have been rising since 1995, which might be the result of improving socioeconomic and political circumstances.

However, women, older people, those with a lower level of education and those on lower household incomes reported lower levels of life satisfaction and happiness.

Position of minorities

Minorities constitute 7.47% of the Croatian population. The Roma population faces particular difficulties because of high unemployment, inadequate school attendance and poor housing. Serbs, the largest minority, face other issues, largely because of the recent war in the country. Serbs returning as refugees officially enjoy the rights guaranteed in the Constitutional Act, but in reality face social isolation.

Policy recommendations

The report makes a number of recommendations to address the challenges facing the country:

- aiming for regionally balanced economic development to sustain growth and create good-quality jobs;
- shifting the focus on employment policy from income support to training to encourage the unemployed into work;
- reforming spending in the health service;
- providing affordable housing for families who cannot afford private-sector housing;
- providing incentives to enable children and young people to enrol and stay in school;
- offering more affordable childcare to boost women's labour market participation and help parents balance work and family life;
- reducing income inequalities;
- paying special attention to the difficulties facing minority communities, such as the Roma.

The overall policy message is that the promotion of living standards and social inclusion should be a priority across all areas of policymaking, thus ensuring a multi-dimensional, holistic approach to addressing poverty, inequality and social exclusion.

Predrag Bejaković, Institute for Public Finance, Zagreb; **Ljiljana Kaliterna Lipovčan** and **Ivo Pilar**, Institute of Social Sciences, Zagreb

The full text of the report is available at <http://www.eurofound.europa.eu/publications/htmlfiles/ef0729.htm>

Further information

Teresa Renehan, Information Liaison Officer:
ter@eurofound.europa.eu

Information on Foundation research into quality of life is available at:
<http://www.eurofound.europa.eu/areas/qualityoflife/index.htm>