

Quality of Life in Croatia

Regional Disparities



The United Nations Development Programme (UNDP) is the UN's global development network, advocating for change and connecting countries to knowledge, experience and resources to help people build a better life. We are on the ground in 166 countries, working with them on their own solutions to global and national development challenges. As they develop local capacity, these countries draw on the experience of the people of UNDP and our wide range of partners.

Excerpts from this publication may be reproduced unchanged, without the permission of the authors and on condition that the source is mentioned.

This publication contains the authors' opinions and does not necessarily represent the official opinion of the UNDP.

Copyright © 2007.

Publisher: United Nations Development Programme (UNDP) in Croatia

Editors: Lidija Japec and Zoran Šućur

Authors: Ivana Dobrotić, Ana Hromatko, Lidija Japec, Teo Matković, Zoran Šućur

Reviewers: Predrag Bejaković and Nenad Karajić

Implementation of the research "Quality of Life and Risk of Social Inclusion in Croatia", 2006: Research agency Target, Zagreb

Elaboration of graphs and charts: Zrinka Grotić

Translation into English language: Valnea Pinezić

Editor for English language: Tara Bray

Design and cover: Krešimir Kraljević

Zagreb, Croatia

First edition 2007.

ISBN: 978-953-7429-03-4

Foreword

It is with great pleasure that I present you with another publication, which is based on the “Quality of Life and Risk of Social Exclusion” research, which the United Nations Development Programme carried out in Croatia in 2006.

UNDP’s previously published report on social development in Croatia, entitled “Unplugged: Faces of Social Exclusion”, was also dedicated to the quality of life of the citizens of Croatia, and focused on the social groups with a higher risk of social exclusion.

In addition to these extremely vulnerable social groups, there are also certain regions in disadvantageous positions in relation to the national average. In this publication we point out the regional and inter-county differences that exist in Croatia.

We focus not only on the differences in Croatia but also in the countries of the expanded European Union. The community of European countries, which Croatia will join in the near future, is characterized by the historical, political, socio-economic and cultural differences of its country members. Therefore, it is particularly important that, in joining the EU, the positive characteristics of the quality of life, with which the inhabitants of Croatia are very satisfied, are cherished and kept. Some of them are: preserving the environment, security, family support and optimism for a brighter future.

At the same time, insight into the objective and subjective indicators of the quality of life of the inhabitants of Croatia, in relation to the inhabitants of the other European countries, will provide the guidance needed to improve the areas of life in which Croatia is lagging behind the European countries’ average. This refers to the Croatian citizens’ low satisfaction with education and quality of employment, the perceived tensions between social groups and to the prevailing feeling of disorientation and alienation in a society.

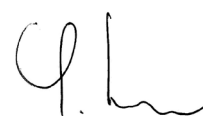
Almost 9,000 inhabitants throughout Croatia answered questions about how they perceived their personal quality of life. In doing so, they joined the numerous inhabitants of 28 countries, who participated in the first Pan-European quality of life report in 2003. We hope that their subjective evaluations and expressed (dis)satisfaction on various segments of social and private life will influence the deliberations on the development of Croatian society. Therefore, we invite analysts and decision-makers to take into consideration the valuable testimonies of their fellow citizens.

It is also my pleasure to announce that, this year, Croatia has been included in the second wave of the Pan-European research, together with 29 countries, and that the European Foundation for the Improvement of Living and Working Conditions will continue to conduct this research every four years. We will therefore be able to follow the progress of the realization of the Lisbon goals of a United Europe, such as increasing the number of quality work places and providing equal opportunities for all citizens.

In order to promote sustainable social development, the interests and capabilities of each individual must be taken into consideration.

Therefore, we hope that this research, which at the heart of its focus places the individual and the individuals’ subjective wellbeing, will contribute to the efforts in strengthening social cohesion in Croatia and in other European countries.

Yuri Afanasiev



UNDP’s Resident Representative in Croatia

Abbreviations

EQLS	European Quality of Life Survey
EU	European Union
EU15	15 'old' country member states of the European Union (before the expansion on 1 May 2004): Austria, Germany, Italy, the Netherlands, the United Kingdom (UK), Sweden, Finland, Denmark, Luxembourg, Belgium, Spain, Greece, Portugal, Ireland and France
EU10	New country members that joined the European Union on 1 May 2004: Malta, Cyprus, Slovenia, the Czech Republic, Slovakia, Hungary, Poland, Lithuania, Latvia and Estonia
EU25	25 country members of the EU (EU15 + EU10), without Bulgaria and Romania
EUtrans	Transition (former socialist) countries that became EU country members: Slovenia, the Czech Republic, Slovakia, Hungary, Poland, Lithuania, Latvia, Estonia, Bulgaria and Romania
Eurostat	European Statistical Office
HDI	Human Development Index
JIM	Joint Inclusion Memorandum
PPS	Purchasing Power Standard
RH	Republic of Croatia
OECD	Organization for Economic Co-operation and Development
UNDP	United Nations Development Programme

Contents

INTRODUCTION (Ana Hromatko, Target; Zoran Šućur, Faculty of Law Zagreb, Department of Social Work)	9
1. ECONOMIC SITUATION (Zoran Šućur, Faculty of Law Zagreb, Department of Social Work)	17
2. HOUSING (Zoran Šućur, Faculty of Law Zagreb, Department of Social Work)	31
3. EMPLOYMENT AND JOB QUALITY (Teo Matković, Faculty of Law Zagreb, Department of Social Work)	43
4. EDUCATION AND SKILLS (Teo Matković, Faculty of Law Zagreb, Department of Social Work)	53
5. HOUSEHOLD STRUCTURE AND FAMILY RELATIONS (Ivana Dobrotić, Faculty of Law Zagreb, Department of Social Work)	61
6. WORK – LIFE BALANCE (Ivana Dobrotić, Faculty of Law Zagreb, Department of Social Work)	71
7. HEALTH AND QUALITY OF HEALTH CARE (Zoran Šućur, Faculty of Law Zagreb, Department of Social Work)	79
8. SUBJECTIVE WELL-BEING (Ana Hromatko, Target; Lidija Japec, UNDP)	89
9. PERCEIVED QUALITY OF SOCIETY (Lidija Japec, UNDP)	99
10. CONCLUSIONS AND RECOMMENDATIONS	105

Introduction

Concept of the quality of life

Quality of life is a broad concept concerned with overall well-being within society. Its aim is to enable every member of the society to achieve his or her goals (Quality of Life in Europe, 2004). That means that the quality of life is measured through different economic as well as non-economic indicators. The concept of a living standard is mainly measured by the distribution of goods and services in the population (indicators of income inequalities, real income and poverty rate). However, the approach of the quality of life is not only based on the indicators of living standard, but also on different subjective factors which influence human lives (for example: social relations, security, mental health, quality of natural surroundings, leisure, cultural resources and the like).

It should be pointed out that the quality of life concept is characterised firstly by its multi-dimensional, that is, the life standard does not only focus on income and material resources, but emphasizes the importance of several different domains of the standard of living and the interplay between them (Quality of Life in Europe, 2004). Secondly, the quality of life concept has a micro perspective and refers to the circumstances of each individual. Macroscopic features relating to the economic and social situation of a society help place the findings at the individual level into a wider context. Thirdly, the quality of life survey not only uses objective indicators, but also the subjective perceptions of individuals and social situations as well as the analysis of the linkages between objective and subjective indicators.

European Quality of Life Survey – EQLS

In 2003, the European Foundation for the Improvement of Living and Working Conditions conducted a quality of life survey in 28 EU countries, 10 acceding member countries (EU country members from 2004) and three candidate countries at that time (Bulgaria, Romania and Turkey)¹. In the countries surveyed, 1,000 individuals aged 18 and over were interviewed, and in the “smaller” countries (Cyprus, Malta, Luxembourg, Slovenia and Estonia) 600 individuals were interviewed. The survey sample was random, multi-phased (multi-staged), and stratified by region and levels of urbanization in all countries. The rate of responses varied in certain countries (from 33% in Ireland to 91% in Germany and Finland) (Arendt, 2003).

The goal of the survey was to investigate the quality of life in each country and to compare the quality of life between the old members, new members and the candidate countries at the time. For that purpose the European Foundation for the Improvement of Living and Working Conditions compiled a study on the quality of life, which consisted of six study areas (Quality of Life in Europe, 2004):

- Employment
- Economic resources
- Family and households
- Community life and social participation
- Health and health care
- Knowledge, education and training.

The EQLS research included a great number of countries in order to obtain a comparative insight into the quality of life. The research also included both objective and subjective indicators of social conditions.

¹ Bulgaria and Romania joined the EU in 2007.

Research on the quality of life in Croatia

Goals of the Research

The Republic of Croatia presented the motion to enter the European Union in February 2003. Croatia received country candidate status in June 2004 and began its negotiations with the EU by preparing the Joint Inclusion Memorandum (JIM). The Republic of Croatia and the European Commission signed the JIM on March 5th 2007. In 2007, a National Implementation Plan for Social Inclusion 2007-2008 was created, based on the JIM. It was defined as a plan of priority activities that needed to be implemented during a designated timeframe. In the framework of the JIM and the implementation plan, Croatia is obliged to respect the common objectives of the EU for combating poverty and social exclusion.

Since the Republic of Croatia was not included in the research undertaken by the European Foundation for the Improvement of Living and Working Conditions in 2003, at the beginning of formal negotiations with the EU, it was needed to establish equivalent indicators of the living conditions in Croatia. In order to obtain insight into the quality of life of Croatian citizens and enable comparisons to be made with the European Union country members and the candidate countries, the United Nations Development Programme in Croatia conducted a survey on the quality of life in Croatia.

The goal of this report is to obtain insight into the quality of life of Croatian citizens and to compare the living conditions of Croatian citizens with those of the European Union and (former) candidate countries.² For the first time, this research provided county level data in order to investigate in detail the regional differences/inequalities of the quality of life in Croatia. Thus, different quality of life indicators were compared at the county level or analytical region.

There are two reports that analyze regional disparities. This one looks at the general population of Croatia, above the age of 15. The second (available only in Croatian) focuses exclusively on citizens older than 64. The reason for this approach is based on the results of the research, which showed that the economic situation of older people in Croatia is considerably worse than the national average. Considering that such differences do not exist in most European countries, special attention was given to this cohort. The older population was well represented in our research sample (1,661 surveyed) and therefore, comparisons between regions were possible.

The report was directed towards the following aspects or dimensions of the quality of life:

1. Income distribution and the economic situation of Croatian citizens
2. Housing conditions
3. Self-evaluation of health and accessibility to health care services
4. The labour market, education and training
5. Household structure and the balance between family and professional life
6. Perception of Croatian citizens regarding their well-being and the society they live in.

Sample and Selection of Interviewees

The sample for households in the Republic of Croatia was designed as a three-phase probabilistic sample, disproportionately stratified for the county. To increase the possibility of making deductions on the county level, the number of respondents was the same in all counties. In this sample the ratio of those surveyed from different counties is not proportionate with the ratio of their statistic specification in the population.

First, 50 interview locations were chosen within each county; 8 interviews were planned per each location. Therefore, altogether 1,050 polling locations were selected. The locations were systematically selected from a list of settlements in the Republic of Croatia and arranged by county and by the level of urbanization. The probability of the chosen settlement as a possible interviewing location was proportionate to the number of inhabitants of that settlement with the possibility of re-electing the same settlement. Thereby a satisfactory spatial (regional) plan was achieved, as well as a proportionate ratio of urban and rural inhabitants.

² Based on the survey on the quality of life survey, the UNDP in Croatia has already published a National Human Development Report "Unplugged: Faces of Social Exclusion in Croatia" in which the problem of social exclusion in Croatia was broadly elaborated. (UNDP, 2006). Available on: www.undp.hr

In the second stage housing units in selected locations were randomly chosen to host the actual polling. Finally, one member of each household, over the age of 15, was randomly chosen (by last birthday) to participate in the survey. By using this method, a balanced sample by age and gender was achieved. The planned sample size was 400 surveyed individuals in each county, resulting in a total of 8400 participants.

As was previously stated, the real county ratios were equalized by a weighting process. Alongside the weighting based on the different counties, the demographic characteristics of the sample were compared with suitable demographic indicators of the population over 14 years of age. The data was weighted according to three additional variables:

- gender,
- age,
- education.

By using a weighting process, one ensures that the proportion of respondents in the sample is equal to the proportion of the observed population for relevant variables. The random selection of polled individuals and the weighting process enables the generalization of results for the whole population.

The planned sample was almost completely obtained. The few exceptions were caused by unscientific factors, which were very difficult to control in the field research conditions. However, this did not significantly influence the results obtained.

Table 0.1 Number of citizens interviewed by county

County	Interviewed
Zagreb	410
Krapina-Zagorje	400
Sisak-Moslavina	407
Karlovac	400
Varaždin	415
Koprivnica-Križevci	422
Bjelovar-Bilogora	423
Primorje-Gorski Kotar	406
Lika-Senj	400
Virovitica-Podravina	409
Požega-Slavonia	401
Brod-Posavina	402
Zadar	407
Osijek-Baranja	401
Šibenik-Knin	405
Vukovar-Srijem	401
Split-Dalmatia	416
Istria	408
Dubrovnik-Neretva	400
Međimurje	401
City of Zagreb	400
Total	8534

Conducting the Survey

Quantitative research of the general public within the framework of the project “Quality of Life and Risk of Social Exclusion in the Republic of Croatia”, was carried out, by “Target” – the market research agency, from 18 March–22 May, 2006. The research was conducted by face-to-face interviews in households. Each interview lasted, on average, around 30 minutes. The interviews took place during the working week, from 16:00 to 20:00 hours, or for an entire day during the weekend. The work of the interviewers was monitored through telephone contacts with the respondents based on the compiled lists of household addresses throughout the duration of the research.

Methodology

Comparisons were made between the Croatian quality of life indicators and those of the countries of the EU. As we were comparing Croatia with the countries of the EU only, we did not include Turkey, although it was included in the research for 2003. The results for Croatia were also compared with the averages of several country groups:

1. The EU15 average refers to the countries that became members of the EU prior to 2004 (the so-called “old members”): Austria, Germany, Italy, the Netherlands, the United Kingdom, Sweden, Finland, Denmark, Luxembourg, Belgium, Spain, Greece, Portugal, Ireland and France.
2. The EU10 average refers to the countries that became members in May 2004 (the so-called “new members”): Malta, Cyprus, Slovenia, the Czech Republic, Slovakia, Hungary, Poland, Lithuania, Latvia and Estonia.
3. The EU25 average refers to the countries of both the EU15 and the EU10 (but excludes Bulgaria and Romania).

All the averages were obtained on weighted results. This means that countries with higher populations had more impact on the value of the average than countries with lower populations. For example, averages on different variables in EU10 countries were affected by Poland (the majority of the countries in this group could have significantly deviated from the gained average).

The question arose regarding how to group Bulgaria and Romania, which only in the meantime became EU member countries in January, 2007. As the EuroFoundation’s reports completed prior to 2007 used the EU10 cluster, we decided to keep it also in this report in order to make comparisons with findings available in other reports. However, in order to compare Croatia and the Croatian counties with the EU countries, which gave a maximum or a minimum value to certain variables, we formed a group of transition countries, which subsequently became EU members (EUtranz). They include: Bulgaria, Romania and eight countries from the EU10 (Slovenia, Czech Republic, Slovakia, Hungary, Poland, Lithuania, Latvia and Estonia).

Averages for Croatia were also obtained by weighting results, which means that the results had more of an impact of the counties with a large number of inhabitants (especially the City of Zagreb). Regional diversities of the quality of life in Croatia were analyzed at the county or regional level. For additional insights we divided Croatia into six analytical regions. Each one of them includes two or more counties (table 0.2).

Table 0.2 Analytical regions in Croatia

Region	Counties
South Adriatic	Zadar. Šibenik-Knin. Split-Dalmatia. Dubrovnik-Neretva
North Adriatic	Primorje-Gorski Kotar. Lika-Senj. Istria
Central Croatia	Sisak-Moslavina. Karlovac. Bjelovar-Bilogora
Zagreb region	City of Zagreb. Zagreb county
North Croatia	Krapina-Zagorje. Varaždin. Koprivnica-Križevci. Međimurje
East Croatia	Virovitica-Podravina. Požega-Slavonia. Brod-Posavina. Osijek-Baranja. Vukovar-Srijem

Economic Situation

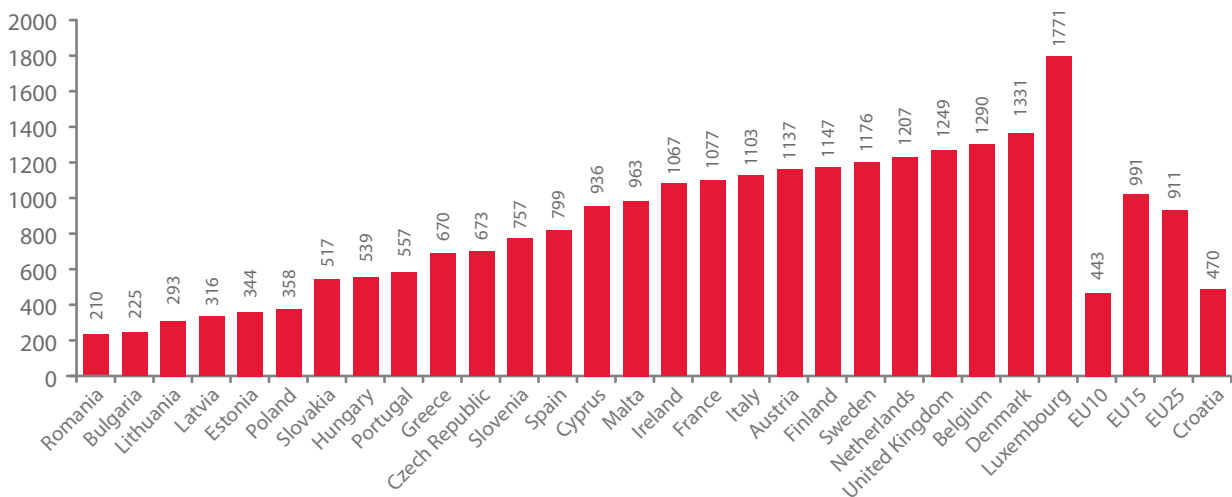
1

Economic situation

Income Disparities

Material well-being and standard of living depend, overall, on the material resources that are managed by individuals and households. As it is difficult to calculate the total wealth of a household, material well-being is mostly measured through the level of available income. For comparison with the countries of the EU, household income has been converted into an equivalent income measured in PPS (Purchasing Power Standard)³. Since the EQLS does not collect comprehensive and detailed estimates of the various components of income, as does the 'Household Budget Survey', it is probable that income defined this way in Croatia (and in EU countries) might to some extent be underestimated. However, it is possible to compare household income between countries because the same methodology was used to gather the data. Compared to the EU countries and the candidate countries at the time and based on the equivalent median of household income, Croatia is located in the lower end of the distribution (figure 1.1). Countries that are located at the lowest end of the distribution joined the EU at the beginning of 2007 (Bulgaria and Romania), whereas Luxembourg, Denmark and Belgium are located at the highest end of the distribution.

Figure 1.1. Median of the equivalent household income* in Croatia and in the EU countries (in PPS)



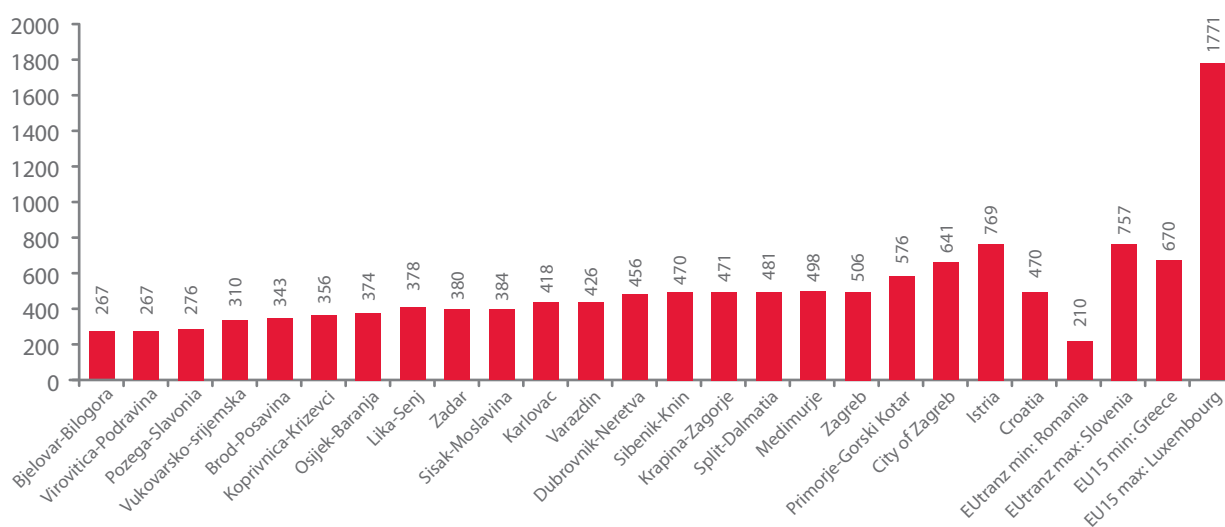
* Equivalent household income is calculated by dividing the monthly net household income with the number of adult equivalents. In order to calculate the number of adult equivalents we used a modified OECD scale, which assigns the first adult household member a coefficient of 1, remaining adult household members are assigned a coefficient of 0.5, and children below age 15 are assigned 0.3. For example, if the total household income of a married couple and their two children amounts to 2000 kuna, the equivalent income per household member is not 500 kn (2000/4), instead it is 952,38kn (2000/2,1).

Source: The source for all tables and figures in the text is the EQLS 2003 and UNDP 2006, unless another source is quoted.

³ PPS is an imaginary exchange rate, which eliminates the influence of different prices in each country. That way 1 PPS can buy an equal amount of goods and services in each country.

All the EU15 countries have a higher median household income than Croatia. Although the median household income in Croatia is somewhat higher (around 6%) than average income of the EU10 countries, only Poland and the Baltic countries have a lower median income than Croatia in this group of countries. The median household income in Slovenia is around 61% higher than the median household income in Croatia. The median household income in Bulgaria and Romania is roughly half that of Croatia. Similarly, the median household income in Croatia is roughly half (52%) that of the EU25 countries. It is important to note that the per capita BDP in Croatia in 2004 (expressed in PPS) was 46% of the per capita BDP of the EU25 countries (Eurostat, 2005). The median equivalent income in the EU countries with the highest income (Denmark, Belgium, the Netherlands, and the UK) is 2.5-3 times greater than in Croatia.

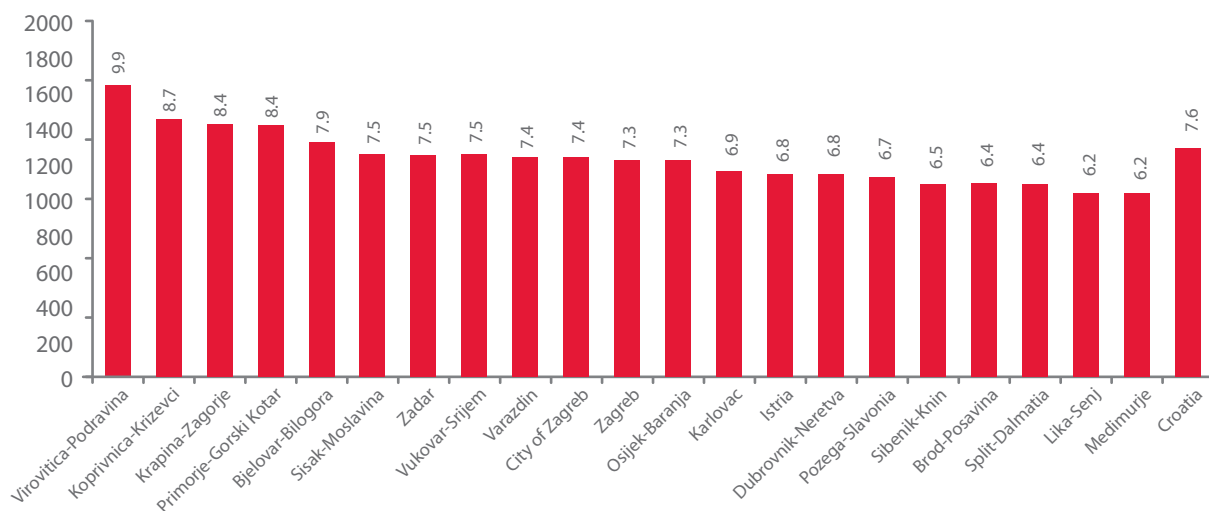
Figure 1.2. Median of the equivalent household income by counties (in PPS)



What interests us is the geographic distribution of household income between counties in Croatia (figure 1.2.). First, it is evident that the lowest median household income (around 270 PPS) is found in Central and East Croatia counties (Bjelovar-Bilogora, Virovitica-Podravina, Požega-Slavonia), whereas the highest median household income is in Istria County and the City of Zagreb. All the Adriatic counties, except for Zadar County, are in the upper end of the income distribution. One should note that thirteen counties have a median equivalent household income lower than the Croatian average, and in two counties it is at median level. In addition, not all counties that were directly affected by war are among the counties with the lowest median household income. The ratio between the household income median in counties with the highest and lowest income (2,9) is identical to the ratio between the median household income in Croatia and Denmark (the EU country with the second highest median in the EU, second to Luxembourg). The median income in the county with the lowest household income in Croatia (Bjelovar Bilogora) is higher than that of Romania and is 60% of the median income for the EU10 countries. Also, nine counties have a median income above the EU10 average. Only Istria County has a median monthly income higher than that of Greece (which has the lowest median household income within the EU15 countries) as well as of Slovenia (which has the highest median household income within the EUtranz). Consequently we can assert that there are significant differences in the distribution of household income between counties but that the differences are not drastic.

It is important to establish the income differences between the richest and poorest counties, and whether or not the differences vary within counties as well. The quintile income ratio S80/S20 was used as an indicator of income diversity which represents the ratio between the average income of 20% of the richest and the poorest counties. It is obvious from figure 1.3 that in a relatively small number of counties (5) the income difference is above the Croatian average. In most cases, the highest income differences between the lowest and highest quin-

Figure 1.3. Quintile income proportions S80/S20* by counties



* Quintile income proportions S80/S20 represent the ratio between the average equivalent income of the upper and lower quintile, i.e. 20% of the wealthiest and 20% of the poorest.

tiles are found in those counties with the lowest median equivalent to household income (with the exception of Primorje-Gorski Kotar County). The highest income differences are found in Virovitica-Podravina County, where the average household income is 20% of the poorest, almost 10 times less than the average income of the 20% of the richest. The smallest differences are in the Međimurje and Lika-Senj Counties, and in the Split-Dalmatia and Brod-Posavina Counties. Also, in the group of counties which have the smallest differences, we find the counties of median income in the upper part of the distribution (Međimurje and Split-Dalmatia Counties), but also the counties from the lower part of the income distribution (Brod-Posavina and Lika-Senj Counties).

Indicators of Material Deprivation

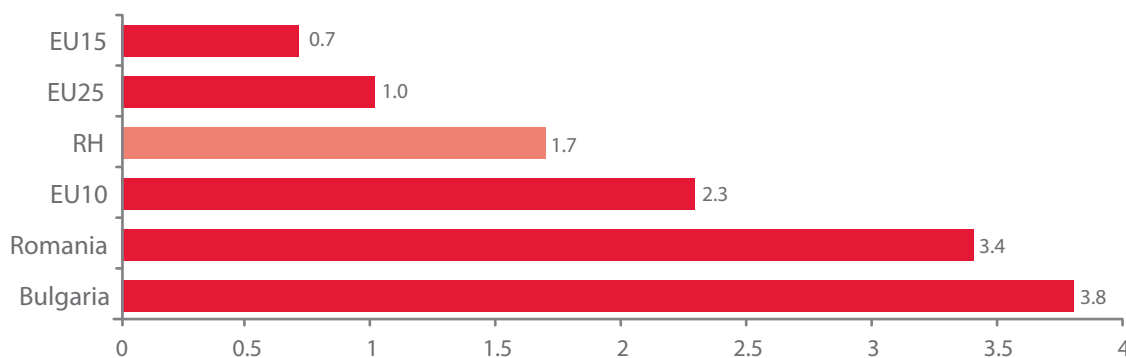
Income is not the only indicator of standard of living and it fluctuates over certain periods of time. Despite this, individuals and households try to maintain a certain level of consumption or a certain life style even in situations where they have a lower monthly income (using assets, credit loans, and the like). The indicator for material deprivation attempts to measure the socially unacceptable standard of living derived from not owning or not using certain goods or services or from not participating in certain activities. In order to facilitate comparisons with the EU countries, deprivation was measured using six standard of living indicators, which relate to five dimensions of living standards: (1) housing (ability to maintain a warm house) and (the ability to replace worn-out furniture), (2) nutrition (consuming meat or fish every other day if desired), (4) clothing (the ability to buy new instead of second-hand clothes), (4) spare time/leisure (ability to take an annual paid holiday away from home), and (5) social relationships (inviting friends or relatives for a drink or a meal at least once a month).

We asked the respondents which of the six indicators applied to them and separately identified those respondents who could afford the indicator but chose not to undertake it, from those who could not afford the indicator, but would undertake it if they had the financial means (indicating deprivation). By doing that, the respondents were separated on, those who freely renounced certain necessities or activities from those who were forced by the lack of financial means.

We were then able to produce a deprivation index (with the same importance being given to each deprivation indicator), for a certain social group or country, which showed the average number of indicators (from a possible 6) respondents could not afford.

Figure 1.4 shows that the new EU member states have the largest average level of deprivation (Bulgaria and Romania) have the largest, average level of deprivation, where households on average have less than 50% of the indicators that were analyzed. The lowest level of deprivation is found in the EU15 countries (in which the households lack in less than one of the possible 6 indicators). The households in Croatia, on average, cannot afford 1.7 indicators. In addition to Bulgaria and Romania, Portugal, Hungary, Poland, Slovakia and the Baltic countries all have a higher average deprivation level than Croatia. Of the EU10, only Slovenia (0.8) which is a EU10 country has a similar deprivation level to the EU15. The position of country clusters based on the level of deprivation is similar to those obtained for median household income. Thus countries with a lower median of equivalent household income also have a higher level of material deprivation.

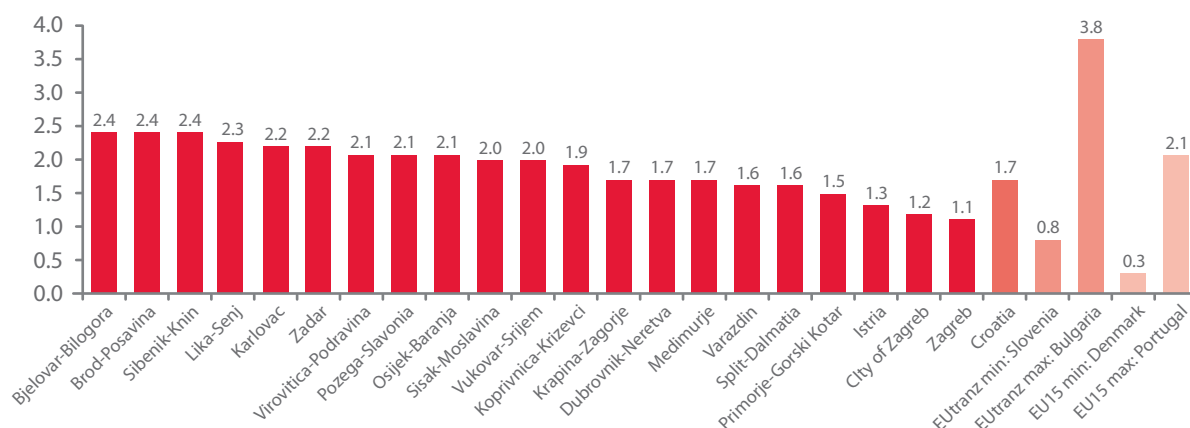
Figure 1.4. Average level of deprivation by country groups



Average number of indicators that respondents cannot afford on the list of 6 indicators of the standard of life: keeping your home adequately warm; paying for a week's annual holiday away from home; replacing any worn-out furniture; a meal with meat or fish every second day if desired; buying new, rather than second-hand clothes; having friends or family for a drink or meal at least once a month.

Source: Fahey 2004, EQLS 2003, and UNDP 2006

Figure 1.5. Average level of deprivation by counties



Average number of indicators that respondents cannot afford on the list of 6 indicators of the life standard: keeping your home adequately warm; paying for a week's annual holiday away from home; replacing any worn-out furniture; a meal with meat or fish every second day if desired; buying new, rather than second-hand clothes; having friends or family for a drink or meal at least once a month.

Source: Fahey 2004, EQLS 2003, and UNDP 2006

The distribution of deprivation indicators for counties is slightly different to the distribution of the equivalent household income (figure 1.5). Inhabitants in Bjelovar-Bilogora, Brod-Posavina and Šibenik-Knin Counties have the highest level of deprivation (they cannot afford an average of 2.4 of six indicators), while the inhabitants in Zagreb County, the City of Zagreb and Istria County are slightly better off (the average level of deprivation is 1.1 – 1.3). In Šibenik-Knin County the levels of income distribution and distribution of deprivation indicators are significantly different. The median equivalent income in this County is identical to the Croatian average, while the average level of deprivation is around 40% higher than the Croatian average. The poorer Croatian counties and the EU10, and the wealthier Croatian counties and the EU25, both have similar average levels of deprivation. Only 6 counties (Bjelovar-Bilogora, Brod-Posavina, Šibenik-Knin, Lika-Senj, Karlovac and Zadar Counties) have a higher average deprivation level than Portugal (which has the highest level of deprivation in the EU15). However, this is still less than Bulgaria, which has the maximum deprivation level within the EU transition countries (3.8 of 6).

The respondents were also asked if they owned consumer goods like automobiles, washing machines or a personal computer. Around 95% of Croatian households have a washing machine; around 70% have a car, while somewhat less than half have a personal computer. Every tenth household in Lika-Senj, Virovitica-Podravina and Brod-Posavina Counties still does not have a washing machine. In general, households that own a car or a personal computer have more income than those who do not. An equal number of households have neither a car nor a personal computer because they cannot afford one (16 – 17%). This means that around half the respondents do not have a car because they cannot afford one, and only a third cannot afford a computer. There are fewer personal computers in rural households than in urban households. Many households are relatively poorly equipped with computers and this correlates to the lower degree of computerization of Croatia. Often, car ownership is considered more important than owning certain housing necessities (furnishings) or participating in leisure activities, such as vacations. The automobile is one of the key elements of social status, so it tends to take priority over home furnishing and taking vacations away from home.

Household Debts

Not paying or delaying payment of utility bills is also an indicator of level of income and difficulty in maintaining a standard of living. The difference between the EU10, Romania and Croatia on the one hand, and the EU15 on the other, is very apparent (table 1.1). Almost every third household in Romania and every fifth household in the EU10 and Croatia are late paying utility bills. The number of similar households in the EU15 is about three times less. As expected, the smallest percentage of households that pay their bills late, within the EU15, is found in the Scandinavian countries and the largest in the Mediterranean countries (Greece, Italy, Spain and Portugal). Similarly, within the EU10, the smallest number of households that don't pay utility bills on time, are in the Czech Republic and Slovenia, and the largest highest in Poland. Unexpectedly only a small percentage of households in Bulgaria have problems paying utility bills (smaller than the EU15 average) on time.

Table 1.1. Share of households that are late in paying utility bills (electricity, gas, water and similar), according to group of countries (%)

	EU10	EU15	EU25	Bulgaria	Romania	Croatia
Average	21	7	10			
Countries with the smallest share (%) of households	The Czech Republic (7)	Denmark (3)	Denmark (3)	5	30	20.5
Countries with the largest share (%) of households	Poland (28)	Greece (12)	Poland (28)			

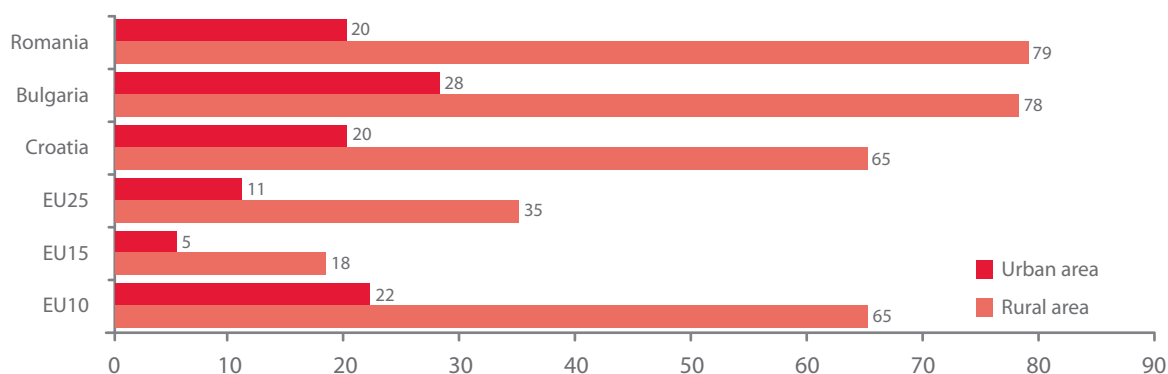
In Croatia a fifth of the households do not pay utility bills on time, the majority of which are in the Sisak-Moslavi-na County (40%) together with Brod-Posavina and Vukovar-Srijem County (greater than 30%). Households from Lika-Senj and Varaždin County are the most reliable at paying their bills (only around 10% of households in the last month were late in paying utility bills).

Self-subsistence

As it is difficult to gauge income 'in-kind', when considering overall income, it is useful to note the number of households that produce their own food to satisfy their needs. This is especially important when discussing sufficient nourishment, as this represents an existential need and is related to extreme forms of poverty. By producing their own food households can significantly alleviate the problems faced by the lack of disposable income. Households that marginally, partially or fully meet their own nourishment needs by self-subsistence are jointly categorized as those meeting their nourishment requirements by self-subsistence. However, it was not possible to distinguish between households producing food by choice or for necessity.

As figure 1.6 suggests, self-subsistence occurs more in households in Romania, Bulgaria, the EU10 and Croatia, than in EU15 households. This can be partially attributed to the level of urbanization, which is higher in the EU15, and the fact that agriculture is a considerably more extensive economic activity. Households in rural areas are obviously better placed to produce food. However, there are distinct differences in the need for self-subsistence between the EU15 and other groups of countries, irrespective of level of urbanization. Consequently, almost 80% of households from rural areas in Bulgaria and Romania partially satisfy their nutritional needs by self-subsistence, compared to 65% in the EU10 and Croatia and 15% in the EU15. Similarly, the proportion of rural households in the EU15 producing their own food is 4-5 times less than in the EU10, Croatia, Romania and Bulgaria.

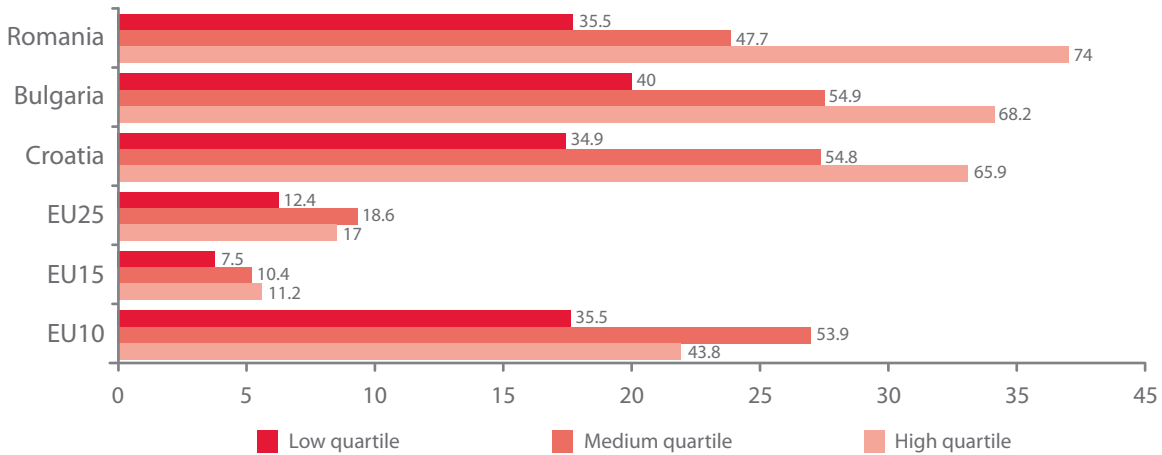
Figure 1.6. Self-subsistence, by level of urbanization and groups of countries (%)



In the past year, has your household helped meet its food requirement by growing vegetables or fruit or keeping poultry or livestock: 1) No, 2) Yes, for up to one-tenth of the household's needs, 3) Yes, for between one-tenth and half of the household's food needs, 4) Yes, for half or more of the household's food needs. The category of households that produce food for them includes the categories 2) Yes, for up to one-tenth of the household's needs, 3) Yes, for between one-tenth and half of household's food needs, 4) Yes, for half or more of the household's food needs.

Self-subsistence varies in all countries depending on income quartiles (figure 1.7). In Croatia, Bulgaria, Romania and the EU15, self-subsistence is mostly practised by households from the lower quartile (the poorest), while in the EU10 it is practised by households from the middle quartiles. In this respect, it should be pointed out that a far larger number of 'lower quartile' households practise self-subsistence in Croatia than in the EU15 or EU10 countries (almost 6 times more than in the EU15 and approximately 0.5 times less than in the EU10). The poorest households in Romania and Bulgaria produce food for themselves more often than the poorest in Croatia. Households from the upper quartile in Croatia, Romania, Bulgaria and the EU10 practise self-subsistence five times more often than households from the upper quartile in the EU15 countries. Certainly this indicates the importance of agriculture in the economies of these countries and demonstrates that self-subsistence within the upper quartile households in Croatia, Bulgaria, Romania and the EU10 is a preference rather than a necessity.

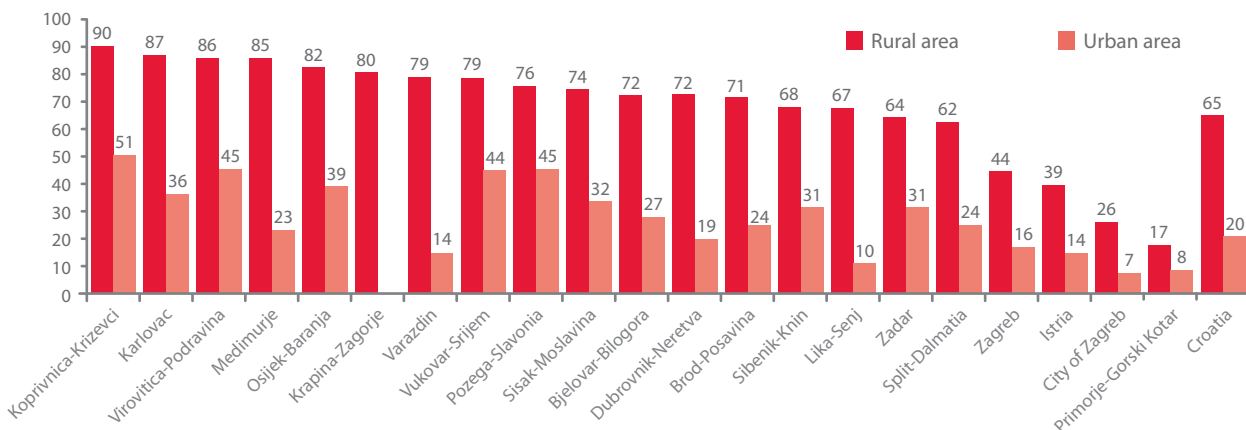
Figure 1.7. Self-subsistence, by income quartiles and groups of countries (%)



In the past year, has your household helped meet its food requirement by growing vegetables or fruit or keeping poultry or livestock: 1) No, 2) Yes, for up to one-tenth of the household's needs, 3) Yes, for between one-tenth and half of the household's food needs, 4) Yes, for half or more of the household's food needs. The category of households that produce food for them includes the categories 2) Yes, for up to one-tenth of the household's needs, 3) Yes, for between one-tenth and half of household's food needs, 4) Yes, for half or more of the household's food needs.

Counties also show significant differences in levels of self-subsistence depending on the level of urbanization (figure 1.8). Self-subsistence is seldom practised in the rural areas of Primorje- Gorski Kotar, Istria County or the Zagreb region. It is evident that the households in the north-eastern parts of Croatia are those most involved in self-subsistence food production, while generally households in the Adriatic counties rarely undertake this activity.

Figure 1.8. Self-subsistence by level of urbanization and counties (%)

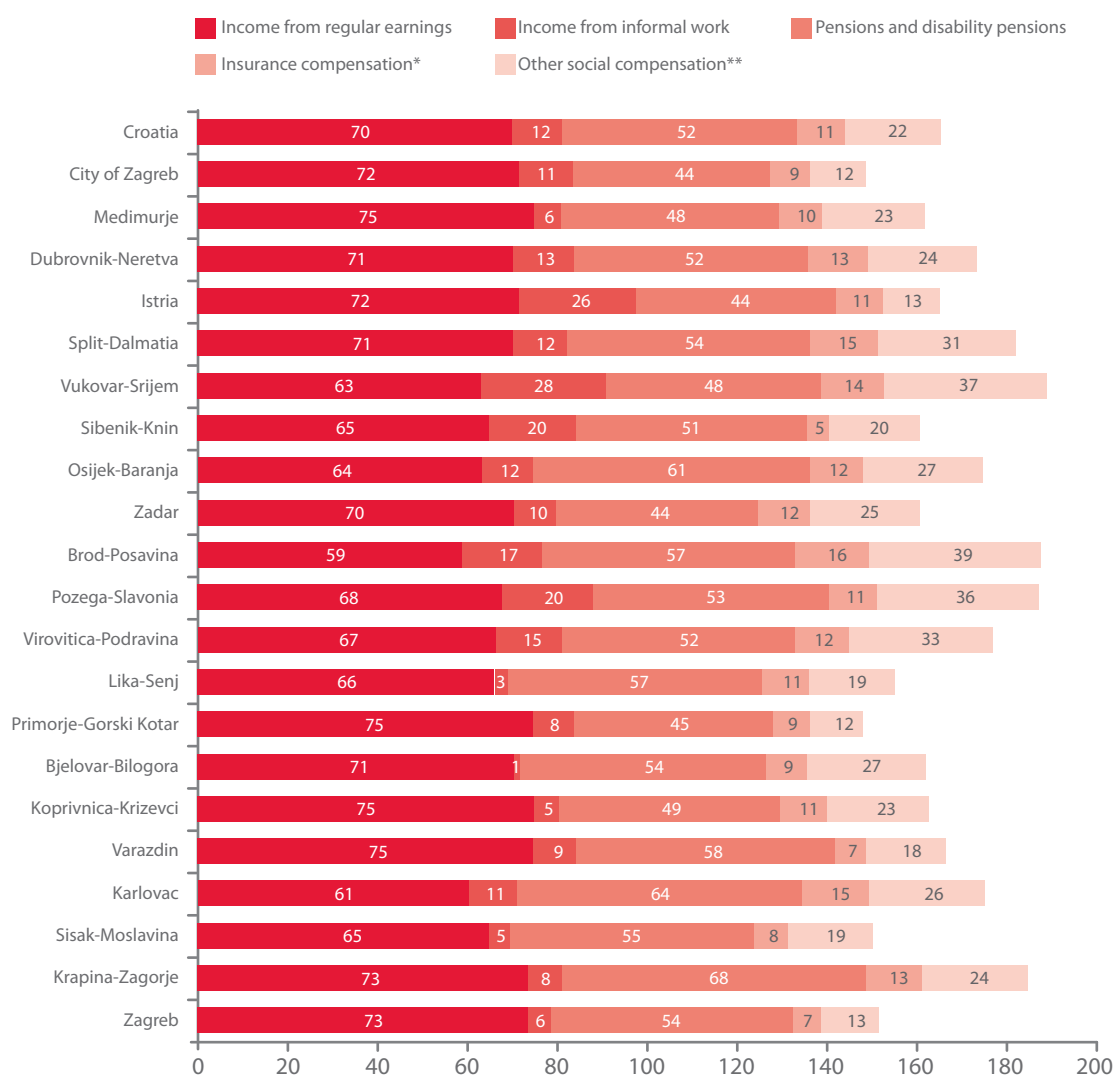


In the past year, has your household helped meet its food requirement by growing vegetables or fruit or keeping poultry or livestock: 1) No, 2) Yes, for up to one-tenth of the household's needs, 3) Yes, for between one-tenth and half of the household's food needs, 4) Yes, for half or more of the household's food needs. The category of households that produce food for them includes the categories 2) Yes, for up to one-tenth of the household's needs, 3) Yes, for between one-tenth and half of household's food needs, 4) Yes, for half or more of the household's food needs.

Sources of Household Income

Figure 1.9 shows the different types of disposable household income across the counties. The number of households obtaining income from regular earnings (employment or self-employment varies between counties, and depends on the rates of employment and dominant economic activity. The highest amount of households deriving income from employment or self-employment are predominantly found in Varaždin, Koprivnica-Križevci, Međimurje and Primorje-Gorski Kotar Counties (around 75%), while the smallest number of these households are in Brod-Posavina (59%) and Karlovac Counties (61%). The distribution pattern for income from informal work is not clear. It was not expected that the poorer counties (with the lower median of household income) would have a larger number of households obtaining income from informal work (Vukovar-Srijem, Požega-Slavonia, Brod-Posavina), because people from higher income brackets tend to be those who frequently have informal incomes. Bjelovar-Bilogora County, on the other hand, confirmed our expectations, because it has the lowest median of equivalent household income and the smallest share of households that receive income from informal work. However, Istria County has a relatively high percentage of households that obtain income from both formal and informal work.

Figure 1.9. Percentage of households that obtain incomes from different sources, by counties



*Compensation for sick leave, maternity and unemployed.

**Compensation for children, monetary and in-kind social welfare, aid for housing, schooling and similar.

The highest number of households receiving pensions and disability pensions are found in Krapina-Zagorje, Karlovac and Osijek-Baranja Counties, while the wealthier counties (Istria, the City of Zagreb and Primorje-Gorski Kotar) have the lowest (around 44%). Interestingly, Zadar County also has the same, small percentage of households. However, it is evident that counties that have a lower average equivalent of household income (Brod-Posavina, Vukovar-Srijem, Požega-Slavonia, Virovitica-Podravina) will have a larger number of households reliant on social compensation that are not based on insurance, but on the level of monthly incomes (primarily family allowance and social welfare).

There have been numerous discussions on the irrational spending of funds for social compensation/cash benefits (primarily social welfare) and accumulating rights from different sources (central and local authority). Figure 1.10 shows the distribution of monetary social compensation (cash benefits??) financed from local authority sources (town/county/commune). It pertains to financial compensations that do not come from social welfare. The majority are in the form of family allowances or one-off assistance when a child is born, together with social welfare, assistance for housing and the like. On average, around 5% of households receive monetary assistance from local authorities. In this respect, the counties of Krapina-Zagorje and Brod-Posavina set the precedence with 15.2%, and respectively 12.5% of households receive some kind of financial assistance. The smallest number of households receiving financial support from local authorities are found in Primorje-Gorski Kotar, Međimurje and Zadar Counties.

Figure 1.10. Share of households that receive social benefits* from county/city/local sources by county (%)



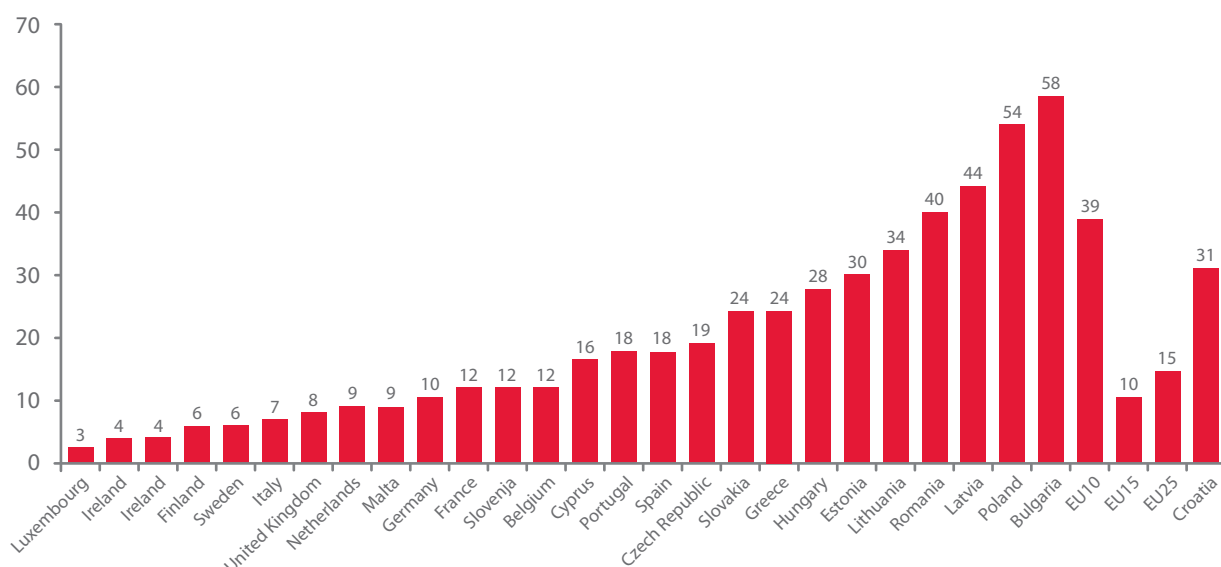
* Child allowance, one-off assistance when having a child, social assistance, housing allowance and other.

Generally, local authorities rarely participate in financing social compensation, especially if we discount the assistance given for children and newborns. This is especially the case with religious and humanitarian organizations, because in Croatia barely 0.5% of households receive financial assistance from these sources. On the other hand, local authorities do provide financial or in-kind/non-monetary social welfare to approximately 1% of Croatian households (only in Varaždin and Istria Counties is that number larger than 2%).

Subjective Economic Strain

To obtain insight on subjective economic strain, respondents were asked to evaluate if their incomes were sufficient to satisfy their needs, in other words, could they make ends meet. Figure 1.11 shows ratio of households, by country, that reported having difficulty or great difficulty meeting their needs.

Figure 1.11. Share of households that make ends meet 'with difficulty' by country(%)

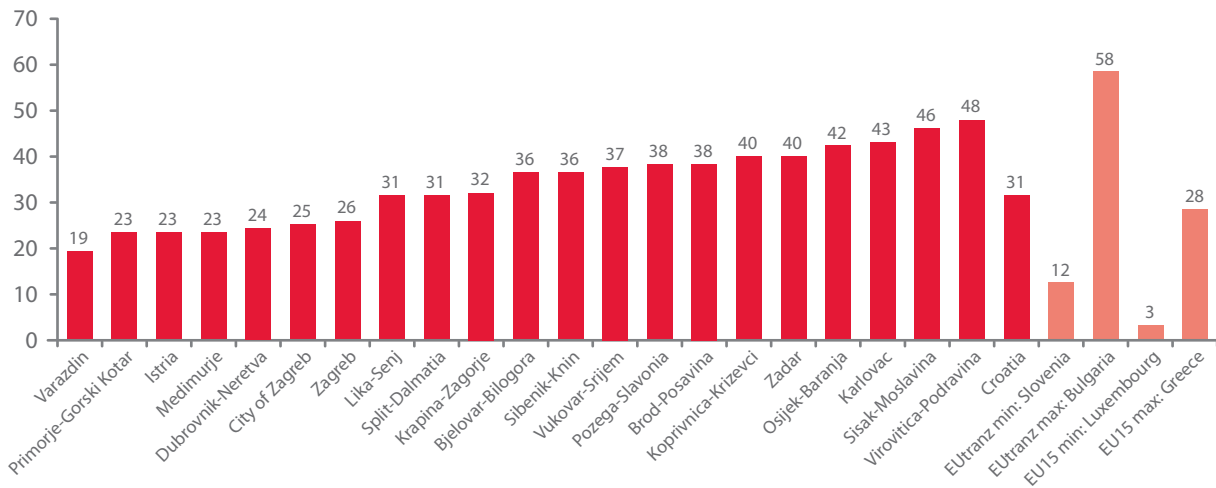


*When you take in consideration the total monthly income of your household, can your household make ends meet 1) Very easily, 2) Easily, 3) Fairly easily, 4) With some difficulty, 5) With difficulty, 6) With great difficulty. The category 'with difficulty' includes the categories 5) With difficulty and 6) With great difficulty.

There are vast differences in the subjective perceptions of material well-being between, on the one hand, the EU15 and on the other, Croatia, the EU10, Bulgaria and Romania. While in the EU15, every tenth household reported having difficulty meeting their needs, that proportion is three times greater in Croatia, almost four times greater in the EU10, and five to six times greater in Bulgaria and Romania. More than half of the citizens of Bulgaria and Romania have difficulty making ends meet. It is interesting to note that the same group of countries (Bulgaria, Romania, Poland and the Baltics) that can meet their needs and the smallest median equivalent household income have the greatest share of households that have difficulty making ends meet, points out the connection between the level of income and subjective economic strain. Similarly, within the EU15 countries, the Mediterranean countries (Greece, Portugal, Spain) have the largest number of households having difficulty meeting their needs, while in the EU10 these countries are: Poland, Latvia and Lithuania. These three EU10 countries are also the only countries with a larger average of households having difficulty making ends meet, than Croatia.

The analysis indicates that almost half of the households in Virovitica-Podravina County and 46% in Sisak-Moslavina have difficulty making ends meet (figure 1.12). These counties are closely followed by Karlovac and Osjek-Baranja. The smallest number of households that met their needs with difficulty is in Varaždin, then in Primorje-Gorski Kotar, Istria and Međimurje Counties. The subjective perception of material well-being by county does not necessarily correlate to the distribution of income. For example, Sisak-Moslavina and Karlovac Counties after Virovitica-Podravina County, have the largest number of households with difficulty making ends meet, but these counties are in the middle of the distribution on median equivalent household income. Similarly, in Varaždin County which by Croatian standards has an below average median household income, also has the smallest number of households which have difficulty making ends meet.

Figure 1.12. Share of households that 'with difficulty' make ends meet, by county (%)



*When you take into consideration the total monthly income of your household, can your household make ends meet: 1) Very easily, 2) Easily, 3) Fairly easily, 4) With some difficulty, 5) With difficulty, 6) With great difficulty. The category 'with difficulty' includes the categories 5) With difficulty and 6) With great difficulty.

In all Croatian counties the number of households expressing subjective economic difficulty is larger than the average for the EU25. However, when one analyzes the ratio between counties with the largest and smallest number of households that have difficulty making ends meet (2.5), we note that it is significantly lower between counties than between the EU10 countries (6) or the EU15 (9).

Housing

2

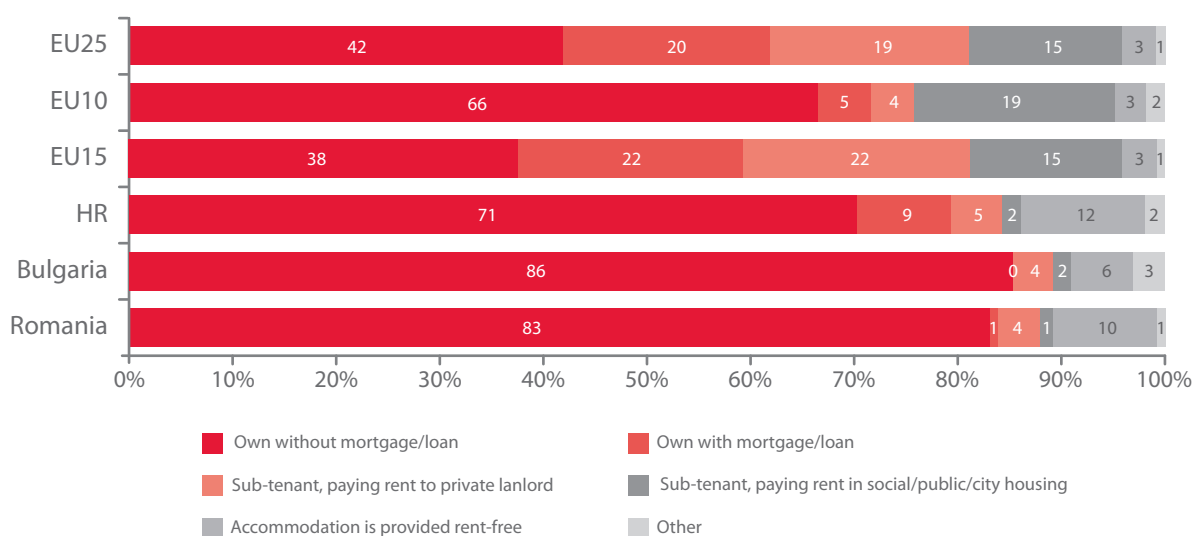
Housing

Housing Ownership Structure

Housing is a basic human requirement, and it significantly correlates to the overall standard of living. Being able to live in one's own home is an ideal to which the majority of people aspire. Therefore, when analysing standards of living and quality of life, information about the structure of house ownership is important.)

From figure 2.1 it is apparent that there is a significant difference in housing status between certain groups of countries. First of all, there is a large difference between the EU15 and the EU10, Romania, Bulgaria and Croatia. In the EU15 countries considerably fewer citizens own their own homes than in Croatia and in new EU member states. In Croatia, 80% of households own their own apartment or house (this includes those with mortgages), in comparison to 71% in the EU10 and 62% in the EU15. Upon closer examination, Bulgaria, Romania, Hungary, Lithuania, Slovenia, in particular have an even greater number of house-owners than in Croatia - between 85-90%. The Scandinavian countries, the United Kingdom and Ireland have the greatest percentage of house ownership, including those with mortgages (more than a third of households). It is also noticeable that in the EU15 more households have mortgages, which demonstrates that the citizens of these countries are far more likely to purchase a home with a mortgage or loan than citizens of the former socialist countries. It is known that in order to promote the socialist ideal of collective living, during the socialist period the state was the main provider and distributor of apartments. A large number of apartment owners in the former socialist countries as a consequence of the so-called holders of housing rights bought their apartments at privileged prices (below market prices).

Figure 2.1. Structure of housing ownership by groups of countries (%)



In the EU15 countries there are far more sub-tenants living in private apartments than in Croatia, the EU10 countries, Bulgaria or Romania. More than a fifth of the EU15 respondents pay rent for private apartments. On the other hand, the number of sub-tenants living in social, public and city housing is 19% in the EU10 and 15% in the EU15, while that percentage in Bulgaria, Romania and Croatia is minimal (1-2%). Unlike the EU15 or the EU10 countries, Croatia, Bulgaria and Romania have a under-developed rental market (although we estimate that the number of sub-tenants in Croatia in private apartments is far larger, since the majority of these sub-tenancies are not registered). Additionally, Croatia, Bulgaria and Romania have a substantial percentage of households living in homes that they do not own but for which they do not pay rent (that percentage in other country groups is 2-3 times less).

If we focus on the households that live in their own homes, then it is apparent that in all country groups the percentage of homeowners' increases with age (table 2.1, and Part 2 of this Report). This increase is to be expected, because income and wealth accumulate and housing loans are paid off through the course of life. There are more homeowners in each age group in Croatia, Bulgaria and Romania than there are in the EU15 or the EU10 (the smallest number being in the EU15).

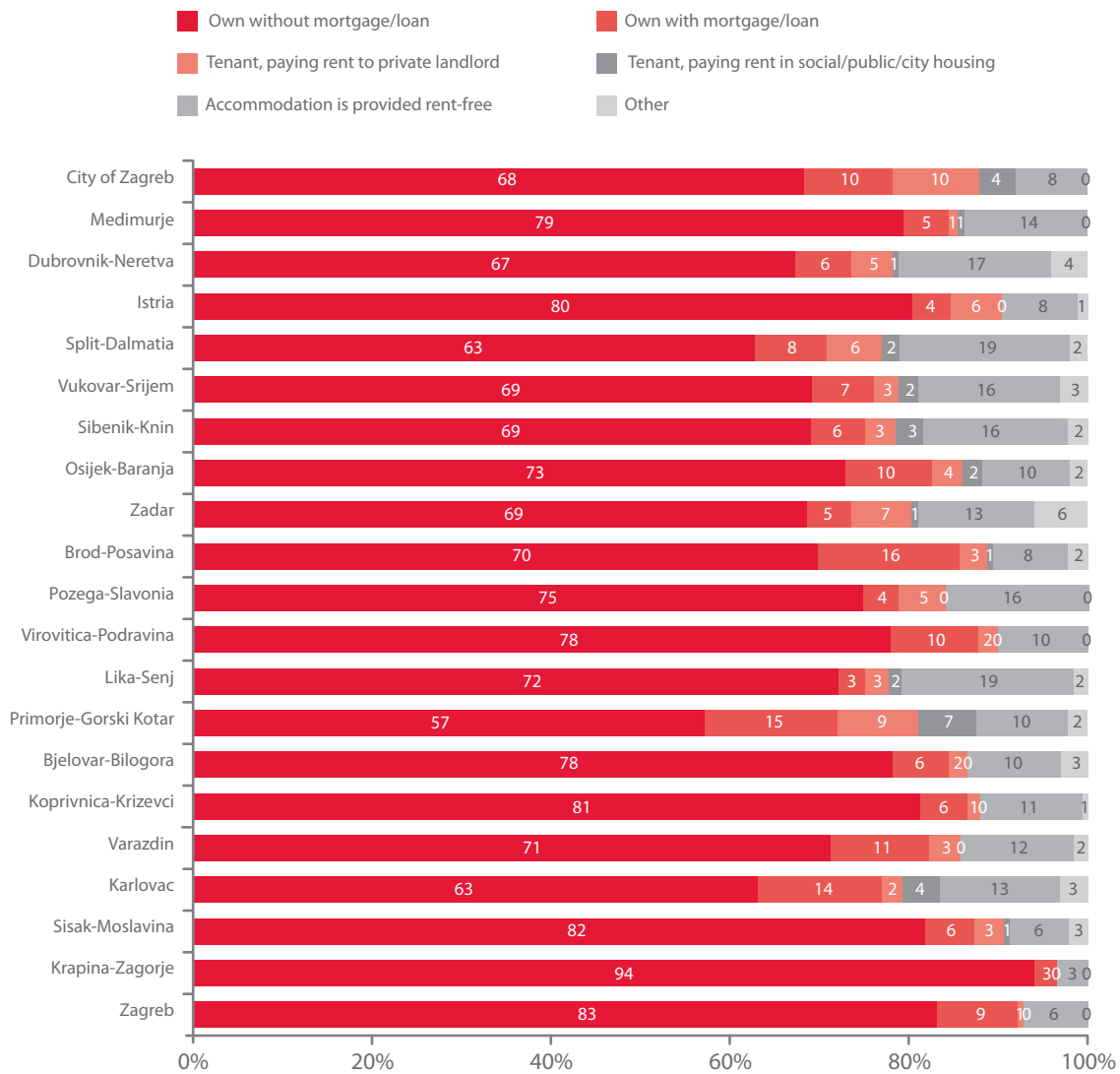
Table 2.1. Percentage of people who live in their own homes/apartments (with or without a mortgage), according to age, level of urbanization and professional status (%)

	Age			Level of urbanization		Professional status*					
	18-34	35-64	65+	Rural settlement	Urban settlement	Expert/Manager	Other non-manual professions	Just employed	Farmers	Qualified workers	Non-qualified workers
Croatia	67	83	92	85	74	75	75	84	96	79	72
Bulgaria	75	90	92	85	87	82	85	94	87	84	86
Romania	67	92	97	86	83	88	80	83	84	86	82
EU25	47	58	68	72	54	70	58	72	85	59	51
EU15	44	56	67	70	53	69	56	71	82	57	47
EU10	58	71	78	83	61	81	70	79	95	66	72

*Professional status in Croatia: expert/manager (employed professional, upper and middle management), other non-manual professions (office/desk clerk, field worker, employed in retail trade, supervisor), self employed (professional, owner of a shop, craftsman, business proprietor), farmers (fishermen included).

In addition, inhabitants from rural settlements are more likely to live in their own home than those from urban settlements. This is characteristic for all country groups (except Bulgaria). Of course, other factors influence this distribution. Construction costs are far cheaper in rural areas than in urban areas, but profession is also a determinant. Farmers live in rural settlements, and are among the largest group of homeowners in all countries (except Bulgaria and Romania). Farmers live where they own and cultivate land (which means that they are less mobile professionally) and prefer a lifestyle that includes living in their own home. Besides, it needs to be emphasized that in a traditional, rural culture owning property (land, homes for different purposes) is a more important status symbol than owning consumer goods. The next largest group of homeowners in Croatia is the self-employed (craftsmen, entrepreneurs), while thereafter there are no great differences between the other professional groups. In the majority of countries skilled/professional people tend to be homeowners more often than manual workers. However, the biggest inequalities in home ownership occur in the EU15 countries, while in the other groups of countries and Croatia these differences are relatively minimal.

Figure 2.2. Structure of house ownership, by county (%)

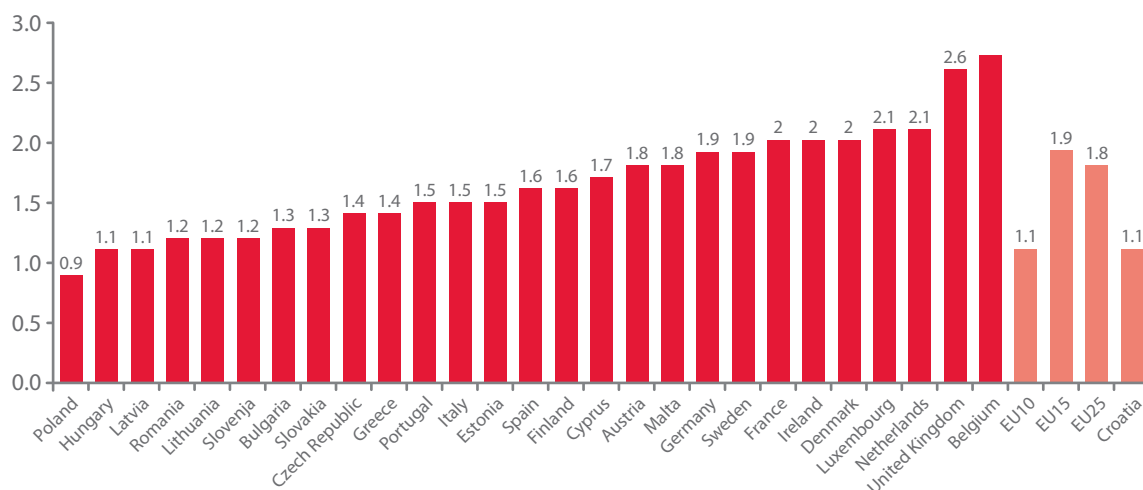


The structure of house ownership in the counties showed specific variations (figure 2.2). The smallest number of homeowners, without a mortgage, is in Primorje-Gorski Kotar County, followed by Split-Dalmatia and Karlovac, and the largest number is in Krapina-Zagorje. Only in a few counties is home ownership frequently burdened by mortgages and loans than overall in Croatia. This refers to Brod Posavina, Primorsko Goranska and Karlovac Counties. The highest percentage of households which are sub-tenants in social/city housing is in Primorsko Goranska County, while the City of Zagreb has the largest number of households paying rent to private owners. Zagreb has the most developed apartment rental market, which is partially a result of demand as there is a large influx of people into the city. It should also be pointed out that in some counties a large number of citizens do not live in their own apartments but they do not pay rent. Households like these are prevalent in the Split-Dalmatia and Lika-Senj Counties (in these counties almost every fifth household has secured accommodations and do not pay rent). A significant number of these households are in the counties affected by war (it is probable that to a great extent this groups of individuals were displaced or had refugee status).

Quality of Housing and Accommodation Problems

House ownership is not necessarily connected to a higher quality of life. In other words, those who live in their own homes do not necessarily have a better equipped household, less housing problems and more housing space. Figure 2.3 clearly shows the disparity between house ownership and house size (measured through the average number of rooms per household member). While Croatia, Bulgaria, Romania and the EU10 have a similar average room number per household member (somewhat more than one room per member), in the EU15 countries that number is larger (almost two rooms per household member). Setting the precedence, Belgium and the United Kingdom have more than 2.5 rooms per household member. Almost all the EU15 countries have more rooms per household member than the EU10 (with the exception of small countries like Cyprus and Malta). In comparison with the EU25, Bulgaria and Romania, Croatia is in the lowest part of the distribution (together with other transition countries) for average number of rooms per household member.

Figure 2.3. Average number of rooms per household member, by country



The previously mentioned disparity between house ownership and the quality of life is also apparent in housing problems. The lack of housing space affects 20% of households in Croatia, 24% in the EU10 and 17% in the EU15 (table 2.2). Citizens face problems of lack of housing space in Poland, Romania and in the Baltic countries. Within the EU15, this is biggest problem for Portugal and Luxembourg. More than 30% of households in Croatia complain about poor woodwork on windows, doors and floors. A few Croatian households still do not have indoor toilet facilities (the percentage is very close to the EU25 average), but this remains a big problem for households in Bulgaria, Romania and the Baltic countries (more than a third of Romanian households do not have an indoor toilet). Housing problems often accumulate in Croatia. 30% of Croatian households face two or more housing problems, double that of the EU10 and three times that of the EU15. Only the households in Estonia and Romania have more housing problems.

Table 2.2. Share of households that have the following housing problems, by country (%)

	Lack of space	Worn-out windows, doors and floors	Damp/leaking	Does not have an indoor toilet	Has at least two problems*
Austria	14	5	8	1	5
Belgium	14	9	13	3	9
Denmark	19	5	11	1	7
Finland	22	8	15	2	10
France	21	11	14	1	12
Germany	11	4	10	1	5
Greece	21	11	19	4	13
Ireland	17	9	13	2	10
Italy	20	12	13	1	11
Luxembourg	25	5	7	-	-
Netherlands	16	9	11	2	7
Portugal	25	16	40	5	24
Spain	14	5	14	2	7
Sweden	20	2	6	1	3
United Kingdom	22	7	8	1	7
Cyprus	17	15	20	4	17
Czech Republic	15	6	13	5	9
Estonia	30	40	31	17	36
Hungary	18	24	15	8	17
Latvia	29	32	29	20	31
Lithuania	26	35	19	25	30
Malta	13	21	31	1	19
Poland	30	28	21	11	25
Slovakia	13	41	13	7	20
Slovenia	15	14	13	5	11
Bulgaria	21	19	25	30	26
Romania	28	30	29	39	35
EU10	24	25	19	10	22
EU15	17	8	12	1	9
EU25	18	11	12	3	11
Croatia	20	31	19	4	31

*From the list 4 problems are included in this table.

When housing conditions and problems are analyzed at the county level, a lack of housing space is most often a problem for households from Split-Dalmatia, Bjelovar-Bilogora, Primorje-Gorski Kotar and Brod-Posavina Counties (table 2.3). The problem of housing space is the least problematic in Međimurje, Zagreb and Krapina-Zagorje Counties. However, when utilizing the average number of rooms per household member to calculate housing space, the households in Krapina-Zagorje, Karlovac and Lika-Senj Counties have on average the smallest number of rooms per member (barely one). Households from Zadar and Sisak-Moslavina Counties have the most space (1.4 and 1.3 rooms per member). Still, the difference in housing space between counties is relatively small (far less than in the EU countries). With the exception of Brod-Posavina, Bjelovar-Bilogora and Virovitica-Podravina Counties where a relatively small number of households do not have an indoor toilet, (13-17%). The largest number of households facing two or more out of the four outlined housing problems are in Brod-Posavina, Bjelovar-Bilogora, Karlovac and Šibenik-Knin Counties.

Table 2.3. Percentage of households that have the following housing problems. by county (%)

	Shortage of space	Rot in windows, doors and floors	Damp/leaking	Does not have an indoor toilet	Has at least two problems*
Zagreb	10	23	18	3	16
Krapina-Zagorje	10	27	14	5	16
Sisak-Moslavina	16	26	16	6	17
Karlovac	19	47	31	6	34
Varaždin	19	27	14	6	20
Koprivnica-Križevci	16	29	19	9	22
Bjelovar-Bilogora	26	46	29	14	34
Primorje-Gorski Kotar	25	23	13	1	16
Lika-Senj	23	47	18	10	28
Virovitica-Podravina	16	38	23	13	29
Požega-Slavonia	22	39	27	6	27
Brod-Posavina	25	44	36	17	40
Zadar	22	35	28	6	27
Osijek-Baranja	17	39	22	6	25
Šibenik-Knin	19	41	24	3	30
Vukovar-Srijem	20	35	28	6	25
Split-Dalmatia	27	37	26	2	28
Istria	14	20	12	0	13
Dubrovnik-Neretva	23	30	23	3	23
Međimurje	8	28	17	5	17
City of Zagreb	21	24	9	-	17
Croatia	20	31	19	4	22

*From the list 4 problems are included in this table.

Local Environment and Neighbourhood

In addition to the indicators that refer directly to the quality of housing conditions, it is important to investigate the local environment as well, i.e. the neighbourhood. Undoubtedly, it is the environmental factors and the quality of neighbourhoods, particularly with regard to safety in some areas, which are an important factor of the quality of life. Individuals living in Bjelovar-Bilogora County and the City of Zagreb mostly complain about noise, while that is not a problem in Lika-Senj, Virovitica-Podravina and Sisak-Moslavina Counties (table 2.4). Inhabitants of the City of Zagreb, Sisak-Moslavina, Istria and Primorje-Gorski Kotar Counties are concerned about air pollution. The inhabitants of Split-Dalmatia, Primorje-Gorski Kotar, Istria Counties along with those of the City of Zagreb frequently complain about the lack of green and/or recreational areas. Respondents in Vukovar-Srijem, Istria and Osijek-Baranja Counties perceive water quality as the biggest problem.

The ecological problems mentioned are predominantly a result of urbanization, but also of climate change and naturally occurring spatial characteristics. The perception of ecological problems by county may have been influenced not only by objective factors but also by subjective factors such as sensitivity to environmental concerns by citizens in particular regions. When the researched ecological problems are analyzed cumulatively it is apparent that two or more mentioned ecological problems are brought up by respondents in the most developed counties (the City of Zagreb, Istria and Primorje-Gorski Kotar Counties), but also in one of the less developed counties such as Vukovar-Srijem County.

Table 2.4. Percentage of respondents who have complained* about the following ecological problems, by county (%)

	Noise	Air pollution	Lack of green areas	Quality of water	At least two problems**
Zagreb	10	11	9	9	10
Krapina-Zagorje	15	15	7	15	15
Sisak-Moslavina	6	25	10	10	11
Karlovac	11	11	9	13	10
Varaždin	16	15	17	21	18
Koprivnica-Križevci	13	15	7	10	11
Bjelovar-Bilogora	23	13	15	13	15
Primorje-Gorski Kotar	14	20	27	6	21
Lika-Senj	5	6	13	9	9
Virovitica-Podravina	5	2	5	2	3
Požega-Slavonia	10	9	6	17	9
Brod-Posavina	13	10	16	12	13
Zadar	10	7	15	8	9
Osijek-Baranja	7	13	10	28	14
Šibenik-Knin	7	7	14	4	7
Vukovar-Srijem	13	14	17	41	21
Split-Dalmatia	15	16	32	6	18
Istria	15	23	24	30	25
Dubrovnik-Neretva	10	11	20	13	11
Međimurje	11	14	6	9	10
City of Zagreb	19	27	23	21	28
EU10	19	21	15	20	21
EU15	18	18	16	15	19
EU25	18	18	16	16	19
Croatia	13	16	17	16	17

*Includes respondents who answered that there is 'many' and 'very many reasons' for complaining about a certain problem.

** From the list of 4 problems included in this table.

In comparison to the EU country groups, the citizens of the Republic of Croatia complain less about noise, and there is no significant difference regarding other ecological problems. Evidently the 'old' EU country members, which are industrially and ecologically more developed, dedicate more attention to ecological issues and spend considerably more funds on protecting the environment.

In addition to obtaining views on ecological problems we also wanted to find out how inhabitants in each county perceived the safety of their neighbourhood and of the local community they live in. Therefore, they were asked how safe it was to walk in their neighbourhood at night (the answers were: very safe, rather safe, rather unsafe and very unsafe). People living in the City of Zagreb (24%) and in Bjelovar-Bilogora County (23%) reported that they feel rather or very unsafe walking in their neighbourhood at. In comparison, in all the other counties, except for Primorje-Gorski Kotar and Vukovar-Srijem Counties, the inhabitants feel much safer (see table 2.5). Therefore citizens living in urban areas feel three times more unsafe than those living in rural areas. Similarly, women and citizens in the lower income quartile do not feel as safe as men and citizens in the upper income quartile and men.

Table 2.5. Percentage of respondents that feel (up to a point or very) insecure at night in their neighbourhood, by age, level of urbanization, income quartile and gender (%)

	Total	Age		Level of urbanization		Income quartiles		Gender	
		18-34	65+	Rural settlements	Urban settlements	lower quartile	upper quartile	M	F
EU10	32	25	42	17	46	28	33	27	37
EU15	21	17	31	12	27	27	15	16	26
EU25	23	19	32	13	30	27	18	17	28
Croatia	12	12	16	7	19	13	8	7	16
Bulgaria	39	31	50	33	45	47	33	32	46
Romania	35	26	46	28	44	29	27	26	44

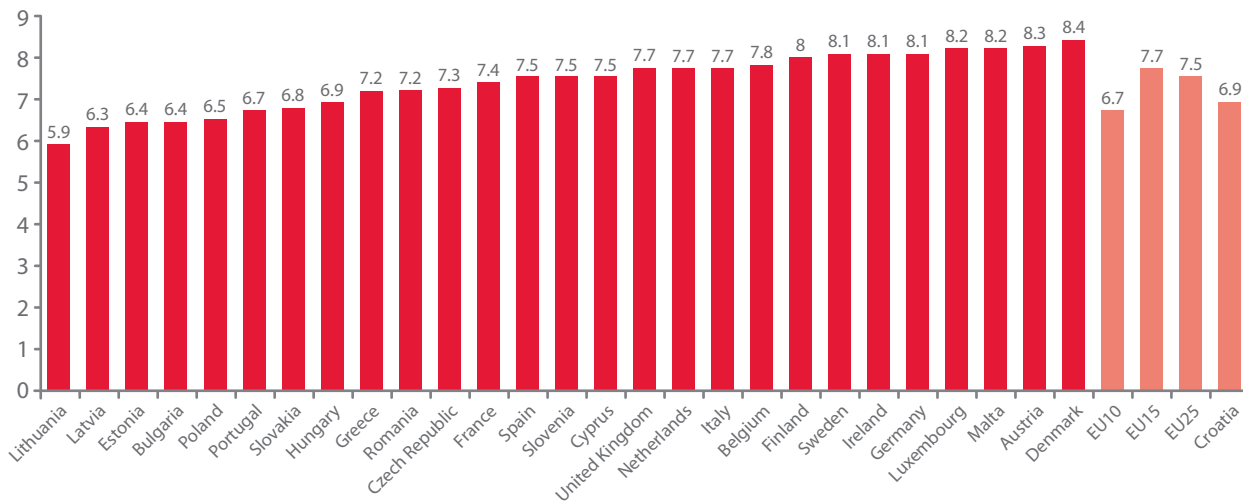
When comparing each group of countries, we can also conclude that the number of Croatian citizens that feel unsafe is 1.8 times less than EU15 and 2.7 times less in EU10 citizens (table 2.5). Nevertheless, the majority of Croatian citizens feel unsafe walking at night in their neighbourhood, or the settlement they live in, irrespective of age, gender, level of urbanization or income. The majority of Bulgarian and Romanian citizens share this feeling even though these countries rank higher for opinions on safety than the EU15, or the EU10. Finally, our data revealed that Scandinavian citizens feel very safe and citizens in the Baltic countries feel very unsafe (65% Lithuania and 50% Latvia) walking at night in their neighbourhood).

Satisfaction with Accommodation

The level of satisfaction in regards to housing conditions generally corresponds to the objective indicators of housing conditions. Using a scale of 1-10 (figure 2.4), citizens in the EU15 countries are, on average, more satisfied with their housing conditions than EU10 citizens. The satisfaction with housing conditions in Croatia is just a little bit higher than in the EU10.

The citizens of Denmark, Austria, Malta and Luxembourg have the highest levels of satisfaction with housing conditions, while the citizens of the Baltic countries and Bulgaria are the most dissatisfied.

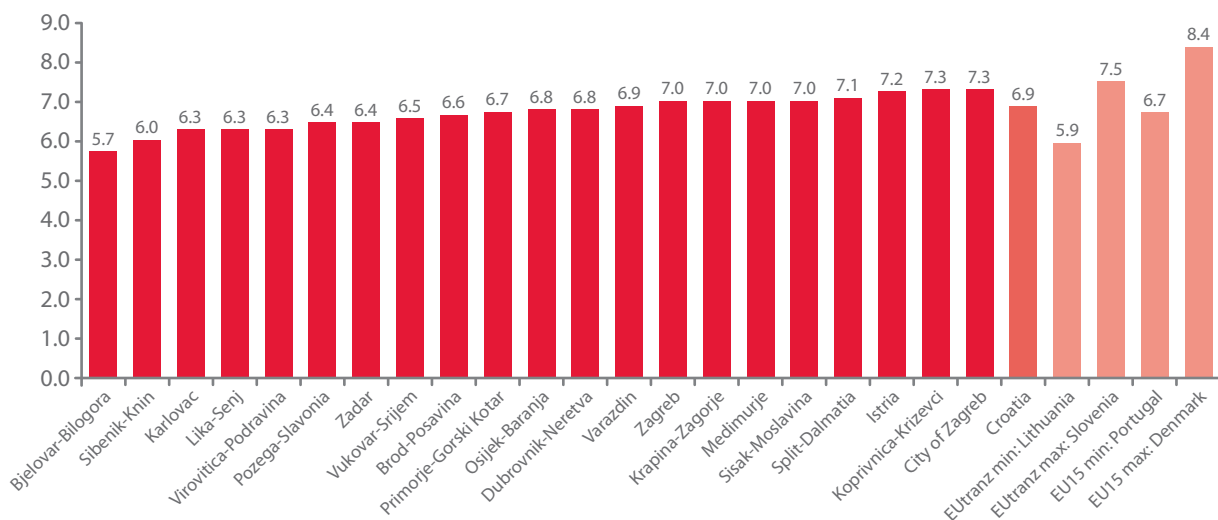
Figure 2.4. Average level of satisfaction with housing accommodation (on a scale of 1 – very dissatisfied to 10 – very satisfied), by country



The analysis of the average satisfaction with housing conditions by county indicates that Bjelovar-Bilogora and Šibenik-Knin Counties have the most dissatisfied inhabitants, while the most satisfied are in the counties of Koprivnica-Križevci and Istria and in the City of Zagreb (figure 2.5). The average satisfaction with housing conditions is slightly higher in Brod-Posavina County considering the negative data on housing indicators in this county (highest number of households without indoor toilets and with more than two housing problems). The reverse is apparent in Primorje-Gorski Kotar County where, the inhabitants are least satisfied with housing conditions, even though this county has the least housing problems. A somewhat higher level of the housing satisfaction than the Croatian average is evident in the City of Zagreb, Koprivnica-Križevci, Istria and Split-Dalmatia Counties (6.9).

All the Croatian counties show a housing condition satisfaction level lower than the Slovenian average (7.5), but most are more satisfied than Portugal, which is the EU15 country reporting the lowest satisfaction with housing. However, it should be noted that the satisfaction level in, Bjelovar-Bilogora County is lower than that of Lithuania, which is the most dissatisfied country, in respect of housing conditions, in the EU.

Figure 2.5. Average level of satisfaction with housing accommodation (on the scale from 1 – very dissatisfied to 10 – very satisfied), by county.



Employment and job quality

3

Employment and job quality

Jobless and Job-Rich Households

One of the European indicators of social exclusion is the number of households in which no one is employed. Members of these households have to manage without an income and with no connection to the labour market – which makes them especially vulnerable. On the other hand, households in which more than one person is employed, generally have greater resources at their disposal. As well, if in such a household one person loses her job, he or she is at little risk of becoming socially excluded as the other household members are still in employment and providing for the household.

Table 3.1. Proportion of persons aged 18-64 living in jobless and job-rich households, by Croatian counties and specific EU countries.

	The number of employed people of the household			
	None	1	2	3 or more
% of people between the age 18-64				
Primorje-Gorski Kotar	12	37	37	15
Varaždin	14	26	40	20
Istria	16	30	42	12
Međimurje	16	28	41	15
Koprivnica-Križevci	17	31	35	17
Split-Dalmatia	19	40	34	7
City of Zagreb	19	27	42	12
Zagreb	19	25	39	16
Krapina-Zagorje	19	29	30	22
Lika-Senj	21	35	35	10
Zadar	22	32	37	9
Dubrovnik-Neretva	22	30	35	14
Šibenik-Knin	22	38	32	8
Bjelovar-Bilogora	23	34	36	7
Sisak-Moslavina	25	42	27	6
Karlovac	26	33	31	10
Virovitica-Podravina	26	35	32	7
Požega-Slavonia	30	34	29	7
Osijek-Baranja	31	34	29	6
Brod-Posavina	32	32	27	9
Vukovar-Srijem	33	43	19	6
Croatia	21	33	35	11
EU10	17	32	39	11
EU15	19	39	36	7
EU25	18	37	37	8
EU tranz Min: Slovenia	13	29	46	12
EU tranz Max: Romania	30	31	33	6
EU15 Min: Luxembourg	10	37	44	9
EU15 Max: Germany	26	40	31	4

With 21% of the surveyed sample living in the jobless households, Croatia is above both the European average (18%)⁴, and the EU10 average. Even though there are some countries with a greater number of jobless households (reaching as high as 26% in Germany and the United Kingdom, or 30% in Romania) than in Croatia, they are far more prevalent than in Italy, Spain, Slovenia (13%), or Sweden (15%). Though, the differences in prevalence of jobless households within the Croatia are about as large as those between European countries, being as low as 12% in Primorje-Gorski Kotar County, and well over 30% in the counties of eastern Croatia.

The percentage of adults from households with two or more employed in Croatia (46%) is similar to the European average (45%), but again there are differences between certain counties and regions. While in the Zagreb region, North Croatia and North Adriatic more than half of population lives in one of such work-rich households, in the majority of counties in East Croatia, that is the case with only the third of the adult inhabitants (and in the Vukovar-Srijem County only a fourth).

Table 3.2. Percentages of those aged 18-64 in jobless households, by gender of respondent and number of adults in household. Croatia and the EU.

	Gender		Number of adult people (18+ in the usehold)			
	Male	Female	1	2	3	4 and more
EU10	16	22	46	20	14	9
EU15	18	20	37	15	10	7
EU25	17	20	38	16	11	8
% of sample in the category (EU25)*	50	50	19	49	19	14
Croatia	19	23	55	26	16	8
% of sample in the category (Croatia)*	49	51	9	38	27	27

*% of the sample indicates the relative size of each group (for example. of women or households with 1, 2, 3 or 4 + adults household member) in the survey sample.

Like in the other new EU member countries, women in Croatia are exposed to somewhat higher risk of being in a jobless household than men. As well, this risk is significantly larger for smaller households, especially for single parents or one-person households comprised of individuals either under 25 or over 50 years of age. Having more adults in the household gives a greater possibility that at least one of them is employed. However, in Croatian households irrespective of their size, the risk of having no employed members is higher than the European average. Fortunately, in Croatia the share of adults who live in high-risk single households is relatively low, whereas most frequent are the households with three or more adult members (mostly parents with grown-up children), where the risk of joblessness is not so high.

Additional Job

It is generally believed that many Croatian citizens have jobs ‘on the side,’ in order to ensure their financial security. However, our research repudiates this, as only 7% of those interviewed reported that they had a second job. This is slightly higher than the average in the EU15, and on a par with the EU10.

⁴ This indicator is somewhat higher than that given by Eurostat, as the EQLS is based on respondents’ statements about working status, and not on the more strict definition of the International Labour Organisation, which considers a person ‘employed’ if they did any work for payment or profit during the previous week.

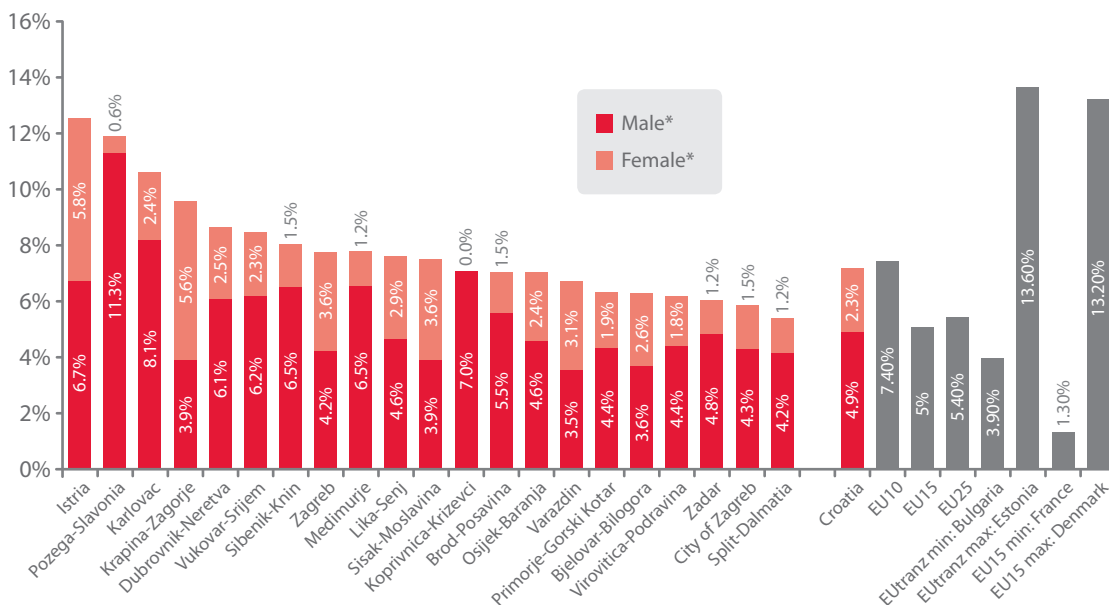
Table 3.3: Respondents in employment who have a second job, by gender and occupational status. Croatia and the EU. (%)

	Gender		Occupation of the main household's bread-winner (For Croatia: occupation of the respondent)				
	Male	Female	Professionals, managers	Other non-manual workers	Self-employed	Manual workers	Farmers and fishermen
EU10	14	7	14	8	8	5	9
EU15	5	5	5	6	4	4	10
EU25	6	5	6	6	5	4	9
Croatia	9	5	9	7	5	6	4

Of the individuals working a second job, less than two thirds of them spend under 10 hours per week at that job, and only 15% spent more than 20 hours a week on it. Moreover, substantially more men (9%) than women (5%) have a second (paid) job. Our research also found that it is mostly those with a higher level of education who take a second job, ones working on their main job as professionals, in managerial or supervisory positions. Therefore, as the groups of individuals most at risk of social inclusion are generally less educated and have less prestigious jobs, it would appear that having a second job is unlikely to be a method by which they obtain extra disposable income. This picture is similar to that of the EU10, where men, professionals and managers are more likely to have multiple jobs. On the contrary, in the EU15, there is no such a gender or occupational differences in access to extra work.

The inter-county variations within Croatia are considerable (Figure 3.1), but there is no clear regional division.

Figure 3.1. Share of respondents in employment who have a second job. Counties in Croatia and selected EU countries. (%)



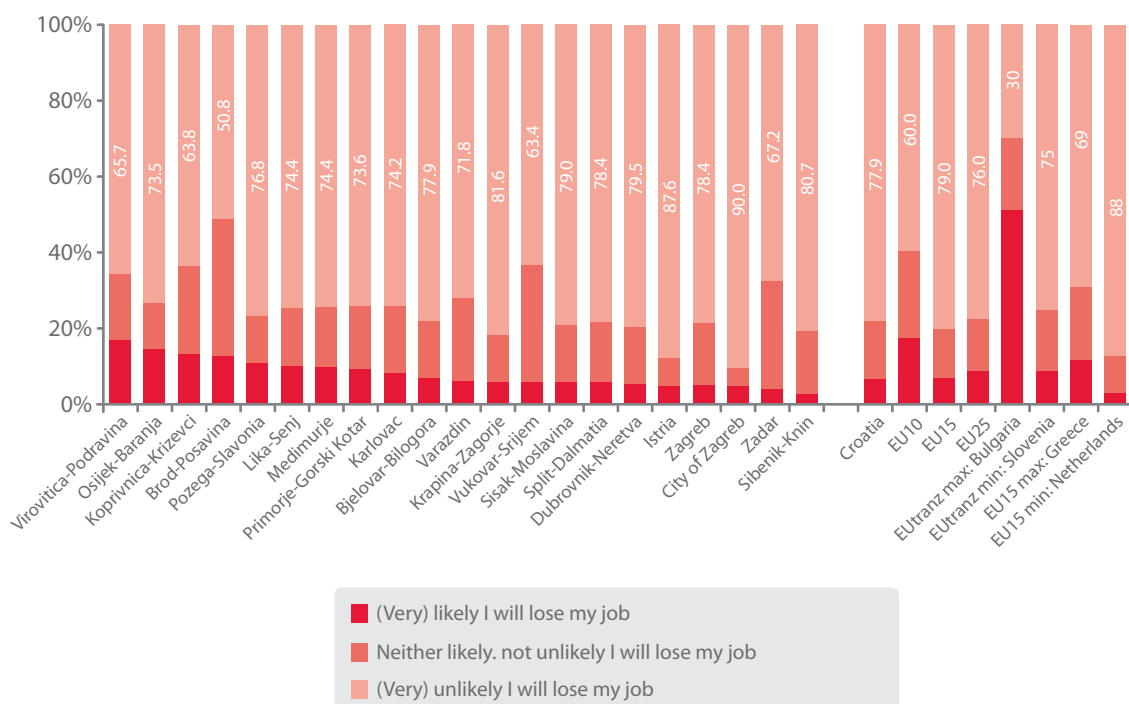
* Gender structure of people who have a second job is only shown for Croatia and its counties.

Perceived Job Security

The fact that someone is employed at one point in time does not guarantee that they will remain employed. The risk of losing a job represents a significant psychological and economic concern for an individual. The person who loses its job loses not only financial security, but also the so-called latent functions of employment: social identity and status, work-related social contacts, and daily and weekly organization of time structure. The threat of job-loss is even greater if finding a new job is difficult, either because of high unemployment or because of the low employability of the individual. The results of this research have shown that people with lower job security systematically exhibit lower satisfaction with both their job and their life.

One method of measuring job security is to examine the type of employment contract an individual has. Those people employed without a contract or with a temporary contract tend to have less job security than those who are permanently in employment. Croatian EQLS survey provided the following estimate for the employed population. The majority, around five sixths (83%) of those employed are ‘permanently’ employed (by contract of an unspecified duration). About one sixth of employees (17%) have job on the insecure side: about 10% work on short fixed-term contracts (less than 12 months), another 4% have long-term fixed-term contracts (longer than 12 months), while 2% work with no contract.

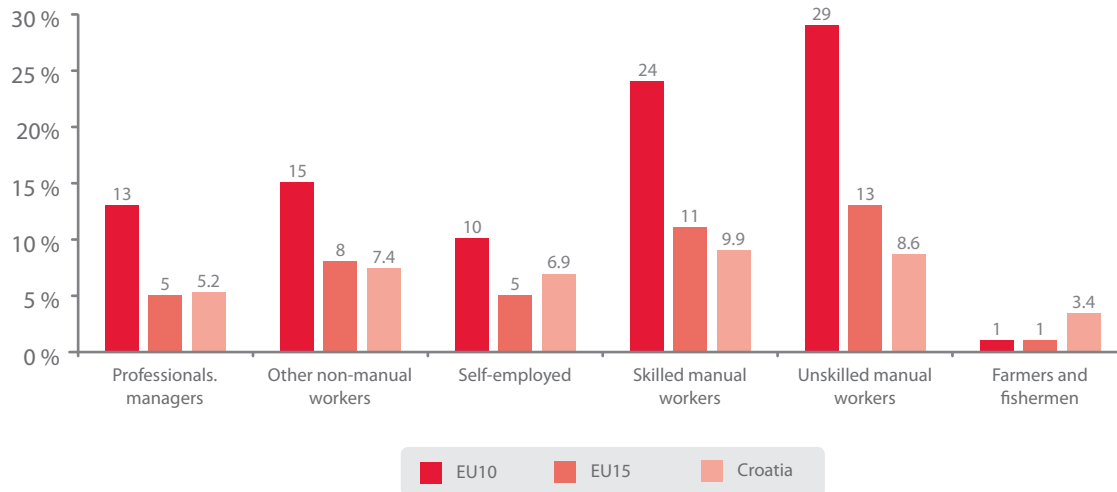
Figure 3.2. Proportion of employed persons who think it ‘very likely’ or ‘quite likely’ that they might lose their job in the next six months. Counties in Croatia and certain EU countries. (%)



Regarding the subjective feeling of employment security, roughly three quarters of those employed (78%) feel their employment status to be secure, claiming that it is unlikely or very unlikely that they risk losing their job within the next six months. The perception of job security in Croatia is on par with the EU-15, and higher than in any other transition country (including Slovenia). Again, the employees of the economically weak Slavonian counties perceive their jobs to be less safe than respondents from other regions.

Among those temporary or informally employed, the outlook is less favourable. About half of them see it likely that they will lose their job within the next six months. As well, those living in rural areas and in low-income households perceive their job-loss risk as higher. On the other hand, people with tertiary of education, men, and respondents older than 35 years of age are at average more confident about their job security.

Figure 3.3. Proportion of employed persons who think it 'very likely' or 'quite likely' that they might lose their job in the next six months – by occupational group. Croatia and the EU (%).



Those employed in the higher status occupations generally feel very secure about their job. Manual workers, especially if unqualified, consider their job less secure than do non-manual workers, while professionals and managers in general consider their job security as good. While such a disparity between occupations in perception of job security is present in Croatia, it is nowhere as strong as in EU10 countries, and is lower than the EU15 average.

This relatively favourable perception of job security and the small differences between different social groups might be related to the fact that at the time of survey, Croatia was on a half-decade long streak of high economic growth, while legal protection of employed persons remained rather high. The employed thus found themselves in a rather favourable position. However, such a security of the employed may have had a detrimental effect on job prospects of those seeking employment, in particular the youth entering the labour market and for persons on the periphery of the labour market.

Job Quality

The European employment is not only about creating more jobs, but also better quality jobs. While the issues of unemployment and activation policies are rather high on agenda in Croatia, the analysis of job quality and employment conditions is almost non-existent. We have therefore resorted to the survey data in order to explore the different aspects of the job quality.

Table 3.4. Proportion of respondents who agree or strongly agree with various statements about their job. EU10, EU15 and Croatia.

		My job offers good prospects for career advancement	I am well paid	I have a great influence in decision making on how to do my work	My job is too demanding and stressful	My job is not interesting and dull	I constantly work to tight deadlines	I work in dangerous or unhealthy conditions
		Positive characteristics			Negative characteristics			
EU10	Average	26	21	49	48	18	46	30
	Min	Hungary (14)	Hungary (15)	Hungary (37)	Estonia (34)	Slovenia (16)	Estonia (36)	Malta(11)
	Max	Malta (38)	Cyprus (50)	Slovenia (70)	Lithuania (59)	Malta, Poland (23)	Slovenia (63)	Poland (36)
EU15	Average	36	43	65	47	10	46	14
	Min	Finland (26)	Portugal (18)	Portugal (47)	Finland (19)	Netherlands (4)	Portugal (32)	Italy (8)
	Max	United Kingdom (47)	Luxembourg (69)	Denmark (82)	Italy (68)	Greece (24)	United Kingdom (60)	Greece (31)
EU25	Average	34	39	63	47	11	46	17
Croatia	Average	25	33	41	51	12	39	23
	Min	Bjelovar-Bilogora (12)	Bjelovar-Bilogora (13)	Bjelovar-Bilogora (27)	Virovitica-Podravina (34)	Krapina-Zagorje (5)	Lika - Senj (26)	City of Zagreb (12)
	Max	City of Zagreb (34)	Vukovar-Srijem (43)	Sibenik-Knin (50)	Zagreb county (70)	Osijek-Baranja (24)	Zagreb county (55)	Karlovac (45)

When it comes to positive characteristics, Croatians rate quality of their jobs in similar fashion to respondents from the EU10. At average, respondents from Croatia are slightly more satisfied with their wages, yet they see less possibility expressing initiative at work compared to respondents from majority of the new member states. On all three positive traits of job quality, Croatia is visibly lagging behind the old EU members. As far as negative characteristics are concerned, Croatians at average find their work slightly more demanding and stressful than most Europeans, but only one-eighth think their job is uninteresting (corresponds to the EU15 average). Two-fifths feel intense work pressure due to short-term deadlines, but this is still less than in the majority of European countries. Regarding the working conditions, around a quarter of Croatian employees consider them to be dangerous or unhealthy, which places Croatia between the new and the old EU country members.

However, the quality of jobs is unequally distributed throughout Croatia, both geographically and among the social groups. Again, we find the inter-county differences are as large in size as those between European countries. For each indicator of job quality, its presence in the 'best' county is at least twice as common as it is in the 'worst' county (see table 3.4).

Respondents from smaller settlements (less than 10,000 inhabitants) see less chance for advancement, are unhappy with their salary, find their job uninteresting, but have more decision-making responsibilities, less intense deadlines and healthier working conditions.

Table 3.5. Variation in the perceived job quality between certain groups of employed*

The group of employed		My job offers good prospects for career advancement	I am well paid	I have great influence in decision making on how to do my work.	My job is too demanding and stressful	My job is not interesting and dull	I continuously have tight deadlines	I work in dangerous or unhealthy conditions
		Positive characteristics			Negative characteristics			
Women			-	-				-
Permanently employed				+	+	-	-	
Smaller place		-	-	+		+	-	-
Age	15-24			-	-		-	
	25-49							
	50-64	-		+				
Education	Elementary	-	-	-		+		+
	High school							
	University and more	+	+	+	+	-		-
Size of the company	Little (<50 employed)		+	+	-			-
	Middle (50-249)							
	Big (more than 250 employed)							+
Type of occupation	Managers and experts	+		+			-	
	Non-manual workers						+	
	Self-employed	+	+	++	+	-		-
	Manual workers	-	-	-		+		+
	Farmers	-	-	++		+		+

*Marks + and ++ denote that the employed from a certain group are more likely to claim presence of the given job quality dimension than the people from other groups (for example, persons in small firms are more likely to consider themselves well paid than those employed in mid-sized ones). Analogously, marks - and -- denote a comparatively lower presence of that job quality dimension in that group (for example, managers, professionals and self-employed are less likely than non-manual workers to report working in dangerous conditions).

There are some gender differences in some dimensions of the quality of work. Men are more likely to consider themselves well paid and to have more autonomy at work, but women are less likely to report working in dangerous or unhealthy conditions.

Younger workers often report lack of work autonomy, but they are also less likely to see their deadlines as oppressing, or perceive their jobs as demanding and stressful. Older workers, on the other hand, enjoy higher work autonomy, but being in advanced stage of their careers, they see fewer possibilities for advancement.

People with more education usually have better jobs all over the observed indicators. A higher education level is generally related to increased autonomy at work, the possibility of advancement and better wages. As well, the higher the education of the respondent, the smaller is the risk of having a boring or dangerous job. However, the more educated the worker, the more likely it is that she perceives her job as demanding and stressful.

Permanent and temporary employees differ in more than job security. The permanently employed report having more demanding and stressful jobs, but they get more decision-making responsibilities than the temporary employed. On the other hand, those with temporary contract or informally employed are more likely to have less interesting jobs and to be exposed to a stricter time control and shorter deadlines.

The respondents employed in smaller companies more often report being well paid, being able to act independently and in general perceive their job as less stressful and demanding. Their work environment is healthier than in middle-sized or big companies. Judging by those self-reports, the quality of jobs in smaller companies is on average somewhat better than in bigger companies.

Also, occupational groups indicate a clear hierarchy in job quality. The self-employed frequently feel their jobs are more interesting, better paid and offer possibilities for advancement along with more work autonomy, but they have to endure a high level of stress and short deadlines. Managers and professionals have more autonomy, more advancement possibilities, and healthier working conditions, than do the other groups. Non-manual workers are somewhere in the middle with respect to all categories of job quality, except for the fact that they are to less extent exposed to deadlines. Manual workers fall into the bottom hierarchy – they feel they have poor salaries, few possibilities for advancement and have no autonomy at work. As well, they see their job as monotonous and work in more dangerous conditions than those employed in other occupational groups. Job quality of farmers is as unfavourable as that of manual worker, the only notable difference being that farmers enjoy greater autonomy in organization of their work.

Education and skills

4

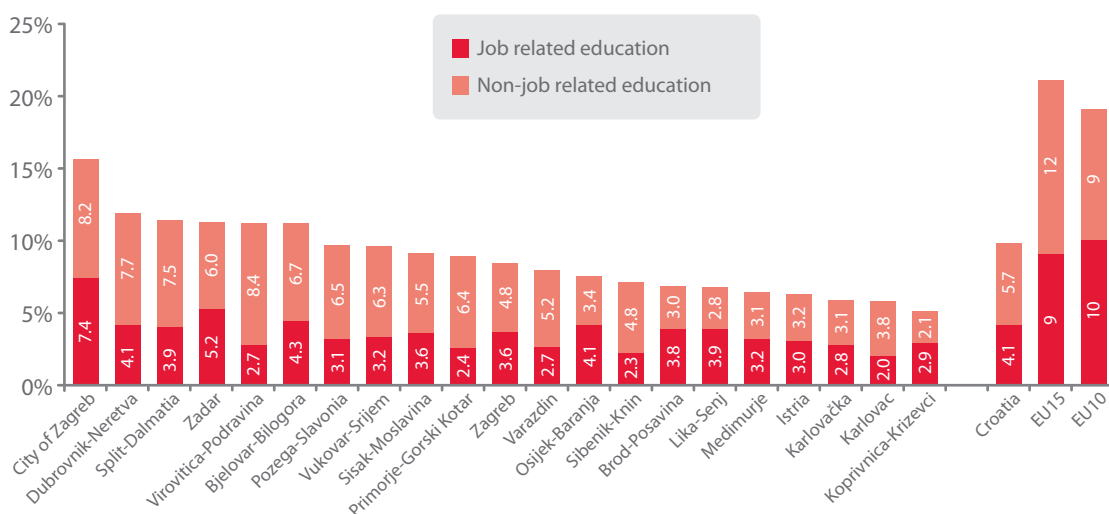
Education and Life-long learning

Education and Life-long learning

Croatia shares with the majority of the post-socialist countries a trait of high percentage of people with upper secondary education among the working age population. According to the 2001 census, 69% of the population aged between 25 and 64 have at least a three or four years of upper secondary education, which is more than the average of the EU15 (64%), but lower than the EU10 average (78%) (Fahey, 2004). This picture is more favourable within the younger generations that have benefited from the expansion of education. Even amongst the 'war' generation, aged between 25 and 34 in 2001, 82% of Croatian citizens have completed their upper secondary education. According to the Labour Force Survey estimates, in the last few years, as few as 5-8% of young people aged between 18 and 24 were outside the education system and without finished upper secondary education (i.e. high school dropouts), the figure being amongst the most favourable in Europe (Eurostat, 2007). As far as tertiary education is concerned, according to the 2001 census, 16% of the population aged 25-64, had some kind of tertiary degree. This is less than 23% amongst the European OECD member states (OECD, 2006), yet the expansion of tertiary education since the second half of the 1990s has turned the tables, so nowadays about two thirds of today's generation of upper secondary graduates take their chances with the tertiary education⁵ (Babić, Matković, Šošić, 2006).

However, in the contemporary knowledge society today's modern society, where changes in production processes and products themselves are fast and relentless, the knowledge gained through regular education can become outdated long before a person reaches retirement age. Therefore, individual and institutional nurturing of continuous learning throughout the course of life is essential for the sustainable growth of a society and the

Figure 4.1. Proportion of respondents who have taken an education or training course over the previous year, job-related and non job-related. Croatian counties, EU10 and EU15 means. (%)



⁵ Taking chances might be the appropriate expression since 40-50% of the entrants to tertiary education do not manage to finish their studies (Babić, Matković, Šošić, 2006)

well-being of its employed population. According to the European labour force survey in, 2005, each month as much as 10.2% of the population of the EU25, aged between 25 and 64 did participate in some kind of education. Unfortunately, unlike regular education, in Croatia the participation of citizens in any form of life-long learning, is very modest (about 2% per month). Although, this ranks Croatia ahead of Bulgaria and Romania, it places it well behind the leading countries like Denmark, Finland, and the United Kingdom (Eurostat, 2007). Similar observations can be drawn from the results of the EQLS research. Only 10% of the respondents confirmed they had attended an education or training course during the the past year, that is about twice as few as in the EU15 or EU10 (figure 4.1). The most frequently attended courses were those job related (38%), followed by IT and language courses (16%), and regular education courses leading to an official diploma (14%).

Here too we find significant regional differences. The inhabitants of the City of Zagreb are far more likely participate in education, partially because of the larger number of available programmes. Also, there is above-average participation in education in the South Adriatic counties.

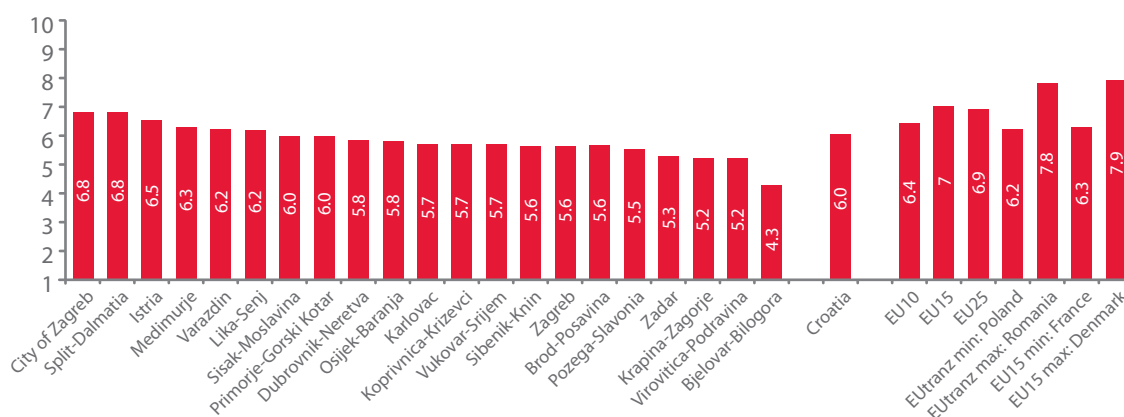
There is a noticeable and worrying difference between various labour market groups regarding their level of participation in lifelong learning. Although the short-term unemployed and fixed-term workers are as likely to participate in training or education as are permanently employed workers, those who have been unemployed for long periods of time rarely participate in such efforts.

As well, our research shows that the younger population, respondents with higher level of education and household income as well as those who live in urban areas (ie those in a better position in the social structure), are far more likely to continue to educate themselves, than the older, less educated, less wealthy, or residents of rural areas. On the other hand, only 3.3% of surveyed adult education is provided by the Croatian Employment Bureau, indicative of underdeveloped activation labour market policies in Croatia. This state of affairs with little public provisions and where those better-off are more likely to receive any kind of training might contribute widening gap in employability and increasing inequality between different social strata.

Satisfaction with Educational Level

The QOLS survey also investigated to what extent are citizens of Croatia satisfied with their own education. Respondents were asked to provide evaluations on a scale from 1 ('very dissatisfied') to 10 ('very satisfied'). In spite of a rather favourable education structure in Croatia discussed earlier, the average satisfaction value was 6.0, being lower than in any of the EU10 or EU15 countries. Only in the biggest urban centres: the City of Zagreb and Split-Dalmatia County (where average education level is higher and lifelong learning is more prevalent) do we find a education satisfaction level closer to the European average.

Figure 4.2. Mean satisfaction with own education. Croatian counties and selected EU countries.

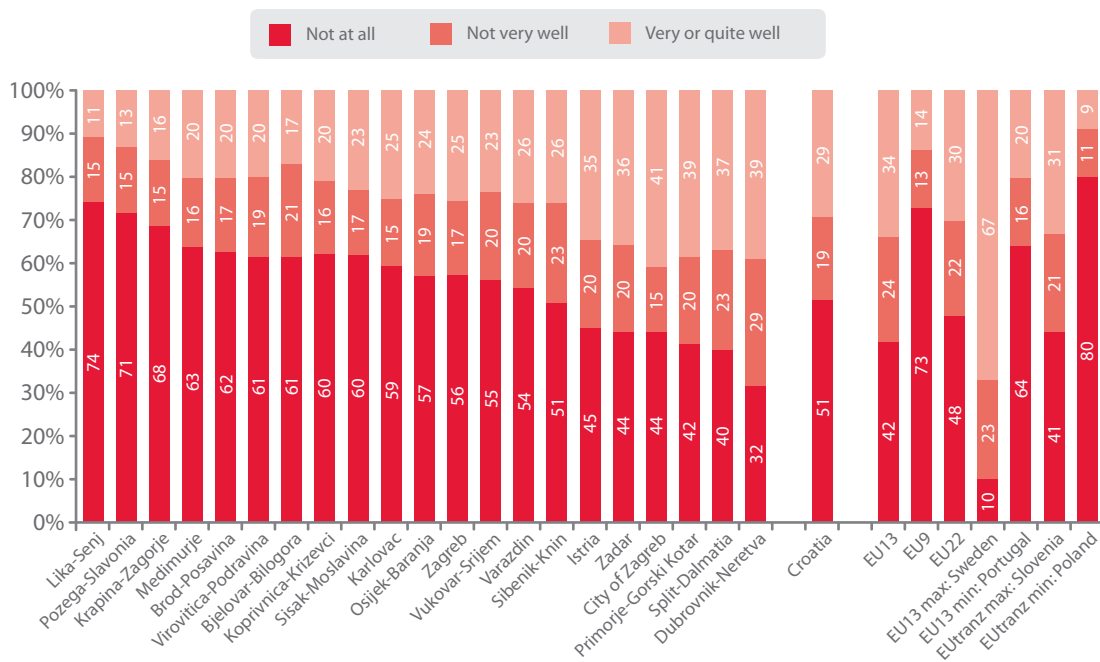


Where is this dissatisfaction concentrated? Women older than 55 years of age, persons in low income households and people living in rural areas are all less satisfied with their education than their peers. The educational structure for the elderly (especially women), the poor, or people living in rural areas is below average, and satisfaction with education grows by level of education⁶. Therefore, the lower educational satisfaction amongst them is to be expected. Even so, when one accounts for their education level, elderly respondents still show less satisfaction with their education than younger respondents with same level of education – which hints that they might recognize their own education as becoming outdated and less relevant⁷. This is a strong argument to promote the life-long learning.

Ability to Read English

One of the relevant skills and an indicator of how the education system prepares individuals for the conditions of globalized world is an individual's ability to read English.

Figure 4.3. English reading ability. Croatian counties and selected EU countries. (%)



*Sums might be less than 100%, accounting for respondents who could not evaluate their knowledge of the English language.

**English-speaking countries (UK, Ireland and Malta) are excluded.

⁶ Among people with no schooling, the average satisfaction with education is as low as 4.4, amongst those with elementary school 5.1. Average increases to 5.9 for those with a three-year high school (trade and industrial schools), 6.4 for those with a four-year high school education 6.4, and as high as 7.5 for graduates of non-university tertiary education, and 8.3 for graduates of academic institutions.

⁷ Also, regardless of the level of education and age, respondents who still participate the regular education demonstrate high satisfaction than those who have completed their education and who face the real conditions and demands of the labour market. This finding suggests that dissatisfaction with education does not come from oppressive or poor-quality educational systems, but from the fact that that education has little relevance to the demands of contemporary life and the changing world of work.

Less than a third of Croatian citizens (29%) responded that they are fairly or very good at understanding written English, while half (51%) do not understand it at all. Even though the general knowledge of English language is worse in Croatia than in majority of EU15 countries, among the transition countries only Slovenia and Estonia have higher proportion of English speakers than the Croatian sample does. Differences at the county level are, again, considerable. Apart from the administrative and economic hub that is City of Zagreb, knowledge of the English language is very common in the counties of the south and north Adriatic, where tourism is the central economic activity.

Table 4.1: Proportion of respondents who can read English ‘very well’ or ‘quite well’, by educational level and age. (%) EU country groups and Croatia.

	Age at completing full-time education			Present age				
	Up to 15 years	16-19 years	20+ years	18-24	25-34	35-49	60-64	65+
EU9*	1	7	23	37	18	10	4	2
EU13*	4	26	58	63	55	38	22	10
EU22*	4	22	53	57	48	32	19	9
Croatia	3	25	51	71	53	25	11	4

* English speaking countries excluded (UK, Ireland, and Malta).

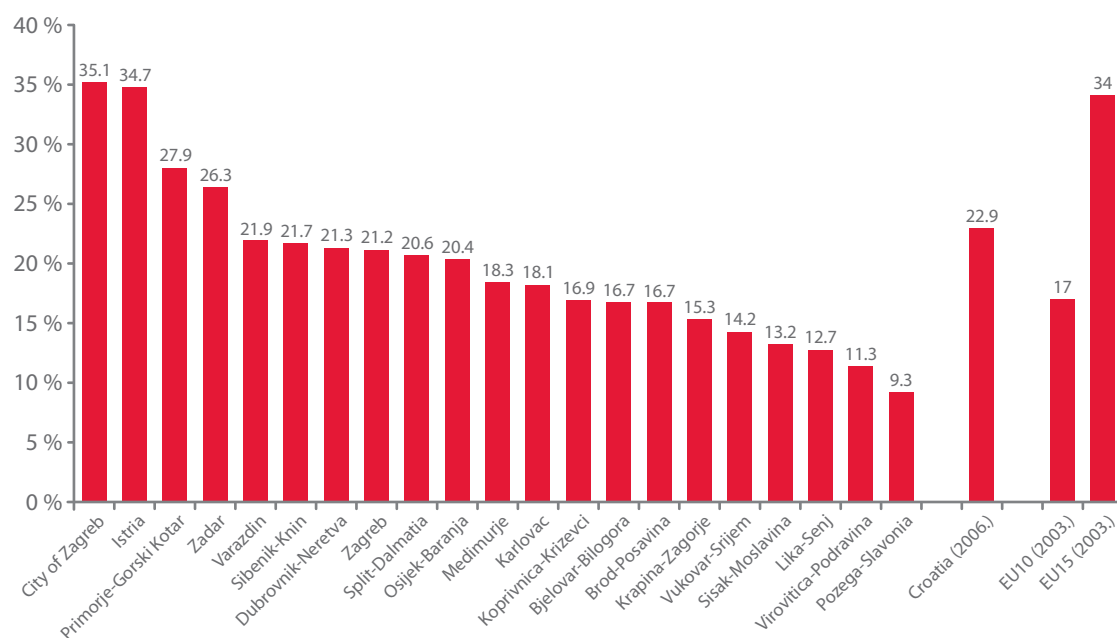
Not surprisingly, the ability to understand written English is related to the age and level of education. Within the regular educational system, English language courses have become the norm over the past few decades, and are for past 15 years a mandatory foreign language for pupils. Like in other EU countries, among the generations born before 1940 and those who only finished elementary school, knowledge of English is minimal. On the other hand, amongst the youth 18 to 24 years old, the proportion of respondents who claim high competence in English is higher in Croatia than amongst their peers several EU13 countries. As well, the higher the level of completed education, the more prevalent the knowledge of English. Amongst those individuals still in school, 81% rate their knowledge of English as very or quite well.

There exists a gender difference in the knowledge of English, but the direction of this gap is not different for older and younger people. While among respondents older than 35 years, men are more frequently able to read English well, among respondents younger than 35, women are in general more competent in English than men.

Internet Usage

In the spring of 2006, two thirds of the Croatian citizens (64%) interviewed had not used the Internet in the month prior to the survey. Less than a quarter (23%) used the Internet a few or more times a week, and the additional eighth (12%) used it occasionally (once or a few times a month). This is half-way between where respondents from EU10 and EU15 countries used to be regarding the Internet use three years earlier (EQLS round done in 2003).

Figure 4.4. Proportion of respondents who used the Internet a couple of times a week or more over the previous month. (%) Croatian counties (2006) and mean values for EU10 and EU15 (2003).



Internet use is most widespread in the City of Zagreb and in Istria County, and in general it is more prevalent in the urban, more affluent counties that have better telecommunication infrastructure.

The differences in Internet usage are similar in their patterns to the differences in ability to understand written English. In other words, there is a 'digital gap' between old and young as well as between educated and uneducated. Men tend to use the Internet more; however this gender difference disappears among the respondents younger than 35 years.

Table 4.2. Proportion who used Internet a couple of times a week or more, by educational level and age group. (%) New and old EU members and Croatia.

	Gender		Age at completing full-time education			Present age				
	Male	Female	Up to 15 years	16-19 years	20+ years	18-24	25-34	35-49	60-64	65+
EU10 (2003.)	19	15	3	10	32	38	26	18	6	2
EU15 (2003.)	41	27	8	29	55	56	54	42	24	5
EU25 (2003.)	32	22	8	25	52	52	49	38	21	5
Croatia (2006.)	27	19	1	16	47	51	39	23	9	1

Household structure and
family relations

5

Household structure and family relations

Household Composition

Different demographic processes have had a considerable influence on the number, size and structure of households. Family life has become very heterogeneous and today we can talk about the pluralisation of family forms. Family has changed with regards to its size, gender, age and generational structure. Family roles and the distribution of family responsibilities have also changed (Švab, 2006). According to the data from the Central Bureau of Statistics (2007) the number of households in the period of 1953-2001 has increased for almost 47%. While the number of single and two member households is increasing, households with five or more members are decreasing.

Table 5.1. Structure of households (%)

	Single household	A couple	Single-parent households*	A couple with 1-2 children <16	A couple with 3+ children <16	A couple with all children >16	Extended household
EU 10	15	19	11	20	4	22	10
EU15	26	32	7	15	2	16	2
EU25	25	30	8	16	2	17	3
RH	13	15	4	9	5	13	20

*Information refers to one-parent families, irrespective of the children's age.

The EQLS has shown that the number of people in Croatia who live in single households is relatively low, in comparison to the EU15, but similar to the EU10. When compared to the European countries, Croatia also has the lowest number of single-parent households and households comprised of couple with children, and the largest share of extended households (table 5.1).

The average number of people who live together in a Croatian household (3.6) is higher than in the other EU countries. We also found several inter-county differences, such as Istria and Primorje-Gorski Kotar Counties (1.9) have the smallest number of members per household, which is noticeably lower than the EU15 average (2.4) and the EU10 average (3.2).

Indicators regarding the marital status of our respondents, show that they marry later in life. In Croatia 57.5% of respondents between 18 and 34 years of age had never been married and did not live with a partner (67.7% in the north Adriatic counties). This is slightly higher than in the EU10 countries (52%) and in the EU15 countries (55%).

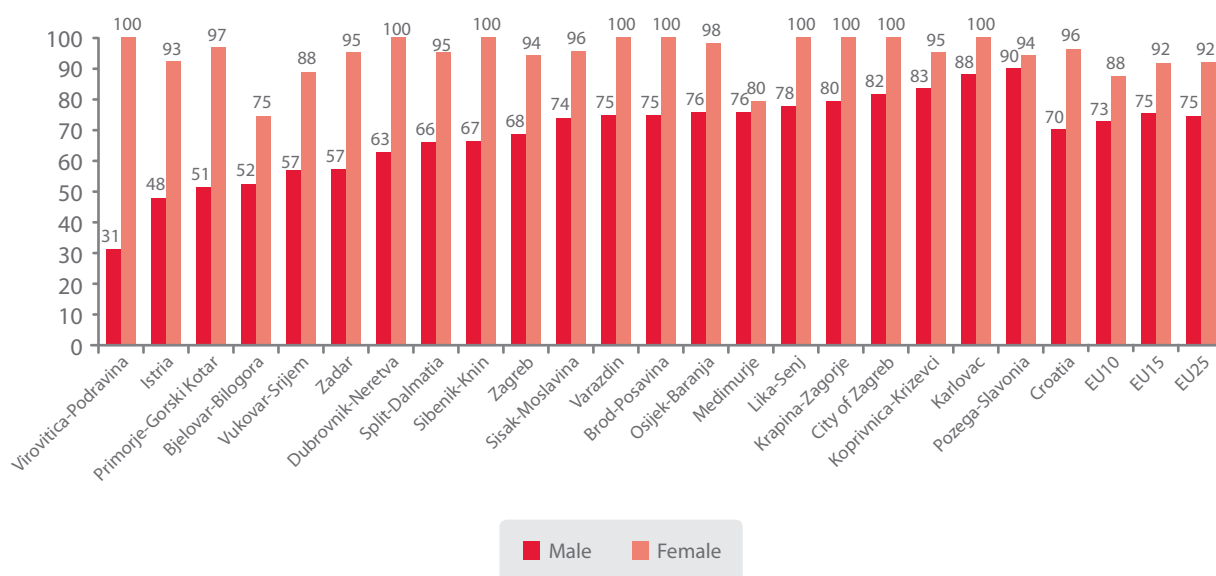
Responsibility for Care and Housework

Participating in housework and caring for others, are the activities that tell us most about the division of responsibilities within a household, as well as about the division of responsibilities by gender and age.

Our research has shown that more care is given to the children than to the elderly and disabled. Based on the responses we received, it would appear that, on average every fourth respondent is involved in caring for and raising the children on a daily basis, while every tenth respondent is involved in daily care for the elderly. In Croatia, the share of respondents who live in households with children younger than 16 and who are involved in caring for and raising them on a daily basis, is almost equal to the share of those respondents in the European countries (around 83%). Variations between counties show that respondents in Požega-Slavonia County are considerably more involved in the daily care and raising of children compared to the respondents in Virovitica-Podravina County (96% versus 64%).

Women are more involved in the daily care for children as well as for the elderly and disabled. The gender differences in caring for and raising children in households with children younger than 16 years of age, are very apparent in Virovitica-Podravina County, while in Požega-Slavonia County they are negligible. Likewise, we see that almost 100% of the women in nine counties are involved in caring for and raising children on a daily basis. Gender differences in Croatia are more apparent than in other European countries (figure 5.1).

Figure 5.1. Percentage of male and female respondents that are involved in caring for and raising children on a daily basis (%)



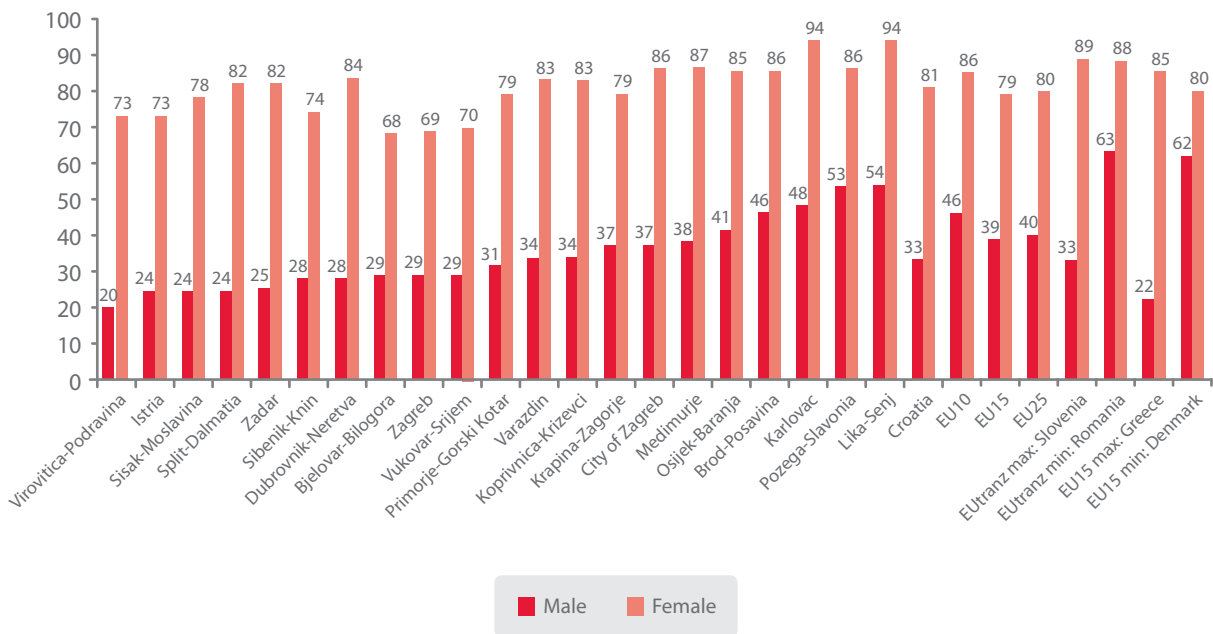
Note: Only households where children younger than 16 years of age live are included.

If we focus on people who care for children on a daily basis, women spend more hours per day with children than men do. With children younger than 16 years, women spend two hours more per day than men. The same situation is found in the EU10, while in the EU15 women spend with children 4 hours per day more than men. The fact that women in EU15 countries spend more time with children could be partially explained with the fact that many of them are working at part-time jobs.

The results of the research have shown that the employee status of mothers in Croatia does not affect the amount of time spent on caring for and raising children. Mothers with children younger than 16 years of age spend mostly 5 hours a day caring for them, irrespective of whether they work or not. In the EU countries, non-working mothers dedicate, on average, twice as much time to children younger than 16, than working mothers (8 versus 4 hours). This is particularly the case in Finland, Austria, Luxembourg, the United Kingdom and the Netherlands where non-working mothers spend as much as 12 hours a day with their children.

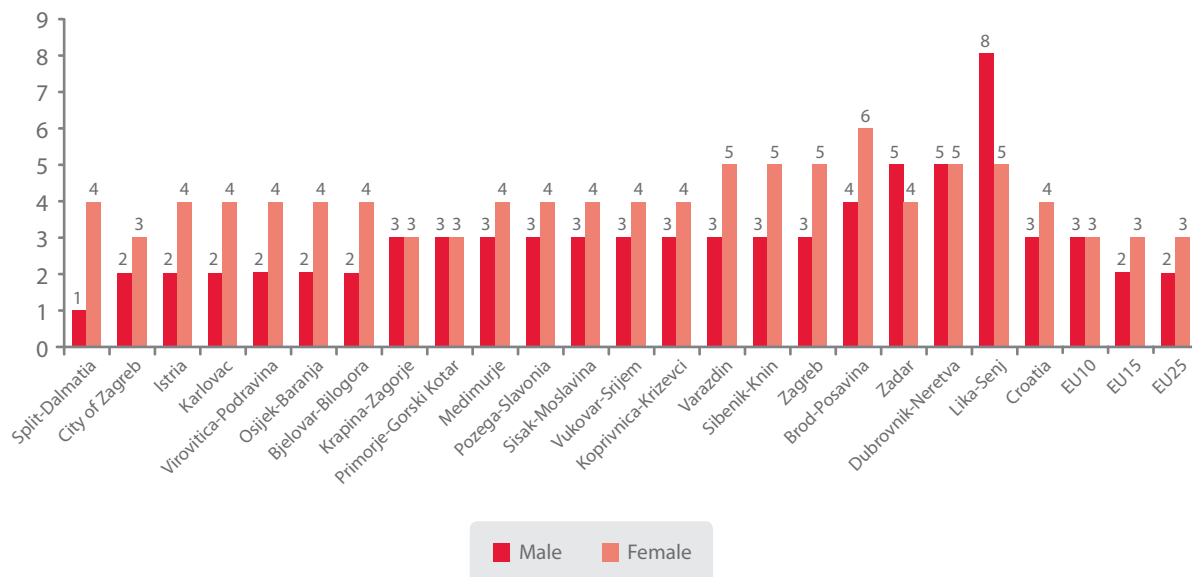
More than half of the citizens in Croatia do daily housework, which is less than the EU average. Virovitica-Podravina County has the lowest percentage of respondents involved in caring for and raising children on a daily basis, as well as the lowest share of respondents who do daily housework (48%), while in Lika-Senj County 75% of respondents do daily housework.

Figure 5.2. Percentage of male and female respondents that do daily housework (%)



There are an obvious gender differences in responsibility for housework, which are more significant than in caring for and raising children. If we compare Croatia with other European countries we see that there is a bigger gap between male and female respondents in responsibility for housework and child-care. If we look at the county data, there is no clear pattern in behaviour, but it is obvious that women in the counties of the South Adriatic do housework more frequently than men. The smallest gender differences that are lower even than the EU countries average are shown in Požega-Slavonia County (figure 5.2). Unequal distribution of housework by gender exists in every European country, and the gap is the biggest in the Mediterranean countries (Greece, Portugal, and Italy). Scandinavian countries (Denmark, Sweden and Finland) show the smallest gender differences.

Figure 5.3. Number of hours that respondents spend doing daily housework* (median)



*Only those respondents who do daily housework are included.

Based on the responses we received, Croatians, on average, spend 4 hours per day on housework. While there are no clear gender differences in the amount of time spent on housework in the EU10, in the EU15 they are the same as in Croatia. If we compare counties, the gender disparities found in Split-Dalmatia County are greater than in any European country (figure 5.3). Between European countries the greatest gender differences are found in the Mediterranean countries (Italy, Portugal, Spain), where women spend 2 hours per day more than men doing housework, the smallest difference is found in the Baltic countries.

Every eighth Croatian citizen (12.2%) believes that they do more housework than they should. Respondents from the Czech Republic, Finland and Denmark, share the same opinion. Europeans, overall, tend to be unhappy with the amount of housework they do and feel it is too much. In Luxemburg, even 44% of respondents are not satisfied with the amount of housework they do.

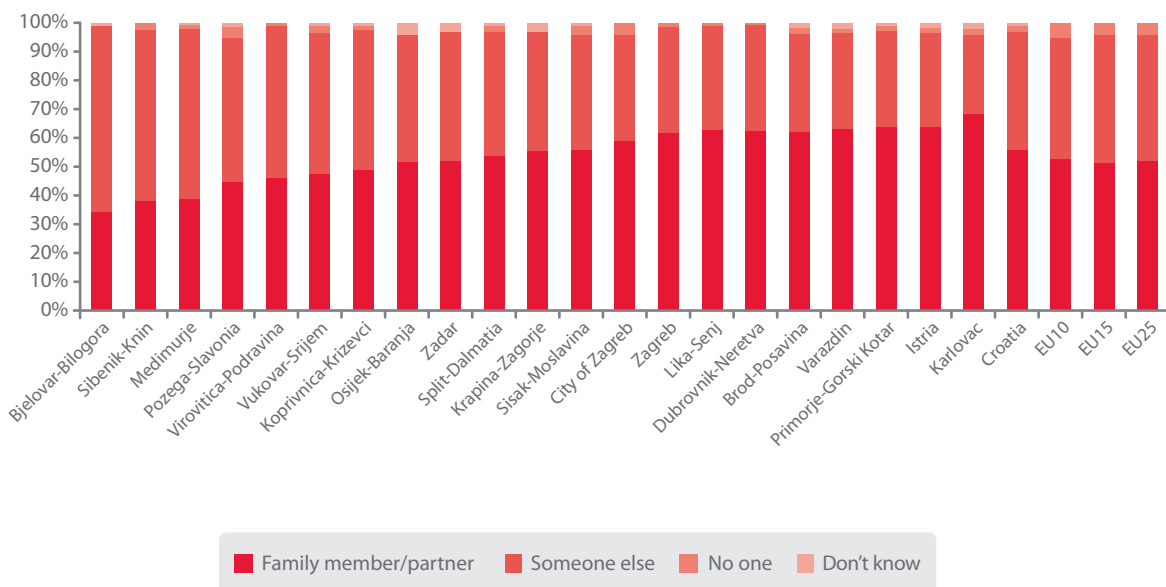
Women mostly believe that the share of housework they do should be smaller. Gender differences in Croatia are among the lowest in the European countries (approximately 5% of men and approximately 20% of women think they do too much). However, in other countries the gender differences are far greater: respondents in Luxemburg (11% of men and 75% of women) and France (6% of men and 67% of women) are not satisfied with amount of housework they do. Inter-county differences are most prevalent in Šibenik-Knin County where around 31% of women more than men think that the amount of housework they do is too small, and the least in Karlovac County (6% of women more than men are not satisfied with the amount of housework).

Patterns of Support and Sociability

The amount of support provided by family members and friends can be used as an indicator of how much the respondents of different countries, rely on their families. The importance of the family is still evident and the majority of respondents can count on family support in case of an emergency. The amount of family/peer support provided, depends on the specific need of the respondent (eg, help around the house, companionship, emotional support, financial support, etc).

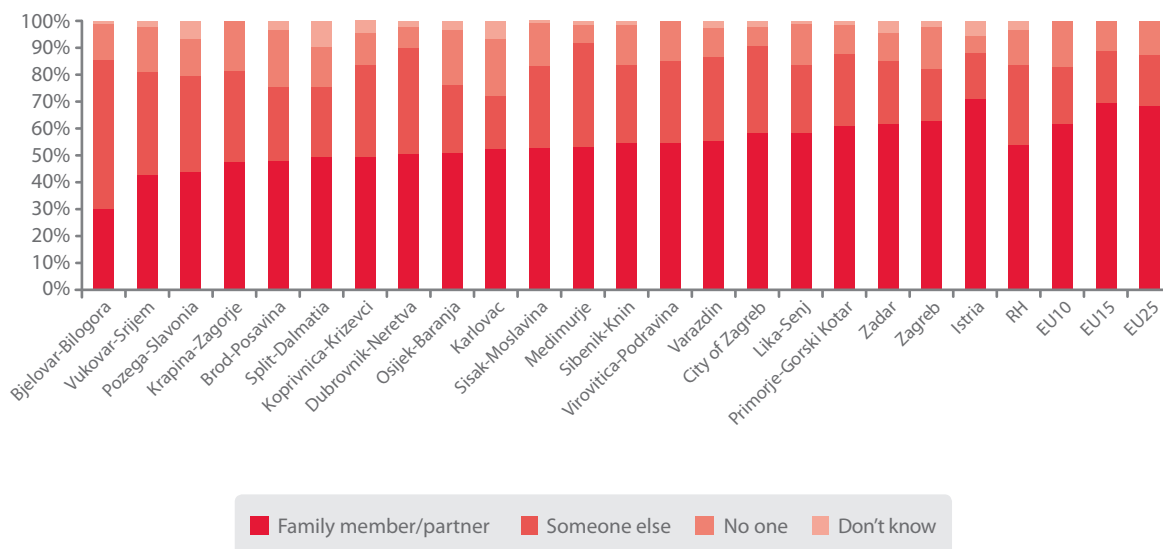
The greatest percentage of respondents in Croatia and other European countries when they feel depressed and need someone to talk to first turn to family members. In the same situation only citizens from the Czech Republic, Estonia, Lithuania and Latvia would turn to someone else before a family member (figure 5.4). The number of those with someone to turn to for financial support is somewhat smaller. EU citizens (apart from Latvians) would turn to family members for financial support somewhat more often than Croatians (figure 5.5).

Figure 5.4. Respondents' perception regarding with whom they would talk if they felt depressed (%)



*Someone else includes: work colleague, friend, neighbour, someone else.

Figure 5.5. Respondents' perception regarding to whom they would turn if they needed 500/1000 euro* (%)



*The amount of 1,000 euro is used in the EU15, and 500 euro in the EU10 and Croatia. Someone else includes: colleague from work, friend, neighbour, someone else.

Inter-county differences are apparent for responses regarding both emotional and financial support. Respondents from Bjelovar-Bilogora County find it difficult to turn to family members for both types of support. This is most certainly influenced by a low frequency of family contacts and the sociability that the respondents from this county have shown.

In comparison with other European countries, especially the EU10, Croatians have less frequent contacts with their parents/children. Respondents from Krapina-Zagorje, Lika-Senj, Medimurje and Zadar Counties have more contact, while Osijek-Baranja have less, irrespective of age. The frequency of contacts with friends or neighbours in Croatia is more often than in other European countries (inter-county differences being insignificant). The only county showing less contact with friends is Bjelovar-Bilogora (table 5.2).

Table 5.2. Share of respondents that are in frequent* contacts with their parents/children and friends (%)

Age groups	Frequent contacts with parents/children			Frequent contacts with friends/neighbours		
	18-34	35-64	65+**	18-34	35-64	65+**
Zagreb	56	53	69	99	95	96
Krapina-Zagorje	70	68	80	96	89	78
Sisak-Moslavina	60	61	55	97	92	91
Karlovac	38	59	45	99	96	91
Varazdin	51	66	61	99	93	90
Koprivnica-Krizevac	64	65	77	99	96	90
Bjelovar-Bilogora	50	46	67	83	84	74
Primorje-Gorski Kotar	56	62	74	98	89	93
Lika-Senj	67	58	52	100	96	97
Virovitica-Podravina	52	54	49	100	98	94
Pozega-Slavonia	46	55	65	94	96	94
Brod-Posavina	42	33	44	90	86	77
Zadar	65	63	80	99	97	93
Osijek-Baranja	21	26	68	98	95	93
Sibensko-Knin	56	62	71	96	89	98
Vukovar-Srijem	44	44	59	97	92	93
Split-Dalmatia	58	60	81	97	89	81
Istria	50	62	76	98	96	92
Dubrovnik-Neretva	60	67	89	90	83	96
Medimurje	63	66	90	97	97	100
The City of Zagreb	44	60	71	95	92	96
Croatia	51	56	69	96	92	90
CC3	74	73	65	90	88	88
EU 10	92	88	79	92	84	86
EU15	69	74	76	92	86	87

*Frequent contact includes: 'more than once a week', 'every day or nearly every day', 'at least once a week'.

**Contact 'with parents' is excluded for the 65+ group.

Satisfaction with Family and Social Life

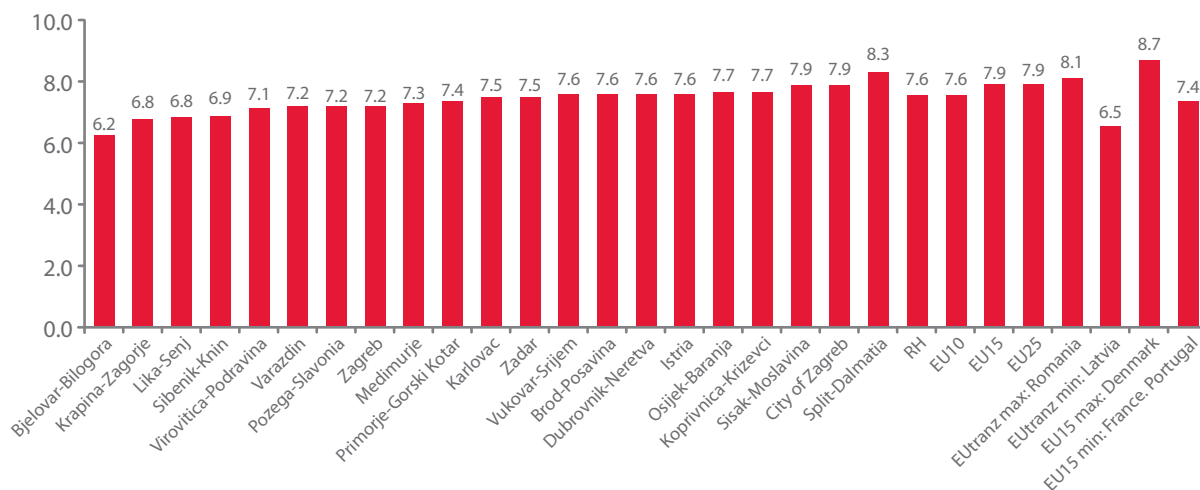
The data pertaining to satisfaction with one's own family and social life was based on a scale of 1 (very dissatisfied) to 10 (very satisfied). Satisfaction with family life (7.6) is generally greater than satisfaction with social life (6.6). More than half of the inhabitants of Croatia (57.5%) are satisfied with their family life, while less than half (41.9%) are satisfied with their social life.

In general, Croatian and EU10 citizens (7.6) are somewhat less satisfied with their family life than EU15 citizens (7.9). Differences between European countries reveal that the Danish (8.7) are those most satisfied with family life, and the least satisfied are the Lithuanians (7).

With regard to social life, Croatians are still less satisfied than EU15 (7.3) citizens, but more satisfied than those from the EU10 (6.3). Again, the Danish (8.5) are those most satisfied with their social life, with the Latvians (5.4) being the least satisfied.

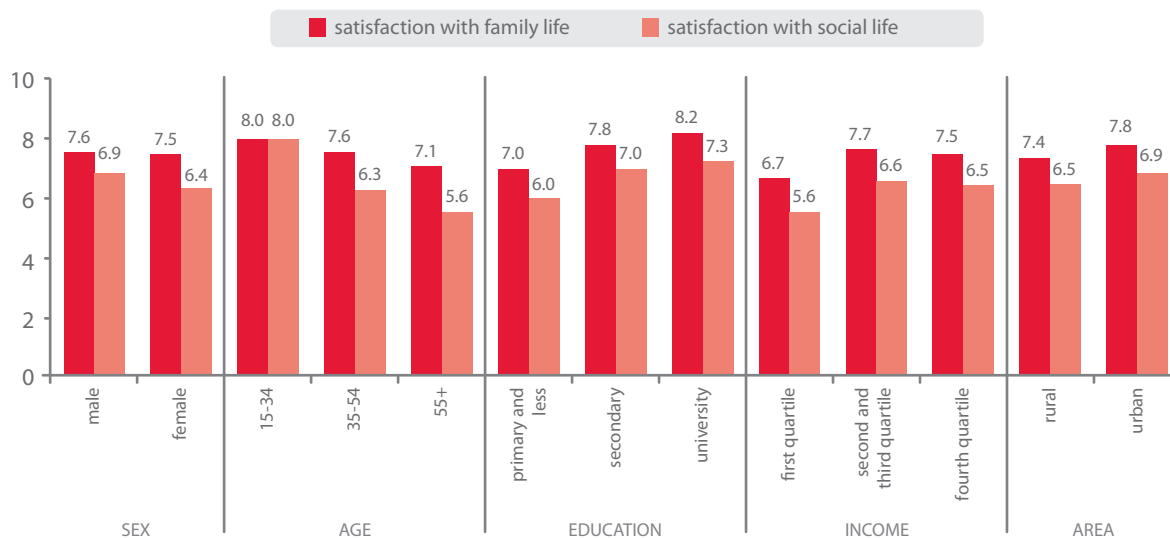
Inter-county differences in satisfaction with family life are somewhat larger than those between European countries. For example, the inhabitants of Bjelovar-Bilogora County show the greatest dissatisfaction with family life as in Croatia as well as among other European countries (figure 5.6).

Figure 5.6. Respondents' satisfaction with family life (averages on a scale of 1 – very dissatisfied to 10 – very satisfied)



Bjelovar-Bilogora County shows in general a lower level of support and sociability, as well as the highest level of dissatisfaction with the social life (5.5). Those most satisfied with their social life are the respondents from Split-Dalmatia and Istria Counties (7.2).

Figure 5.7. Satisfaction with family and social life in Croatia by gender, age, level of education, equivalent household income and area in which they live (averages on a scale of 1 "very dissatisfied" – 10 "very satisfied").



In Croatia, satisfaction with social and family life gradually declines with age – the youngest respondents (15-34 years) are the most satisfied. Gender and age differences are less apparent for satisfaction with family life than with social life. People with a higher level of education and those with a higher household income are also more satisfied than those with a lower income and education. Small differences have also been found regarding the area in which respondents live – inhabitants of rural areas are less satisfied than those in urban areas (figure 5.7).

As expected, the more frequent the family contact, the greater the satisfaction with family life. The same rule applies to social life – respondents who have frequent contact with their friends or neighbours are more satisfied with their social life than those who rarely see anyone.

Work - life balance

6

Work - life balance

Reconciling family and work commitments is becoming an important issue and an important area of intervention in Europe. It is believed that finding a balance between these two areas of life significantly influences participation in the labour market, fertility, family formation and the quality of life. On one hand, there is a need for higher women participation on the labour market, but on the other hand low fertility rate exists in almost every EU country. Work demands and family commitments often clash, so finding a way to balance these areas is extremely important.

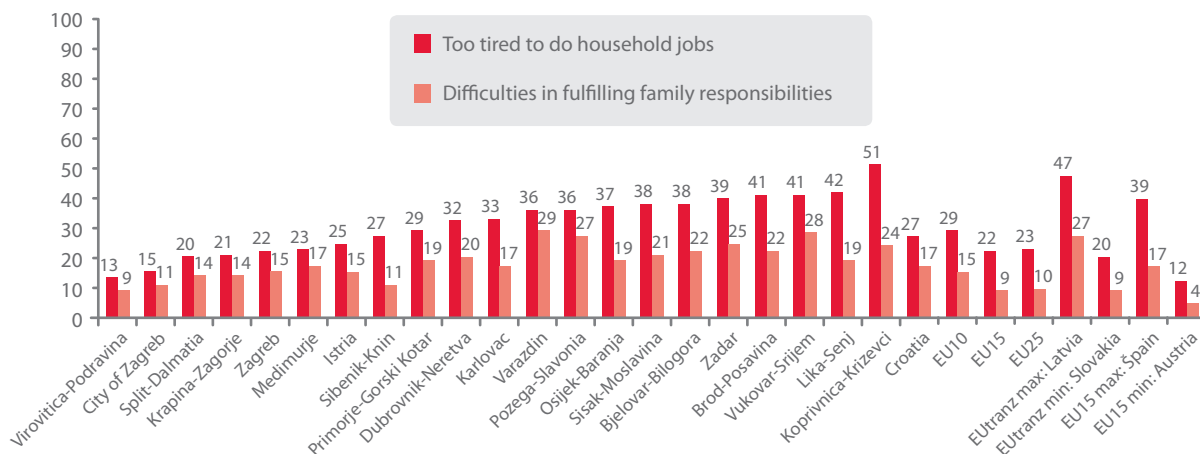
Our research looked into the work–life balance of employed citizens, investigating how often their work responsibilities affected their family life, and on the contrary, how often their family responsibilities affected the execution of work assignments.

The results of the EQLS show that respondents from Croatia and the European countries, frequently state that their job negatively affects family life, rather than the reverse. More than half of the employed citizens in Croatia (56.7%) find that the time they spend at work prevents them from doing housework and 39.3% of them find that the time they spend at work prevents them in fulfilling family responsibilities a few times a month. Moreover 13.8% find difficulty with both.

On the other hand, a very small share of respondents (6%), find it difficult to concentrate at work because of family responsibilities, and in that respect Croatia is no different to European countries. There are a few inter-county differences, such as the percentage of respondents who find it difficult to concentrate at work because of family responsibilities, which ranges from 0% in the City of Zagreb to 17% in Varaždin County.

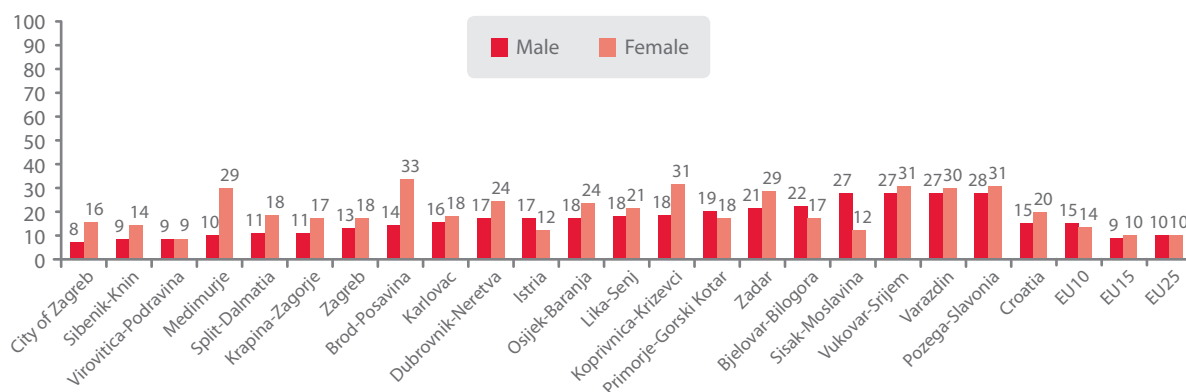
Generally speaking, Croatians find it more difficult to balance work and family life few times a week than people in the EU15, but still less difficult than respondents in EU10. Between European countries, the inhabitants of some of Mediterranean countries (Spain, Greece and Portugal) and the Baltic countries have more difficulty finding a work-life balance. Inter-county differences show that the inhabitants of Virovitica-Podravina County and of the City of Zagreb rarely consider that they have a problem balancing family and work responsibilities (figure 6.1).

Figure 6.1. Percentage of employed respondents who have difficulties in balancing family life and work a 'few times a week' (%)



More women than men find that work interferes with their family responsibilities. Generally speaking, gender differences in Croatia are somewhat larger than those in other European countries, but there are significant inter-county differences. Brod-Posavina, Koprivnica-Križevci and Međimurje Counties stand out with a far higher share of women who have difficulty completing their family responsibilities, and in some counties in Central Croatia and the Northern Adriatic a larger proportion of men consider that, because of the time spent at work, they are not able to fulfil their family responsibilities (figure 6.2).

Figure 6.2. Percentage of male and female respondents who outline difficulties in fulfilling family responsibilities (a few times a week) (%)



Impact of Working Hours

We are better able to understand the different perceptions of difficulty in fulfilling family responsibilities, when we examine the amount of time spent at work. The introduction of more flexible working hours is one way of achieving a better balance between family and work responsibilities. This flexibility of working hours, be it part-time or other atypical forms of work is particularly important for working parents. The EQLS does not provide detailed information about different regulations regarding working hours, however it does provide information about the total number of working hours per week.

In this regard, we can see that there are clear differences between European countries and Croatia. In Croatia a relatively small percentage of respondents work part-time, which is less than in the EU10 and far less than in the EU15, where this is quite a common practise. Part-time employment is more prevalent among women than men (figure 6.3). In some European countries (Belgium, Luxembourg, the Netherlands and the United Kingdom) more than 40% of women have part-time jobs. On the other hand, men very often work over 48 hours a week. This group is particularly numerous in the transition countries (the Czech Republic, Estonia, Lithuania, Poland, Romania and Slovakia) and in Greece, where more than 40% of the male respondents work overtime. In Croatia, male respondents working overtime are more prevalent in the counties of Northern Croatia and the South Adriatic.

Figure 6.3. Work hours per week, by gender*



*When calculating working hours per week, hours spent at both primary and secondary jobs have been taken into consideration.

The EQLS data shows that the more time respondents spend at work the more difficulty they have fulfilling family responsibilities. The difficulties they experience almost double when they work overtime, both in Croatia and in European countries. The work-life balance seems easier to achieve in European countries where women are employed on a part-time basis (figure 6.1), which is not common in Croatia and in the majority of transition countries. From a regional perspective, people living in Central and East Croatia appear to have more difficulty achieving a work-life balance.

Table 6.1. Percentage of respondents who express difficulties in fulfilling family responsibilities a “few times a week”, by hours worked and by gender (%)

	Part-time job (20 – 34)			Full-time job (35 – 47)			Over-time work (>= 48)		
	M	F	Σ	M	F	Σ	M	F	Σ
Croatia	-	-	-*	10	16	15	24	31	27
EU10	11	7	8	11	12	11	21	23	22
EU15	9	5	6	5	11	7	17	16	17
EU25	9	6	6	6	11	8	18	18	18

*As part-time employment is minimal in Croatia, we could not obtain sufficient data to provide an accurate evaluation.

Time spent at work is not the only indicator used to explain why people have different perceptions of how difficult it is for them to fulfil family responsibilities, but one should also consider time spent on housework and caring for others as very important. The amount of time that an individual spends doing daily housework or in caring for others also depends on the type of household one lives in. According to EQLS data, in European countries single-parent households and households comprising of a couple with children have the most difficulty in fulfilling family responsibilities. In Croatia there are no differences in that respect (table 6.2).

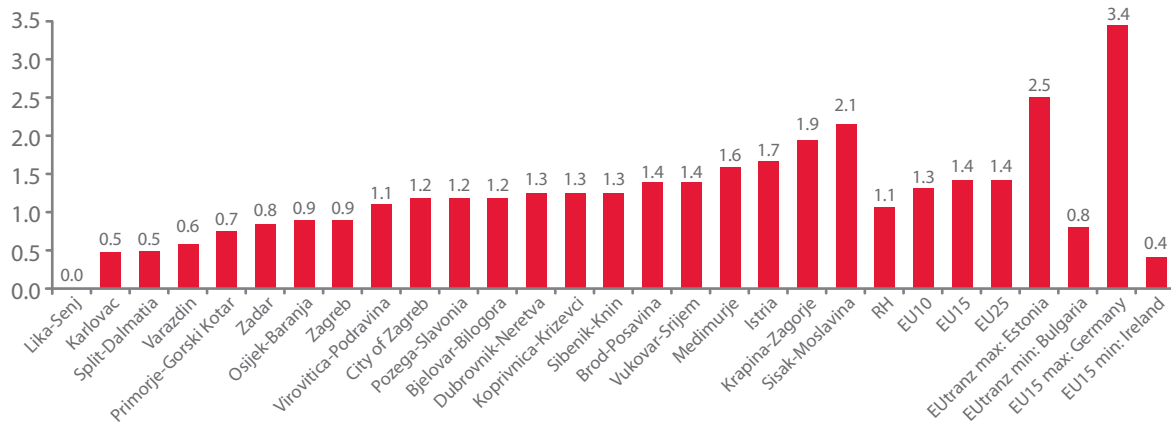
Table 6.2: Percentage of respondents who outline difficulties in fulfilling family responsibilities a ‘few times a week’ because of the amount of time spent at work, by household structure (%)

	Single-parent household with children <16 years of age	A couple with children <16 years of age	A couple with children >16 years of age	A couple	Single	Total
EU10	26	15	13	18	13	15
EU15	13	11	12	6	7	10
EU25	15	12	12	7	8	10
RH	14	16	15	16	14	17

Smaller children, especially those three years old and under need more care and so parents dedicate more time per day to them. Therefore, employed parents with small children have more difficulty balancing work and family responsibilities than other employed people.

Generally speaking, employed respondents in Croatia with children three years old and under, expressed similar views to other employed people regarding their ability to fulfil their family responsibilities. The ratio between employed respondents with children three years old and under and other employed people who express difficulty in fulfilling family responsibilities a ‘few times a week’ is lower in Croatia than in the EU10 and in the EU15. Inter-county differences show that respondents with small children in certain counties experience twice as much difficulty in fulfilling family responsibilities than others. Among the European countries, Germany has the largest number of employed respondents with small children who have experienced difficulty in fulfilling family responsibilities (employed parents with small children have expressed difficulty fulfilling family responsibilities almost 3.5 times more often compared to all employed) (figure 6.4). Obviously, other factors contribute to the differences found, such as whether both parents are employed or not, the accessibility to different services in each country/county, as well as the possibility of using maternal or parental leave.

Figure 6.4. Percentage of respondents who express difficulty in fulfilling family responsibilities a 'few times a week': proportion of employed parents, with children 3 years old and under, compared to all employed (%)

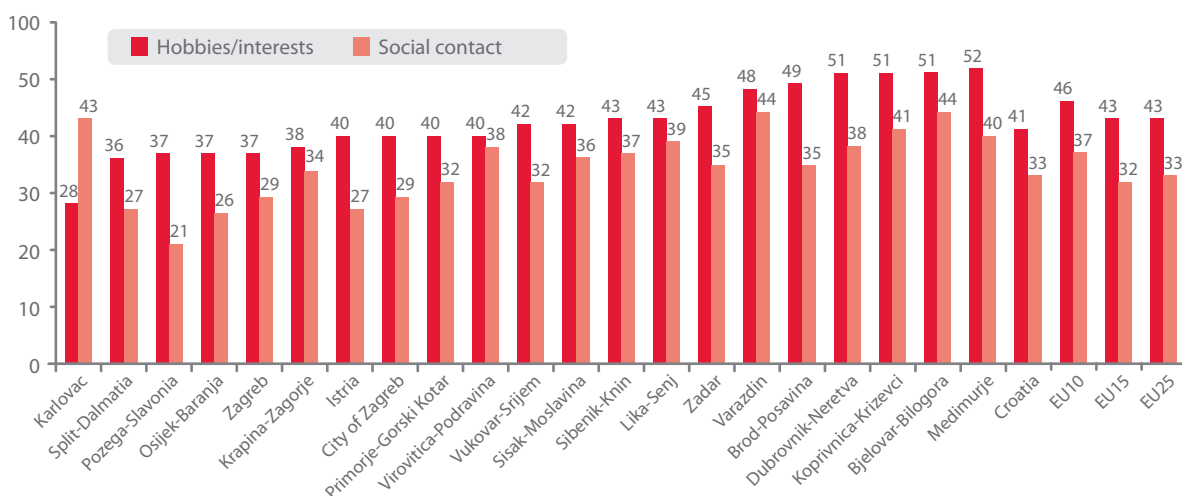


Perception of Time Constraints

The EQLS research has provided information regarding respondents' satisfaction with available time to spend on activities such as: work, contacts with family members, other social contacts, hobbies or interests, sleeping and voluntary work or political activities.

In Croatia, most people generally find they have less time for their own hobbies or interests - more than half the employed do not spend as much time as they would like on their own interests. In regard to social life, 40% of respondents think they do not spend enough time with their friends and acquaintances. A one third is not happy with the amount of sleep they get, and a quarter with the time they spend with their family. Men more often than women think that they spend too much time at work, while women are dissatisfied with the amount of time available to them for their social life and hobbies⁸.

Figure 6.5. Percentage of employed respondents that perceive a lack of time for different activities (%)



⁸ On the satisfaction of respondents spent on each activity certainly influences the importance the respondent gives to each activity. Therefore, it is possible that those activities for which the respondents outline that they spend too little time doing them, in fact they are least important.

If we compare Croatia to the European countries, we see that Croatians still do not feel quite as time constrained regarding to the time they spent in their hobbies/interests. This is also the case with time available for social contacts, when comparing Croatia to the EU10. However, if we compare them to the EU15 the values are almost the same, i.e. time constrained regarding to time available for social contacts is almost the same in Croatia and in the EU15. However, time constraints perception is more visible in Bjelovar-Bilogora, Koprivnica-Križevci, Međimurje and Varaždin counties (figure 6.5).

One of the main reasons for feeling the stress of time constraints is, undoubtedly, the amount of time spent at work. As a result, respondents who spend too much time at work (on average 46 hours a week) are less satisfied with the amount of time they dedicate to social and family life and themselves.

Health and quality of
health care

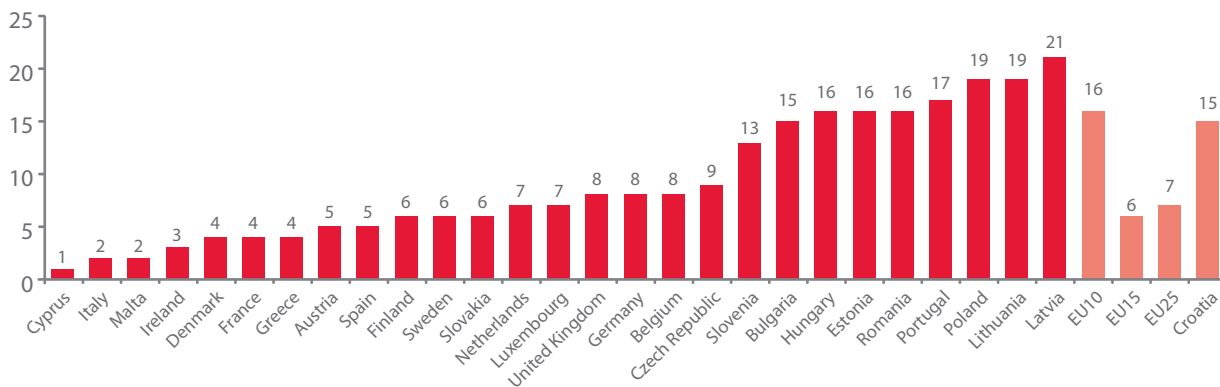
7

Health and quality of health care

Subjective Perception of Health

Health status is an important element of the quality of life. Health disparities in all countries attract the attention of the public, and especially so in transition countries, where the issue of health is greatly connected to socio-economic differences, which have grown significantly since the pre-transition period. One indicator of health is how people evaluate their own health. Even though subjective indicators of health do not always match the objective indicators in some areas, nevertheless it is only possible to obtain information concerning certain aspects of health by asking people directly. Besides, it is always important to explore how citizens feel about how the health care system is functioning and what their needs are.

Figure 7.1. Percentage (%) of respondents who have evaluated their health as 'poor'



Many Croatian citizens (15%) rate their health as poor, whereas only 6% of EU15 citizens feel the same way (figure 7.1). There are no significant differences in the self-evaluation of health between Croatia and the EU10, but there are differences between the EU10 and the EU15. Except for Slovakia, all transition countries have a poorer perception of their health than do the EU15 (of which Portugal has the lowest evaluation). The citizens who feel healthiest live in the some of the Mediterranean countries (e.g. Cyprus, Italy and Malta), thus climate also significantly influences health, (climate conditions, type of diet, etc), and not just the level of economic well-being.

There is an irrefutable link between health and level of income: higher income generally implicates better health status. In all countries there is an obvious difference in the evaluation of health between the lower (the poorest) and the higher (the wealthiest) quartiles. For example, in Croatia twice as many respondents from the lower quartile have long-term illnesses or disabilities compared to respondents from the upper quartile (table 7.1). In the EU15 and in the EU10 that ratio is smaller. However, in Bulgaria the percentage of respondents from the lower quartile that have a long-term illness is three times greater than the percentage of respondents from the upper quartile.

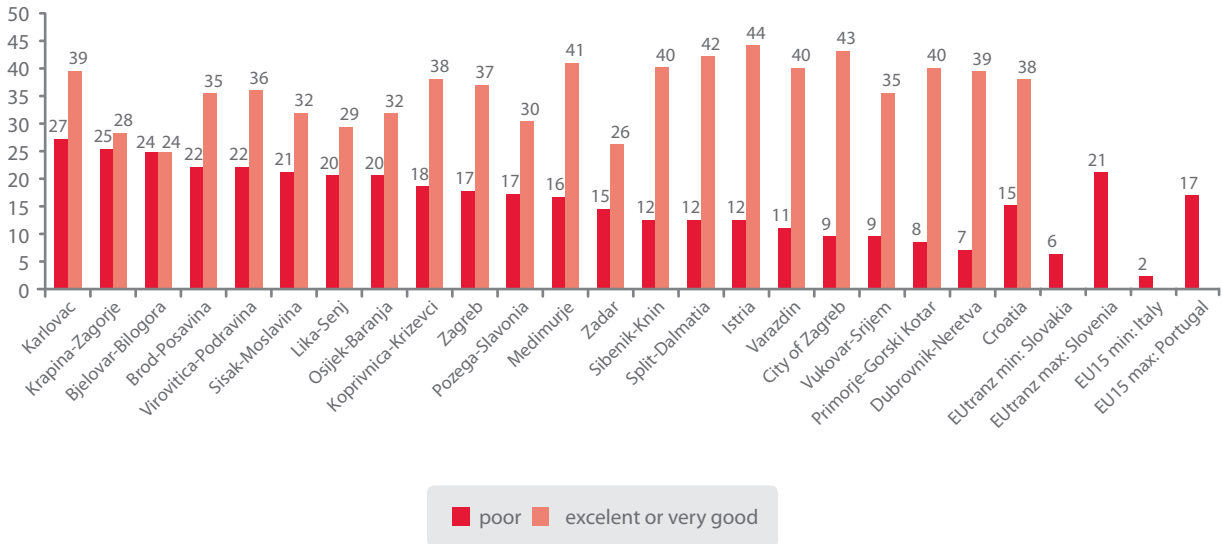
Croatia belongs to the group of countries that have the greatest difference in self-evaluation between the upper and lower quartiles (e.g. Bulgaria, Romania, and the United Kingdom). In the EU10 countries the differences in self-evaluation of health between the highest and lowest quartiles is smaller than in the EU15 or Croatia (table 7.1). The distribution of indicators of health in the middle quartile differs between groups of countries. Only the EU10 respondents from the middle quartile and not the lower quartile tend to have long-term illnesses or evaluate their health as poor. Croatia is distinctive due to the fact that it has the greatest difference between the lower and middle quartiles in health evaluation. 40% more respondents from the lower quartile have a long-term illness compared to those from the middle quartile, and twice as many respondents from the lower quartile evaluate themselves as having poorer health than respondents from the middle quartile.

Table 7.1. Self-evaluation of health by income quartiles

	Income quartiles		
	Lower quartile	Middle quartile	Upper quartile
Percentage (%) of respondents who declared that they have a long-term illness or a disability that limits their daily activities			
EU10	37	38	24
EU15	25	21	15
EU25	27	24	16
Croatia	37	26	17
Bulgaria	35	33	12
Romania	31	28	14
Percentage (%) of respondents who evaluated their health as 'poor'			
EU10	19	20	10
EU15	9	6	3
EU25	11	8	5
Croatia	26	12	5
Bulgaria	27	17	4
Romania	24	18	5

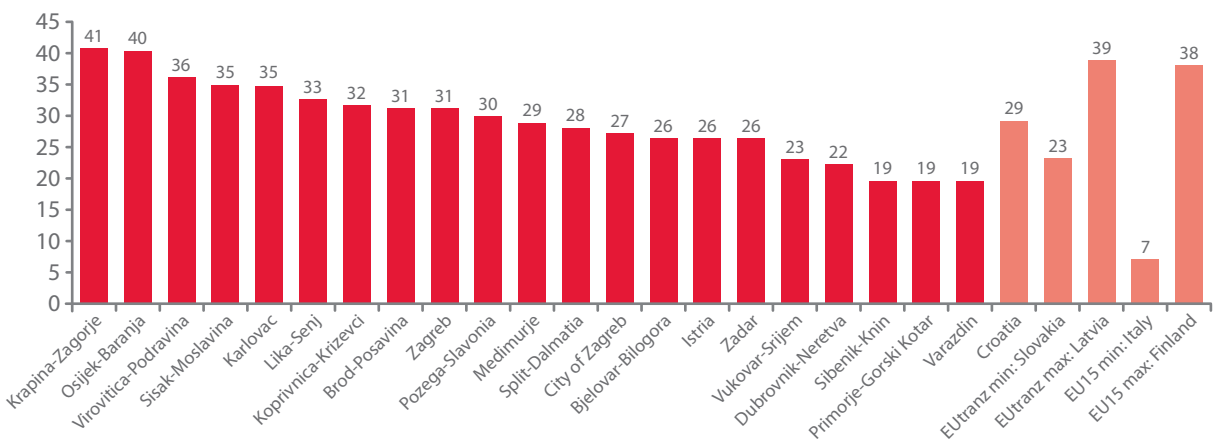
Subjective evaluations of health, by county, correlate to household income (figure 7.2). Counties in the lower part of the median household income distribution have a greater percentage of respondents who regard their health as poor. However, certain counties do not conform to this correlation, such as Krapina-Zagorje, which is in the upper part of income distribution, but has a large number of people who evaluate their health as poor. On the other hand, Vukovar-Srijem County is in the lower part of income distribution, yet has the same number of respondents evaluating themselves as unhealthy as the City of Zagreb (9%). The respondents in all the Adriatic counties rarely self-rate their health as poor, as compared to the average Croatian. Respondents from some Adriatic counties in Croatia and some Mediterranean countries in the EU rarely evaluated their health as poor, despite the fact that they are not in the upper part of the household income distribution. Obviously, the Mediterranean climate, diet and the way of life is beneficial to good health.

Figure 7.2. Self-evaluation of health, by county (%)



Differences are smaller between counties in respect of the share of respondents that evaluate their health as excellent or very good. In Dubrovnik-Neretva County, few citizens feel they suffer from poor health, almost 4 times less than Karlovac County (which has the most citizens that perceive their health as poor). Interestingly, these two counties also have an identical percentage of respondents evaluating their health as very good or excellent. The smallest percentage of respondents that evaluate their health as excellent or very good is found in Bjelovar-Bilogora County – 83% less than Istria County, where the majority of people have excellent or very good health. Nevertheless, only five counties fall below Latvia (with the largest percentage in the transition countries) in regard to people with poor health. With the exception of Portugal, all the other EU15 countries have fewer respondents who evaluate their health as poor, than any Croatian county.

Figure 7.3. Percentage (%) of those who declare that they have a long-term illness or a difficulty that limits their daily activities, by county



Krapina-Zagorje and Osijek-Baranja Counties have the largest number of citizens (over 40%) reporting long-term illnesses or difficulties that limit their every day activities (figure 7.3). Also, according to the census from 2001, Krapina-Zagorje County had the greatest share of people with disabilities (13%). Varaždin, Primorje-Gorski Kotar and Šibenik-Knin Counties have the smallest number of inhabitants with long-term illnesses or similar difficulties. Nevertheless, the range between counties with the greatest and smallest share of people with a long-term illness is similar to that of the transition countries. Also Scandinavian countries have a high share of people with long-term illnesses or difficulties (predominantly Finland), which is connected to the high share of elderly in the population of these countries. A significantly smaller percentage of people are found in some of the Mediterranean countries (Italy – 8%, Cyprus – 12%, Malta – 12%, Greece – 17%).

Access to Health Services

Access to health services is analyzed through four indicators: distance to medical centre/hospital, delay in getting an appointment, waiting time in the doctor's office and cost of seeing a doctor. The distance to a medical centre/hospital is a bigger problem in Croatia than it is in the EU10 or EU15 (table 7.2). Twice as many citizens in Croatia than in both groups of the EU countries stated that the distance to a doctor significantly complicates access to health services. This is also a problem in the EU15 Mediterranean countries. Bulgaria is significantly different than all other countries since it has by far the largest percentage of respondents reporting difficulties in accessing health services. The delay in getting an appointment is also a more frequent problem in Croatia and in the Mediterranean countries (especially Italy and Portugal) than it is in the EU15 or in the EU10 countries. In respect of time spent waiting in the doctor's office, Croatia does not significantly differ from the EU10 and the Mediterranean countries. This is also the case with the cost of seeing the doctor, though Croatians raise this as a problem more frequently than EU10 and EU15 citizens (excluding the Mediterranean countries).

Table 7.2. Difficulties in access to health services, by country (%)

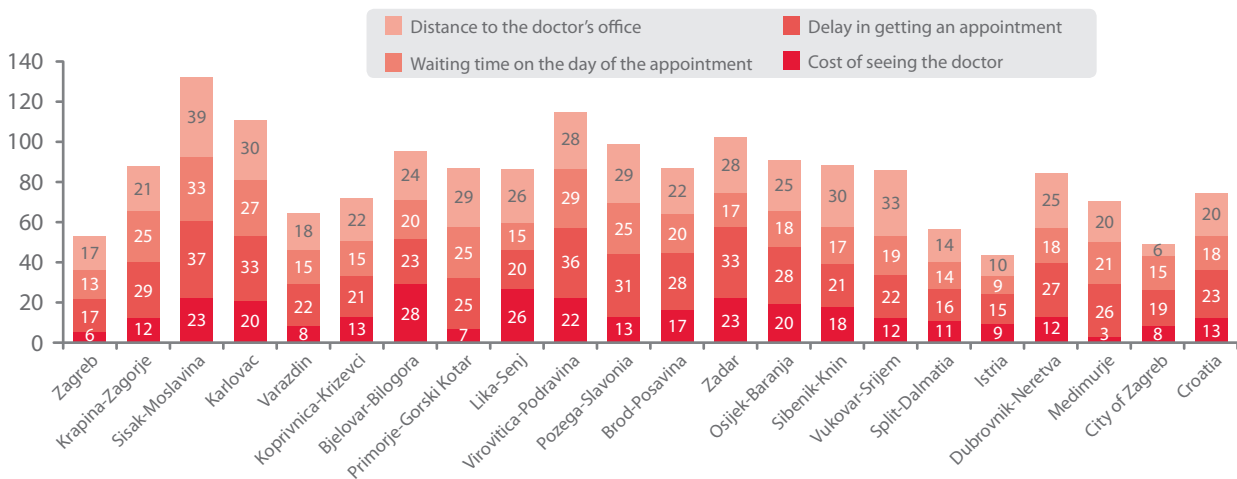
	Proportion of respondents reporting 'very difficult' access due to the listed problems (%)								
	Greece	Italy	Portugal	Spain	Other EU15 countries	EU10	Croatia	Bulgaria	Romania
Distance to the doctor's	11	9	9	5	2	6	12	41	15
Delay in getting the appointment	16	24	24	13	7	14	22	41	15
Long waiting time on the day of appointment	16	23	27	13	7	15	17	34	25
Expenses for seeing a doctor	21	26	17	4	4	15	19	34	29

Access to health services is connected to income far more in Croatia than in any other EU country (table 7.3). Croatia has the greatest differences of access to health services between the highest and lowest income quartiles, no matter which indicators we use to measure access to services. The differences in the access to health services between the highest and lowest quartiles are the smallest in EU15 countries. The greatest differences between the lower and higher quartile in the majority of countries are found with the cost of seeing the doctor. Bulgaria significantly deviates from the majority of countries because it has very small differences in the accessibility to health services between the highest and lowest quartiles (some indicators are even more favourable for the respondents from the lower than from the higher quartile).

Table 7.3. Difficulties in access to health services, by counties and income quartiles (%)

	Difference between proportion reporting 'very difficult' between the highest and the lowest income quartile (%) due to the listed problems (%)					
	EU10	EU15	EU25	Croatia	Bulgaria	Romania
Distance to the doctor's	5	3	3	21	1	19
Delay in getting the appointment	4	4	4	14	2	8
Long waiting time in the doctor's office	5	3	4	7	-4	4
Expenses of seeing the doctor	12	6	7	27	-3	24

Figure 7.4. Access to health services* by county (%)



*Refers exclusively to the respondents that have a specific problem (distance to the doctor's office, delay in getting an appointment, waiting time to see the doctor, waiting time on the day of appointment, cost of seeing the doctor), which 'made it very difficult' to access health services.

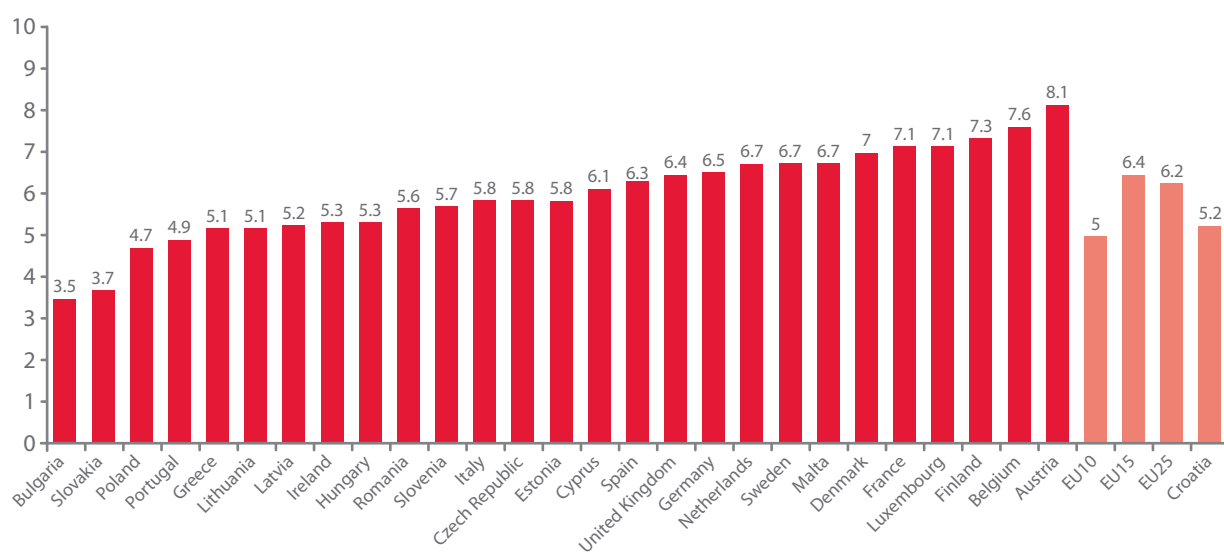
There are significant differences between counties in respect of access to health services (figure 7.4). The problem of the distance to the doctor's office/hospital is mostly found in Bjelovar-Bilogora and Lika-Senj Counties (more than a quarter of respondents). The delay in getting an appointment is a problem mentioned by over a third of the respondents in Sisak-Moslavina, Virovitica-Podravina, Karlovac and Zadar Counties. The time spent waiting in the doctor's office is mostly a difficulty in Sisak-Moslavina, Virovitica-Podravina and Karlovac Counties, while citizens from Sisak-Moslavina, Vukovar-Srijem, Karlovac and Šibenik-Knin Counties find the cost of seeing the doctor prohibitive. When all four indicators of access to health services are taken into consideration, the citizens of Sisak-Moslavina, Virovitica-Podravina and Karlovac Counties (the area of central Croatia) have the most difficulty. Whereas, the citizens of Istria County, the City of Zagreb, Split-Dalmatia and Zagreb counties have the least difficulty.

Levels of urbanization also influence access to health services in the majority of countries. The distance to the doctor's office is a problem in rural areas. Rural and urban inhabitants in Croatia have far more difficulty accessing health services than those in the EU15. Almost half the rural inhabitants in Croatia find the cost of seeing the doctor prohibitive, compared to a third of urban inhabitants.

Quality of Health Care Services and Trust in the Health Care System

Differences between countries are significant, in respect of their evaluation of the quality of health care and the efficiency of the health care system. Respondents evaluated the quality of health care on a scale of 1 (very low quality) to 10 (very high quality). According to the respondents' opinions, the quality of health care is higher in the EU15 countries than in the EU10 or in Croatia (figure 7.5).

Figure 7.5. Evaluation of the quality of health care, by country (averages on a scale of 1-10; 1=very low, 10=very high)



In several, mostly transition countries, respondents gave a much lower evaluation for the quality of their health services than the respondents in Croatia – the lowest being in Bulgaria and Slovakia. Respondents from Poland, Portugal, Greece and Lithuania also rated their health services as poorer than in Croatia. The highest quality health services are found in Austria and Belgium (Austria received an above-8 assessment). In all the EU15 countries, except in Ireland and some of the Mediterranean countries (Greece, Portugal and Italy), the quality of health services received an assessment higher than 6. The Czech Republic, Slovenia and, surprisingly Estonia, have the highest quality health services among transition countries.

Croatian citizens also evaluated the health care system on the same scale of 1-10 (figure 7.6). It is interesting that both those counties where access to health care is easy (Istria and Varaždin) and also those where access to health care is fairly difficult (Bjelovar-Bilogora and Zadar), still gave a lower evaluation to the quality of the health care system than the national average. However, unexpectedly, respondents in Lika-Senj County gave the highest assessment of the health system, even though most residents find the distance to the doctor/hospital to be a problem.

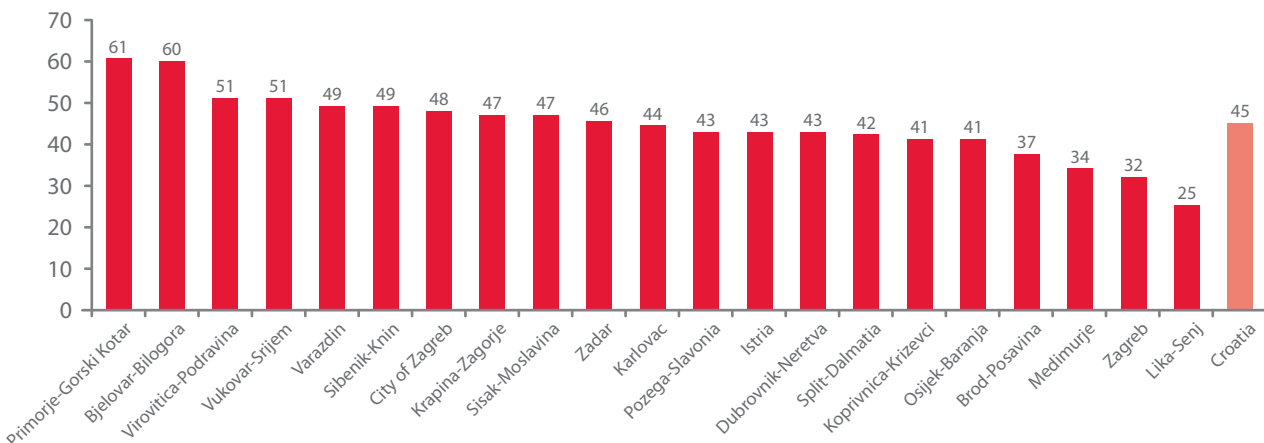
Figure 7.6. Evaluation of the quality of the health system by county (averages on a scale of 1-10; 1=very low, 10=very high)



Croatian citizens, in general, have no faith in their health system (45% of them have very little or no confidence) (figure 7.7). In fact, in Primorje-Gorski Kotar and Bjelovar-Bilogora Counties, 60% of the respondents have extremely little faith in the health system. There is a slight relationship between the evaluation of the quality of health services and confidence in the health system. Respondents from the three counties that gave the highest assessment for the quality of health services (Lika-Senj, Medimurje and Zagreb) also have the largest amount of confidence in the health system. On the other hand, respondents from Bjelovar-Bilogora County who have many problems accessing health services believe the quality of services are poor and have little faith in the health system. However, even though respondents in Sisak-Moslavina County have the most difficulty accessing health services, they still give an average rating to both the quality of health services and report an average level of lack of confidence in the health system.

Lack of confidence in the health system is important insofar as it is connected with the diminished use of health services. But self-evaluation of health and difficulty in accessing health services were not entirely connected to the level of confidence in the health system. In some counties or regions (particularly the North Adriatic region) respondents show a high level of distrust, even though they have better indicators of health status than in other regions. It would appear that confidence in the health system also depends on the level of expectations of that system. In other words, it is possible that people who live in more advanced areas often expect more efficient and quicker treatment or services.

Figure 7.7. Percentage (%) of respondents that have very little or no confidence in the health system, by county



Subjective well-being

8

Subjective well-being

Life satisfaction and Happiness

The concept of quality of life lies with each individual's expectations and goals, which can be summarised in the triad 'to have, to love and to be' (Böhnke, 2005). Except for the material conditions (income, housing, employment and other prerequisites of the standard of life), relations with other people (family, friends, emotional support and involvement in the community) are important for an individual, as well as the feeling of belonging to a certain society (the feeling of being recognized and respected for what one is and for what one does and that his or her active participation in the society is wanted).

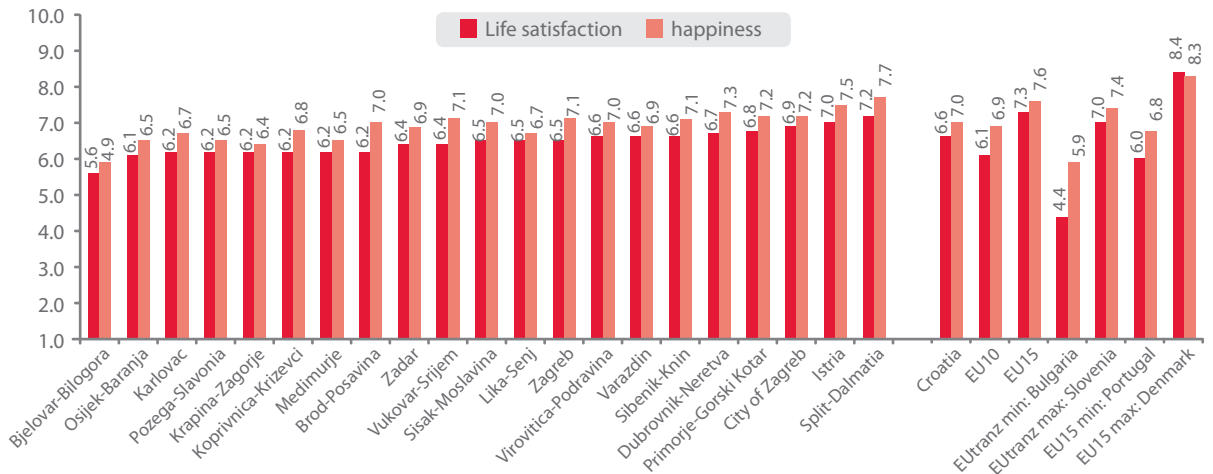
When studying the dimensions of the quality of life, objective indicators and the subjective satisfaction of the citizens are taken into account. In the previous chapters we gained an insight into the subjective satisfaction with the material situation, quality of housing and direct environment, employment, family and social life, work-life balance, individuals' health status and the quality of the health system. Moreover, respondents were asked to evaluate their overall satisfaction with life and whether or not they felt happy. These two indicators of subjective well-being were evaluated on a scale of 1-10 and showed a close connection, i.e. those who are happy with their life in general, are also happy overall - and vice versa (figure 8.1.).

Even though it is clear that life satisfaction and happiness are closely connected, they were evaluated separately in the survey because overall life conditions assessment is based on cognition whilst happiness is based on an assessment of emotional satisfaction with one's own life.

EQLS research has shown that life satisfaction and the feeling of happiness mostly depend on the standard of living of a specific country. Obviously, the citizens who are happiest and most satisfied with their lives are those of the EU15 (figure 8.1.). Even though the averages for satisfaction with life and happiness are lower in the EU10 than in the EU15, both groups show significant differences. Countries like Cyprus (satisfaction with life 7.2; happiness 7.8) and Malta (satisfaction with life 7.3; happiness 7.9) that did not undergo transition difficulties, are on a par with the EU15. Of the transition countries, Slovenia is ranked economically with the more developed EU15 countries, in fact at a higher level than France, Greece and Portugal. Within the transition countries, the most interesting difference is found between Bulgaria (satisfaction with life 4.4; happiness 5.9) and Romania (satisfaction with life 6.2; happiness 7.2). Since Romania and Bulgaria have similar macro-economic indicators, it is difficult to explain why the citizens of Romania are happier and more content than the EU10, and why Bulgaria is the only country in the research group where the average satisfaction of inhabitants is in the lower half of the scale.

Overall Croatia is ranked between the EU15 and the EU10 averages; however, significant inter-county deviations have been established. While the inhabitants of Istria and Split-Dalmatia Counties are more content than the citizens of Slovenia and Portugal (bottom ranking of EU15), inhabitants of Bjelovar-Bilogora County are at the same level of happiness as respondents in Bulgaria (figure 8.1). Of the six counties that are on the top of the scale of satisfaction of life, five are Adriatic counties, which suggest that favourable climate conditions when connected to the way of life are favourable factors for life satisfaction. Although there is a fast economic recovery rate in the Adriatic counties, it is interesting to note that many of the most satisfied respondents are from Šibenik-Knin County, which has a high unemployment rate and has the highest number of recipients receiving social welfare.

Figure 8.1. Evaluation of satisfaction with one's own life, on a scale of 1 (very dissatisfied) to 10 (very satisfied), and feelings of happiness from 1 (very unhappy) to 10 (very happy), by county in Croatia and in comparison to selected EU countries.



When a country reaches a specific level of economic well-being and when the basic life needs of the majority of inhabitants are satisfied, the influence of the GDP is no longer the most significant indicator of subjective differences regarding the well-being of citizens of different countries, and other indicators, such as education, life expectancy, health and quality of employment become important. Therefore, the human development index (HDI), which was developed by the UNDP is a better indicator of the differences between countries, because the national income is combined with life expectancy and level of education. In the most developed economic countries of the EU15, national income per capita does not explain the differences in subjective well-being, and therefore the HDI index (Böhnke, 2005) is used for their mutual comparison, while in the EU10 countries the most important predictor of subjective welfare is still specifically economic well-being.

Figure 8.2. indicates that Croatians who are educated and financially secure are happier and more satisfied with their lives. The elderly, on the other hand, are less satisfied. There is also minimal correlation between happiness/satisfaction with life and gender or the area in which someone lives.

Figure 8.2. Average satisfaction with life and happiness by gender, age, education, equivalent household income and area of living in the Croatia

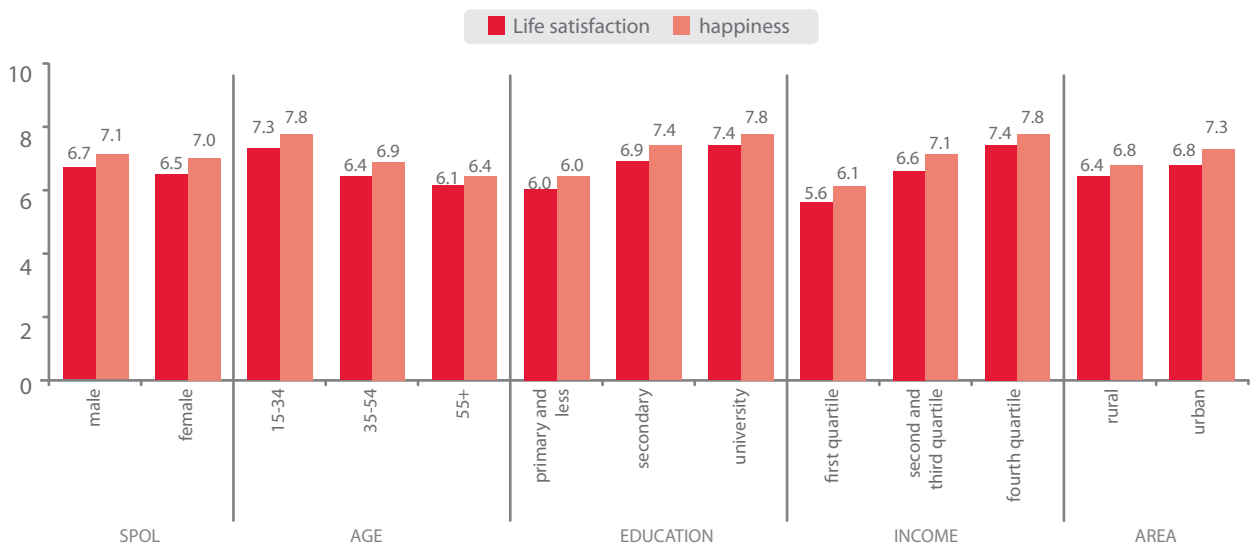


Table 8.1. Average life satisfaction and deviation from averages by social groups in the Croatia and EU countries

	Total average	Income		Education*		Employment			Chronic illness or disability	
		Lower quartile	Lower quartile	Lower	Lower	Employed	Not active	Unemployed	Yes	No
Hrvatska	6.6	-1	0.8	-0.9	0.6	0.4	-0.2	-0.6	-1	0.4
EU10	6.1	-0.7	0.6	-0.7	0.4	0.3	-0.1	-1.1	-0.6	0.3
EU15	7.3	-0.5	0.4	-0.3	0.3	0.1	0.1	-1.4	-0.4	0.1
Rumunjska	6.2	-0.5	0.8	-0.4	0.2	0.3	-0.2	-0.4	-1	0.3
Bugarska	4.4	-0.9	0.7	-0.8	0.5	0.4	-0.1	-0.2	-0.6	0.3

*The level of education is measured only for respondents who are no longer in the education system, using the age at which they finished their education. 'Lower' refers to people who finished their education by the age of 15 and 'higher' refers to those who finished their education by the age of 20 or more.

Apart from income and education, which have most impact on the evaluation of life satisfaction, work status and health also affect the deviation from the average (table 8.1). The unemployed are less satisfied with their lives than the average, both in the EU countries and Croatia; however the deviations in Croatia, Romania and Bulgaria are less than in other countries. It is difficult to attribute these deviations to generous unemployment benefits because the inhabitants in all three countries are very dissatisfied with the system of support for the unemployed. It could be assumed that dissatisfaction is alleviated by stronger family support in these countries and also it occurs in countries where the rate of unemployment is high, so differences in satisfaction between the employed and unemployed are therefore not so evident. When there is high unemployment as a result of external factors that a person has no control over, and which affect the area as a whole, an individual's unemployment is not necessarily due to his/her inabilities or disinterest in trying to obtain employment. The social stigma which tends to attach itself to the unemployed is also not as prevalent as it might be in a country where finding a job is easier.

An important factor of subjective satisfaction is health, thus respondents suffering from a chronic illness are less satisfied than the national average, in all country groups. For people with a chronic illness or disability, the greatest deviation from the averages in life satisfaction are registered in Croatia and Romania, which can be attributed to an inadequate health system, but also to the lack of services and support necessary to integrate people with disabilities, into the mainstream systems of education and employment.

Table 8.2. Average satisfaction with life and deviation from the averages by belonging to different social groups in Croatia and EU countries

	Total average	Gender		Type of household				Age		
		Men	Women	Single	Single-parent households*	Couple without children**	Couple with children**	18-34	35-64	65+
Croatia	6.6	-0.1	0.1	-0.8	-0.5	-0.1	0.6	0.6	-0.3	-0.6
EU10	6.1	0	0	-0.5	-0.2	0.1	0.1	0.5	-0.3	-0.1
EU15	7.3	0	0	-0.3	-0.7	0.3	0.2	0.1	-0.1	0.1
Romania	6.2	-0.1	0	-0.4	-0.6	0.2	0.2	0.5	-0.2	-0.6
Bulgaria	4.4	0.3	-0.1	-0.2	0.5	0.2	0.5	0.7	-0.1	-0.2

*Deviations are calculated only for single-parent families and couples with children younger than 16 years of age

** Couple households consist of married couples as well as partners living in consensual union

Larger deviations from average in life satisfaction are found in different types of households. Singles are the most dissatisfied in all the countries, and notably in Croatia, when compared to the EU10 and the EU15. One explanation could be that most of the single households consist of older age groups and the elderly and, in general, report lower life satisfaction. Because of the difficult housing situation, Croatians tend to start living on their own at an older age - much later than in the EU15 countries.

Almost half (48.6%) the people living in a single household are older than 55 years of age, of which more than a third (33.5%) are above 65 years of age, compared to only 15.1% who are younger than 34 years of age. Croatia's 65+ age group shows a significant deviation in (dis)satisfaction in comparison to the EU15 and the EU10. Single-parent families also have a lower life satisfaction, except those in Bulgaria where they are more satisfied than the national average. In general, couples are more satisfied than the average, irrespective of whether or not they have children. Only Croatian couples with children are significantly more satisfied, while childless couples expressed slightly lower satisfaction than the average (table 8.2).

Optimism

The EQLS research has shown that the majority of the EU inhabitants are positive about the future. In 25 out of 27 countries, more people are optimistic than pessimistic, and in 16 countries more than two thirds of people completely or partially agree with the statement "I look at the future optimistically" (Fahey, 2004). Croatians also have an optimistic outlook on the future. Moreover, only the Scandinavian countries (Denmark, Finland and Sweden) and Cyprus have a higher percentage of highly optimistic people than Croatia, while Slovakia and France have the lowest. There is minimal difference between the averages for the EU15 and the EU10 (64% and 63%); however we find a significant difference within country clusters where in Denmark almost every one is optimistic (astonishingly 93%) compared to less than half of the population in Slovakia (41%).

Table 8.3. Percentage of respondents who look optimistically upon the future by income class, level of education and status in the employment market (Completely agree or partially agree with the statement 'I look at the future optimistically'), by county (%)

County	Total	Income		Education*		Employment		
		Lowest quartile	Highest quartile	Lower	Higher	Employed	Not active	Unemployed
Zagreb	75	49	91	56	77	87	70	62
Krapina-Zagorje	78	63	89	65	83	87	73	74
Sisak-Moslavina	68	55	90	51	87	82	56	76
Karlovac	57	38	76	33	65	80	42	59
Varaždin	67	48	84	57	73	73	62	61
Koprivnica-Križevci	73	67	87	65	86	73	71	81
Bjelovar-Bilogora	66	64	83	55	71	75	62	60
Primorje-Gorski Kotar	72	50	87	57	79	80	62	71
Lika-Senj	76	69	85	72	82	84	71	76
Virovitica-Podravina	63	51	89	49	78	78	53	62
Požega-Slavonia	67	60	92	56	72	69	66	69
Brod-Posavina	70	60	84	59	79	73	71	63
Zadar	78	65	89	65	82	88	68	74
Osijek-Baranja	70	57	87	59	79	82	65	67
Šibenik-Knin	58	47	57	37	68	62	56	58
Vukovar-Srijem	62	52	75	47	61	72	59	57
Split-Dalmatia	67	45	83	47	82	76	68	41
Istaria	74	47	84	54	77	80	70	71
Dubrovnik-Neretva	76	75	88	62	79	83	66	88
Međimurje	81	63	94	72	84	87	82	64
City of Zagreb	82	60	81	76	86	85	81	74
Croatia	72	56	85	57	81	80	68	65
EU 10	63	55	73	50	71	68	60	53
EU 15	65	57	72	59	72	70	60	49

*The level of education is measured only for respondents who are no longer in the education system, using the age at which they finished their education. 'Lower' refers to people who finished their education by the age of 15 and 'higher' refers to those who finished their education by the age of 20 or more.

In regard to optimism, differences within Croatia are not as big as those between the European countries. The least optimistic are the inhabitants of Karlovac (57%) and Šibenik-Knin counties (58%), while in Zagreb and Međimurje counties three quarters of the respondents are optimistic. These results indicate that the economic prosperity of regions creates optimistic expectations: Karlovac and Šibenik-Knin counties being at the bottom of the Croatian regional scale for unemployment rate and other economic indicators, and the opposite being the case in Zagreb and Međimurje counties, where opportunities for employment, education and personal growth are far greater. Even though differences in optimism can be explained by the different cultures of European regions and countries, the EQLS demonstrates that the inhabitants of the countries where economic growth exists are significantly more optimistic than those who live in countries with a stagnant economy.

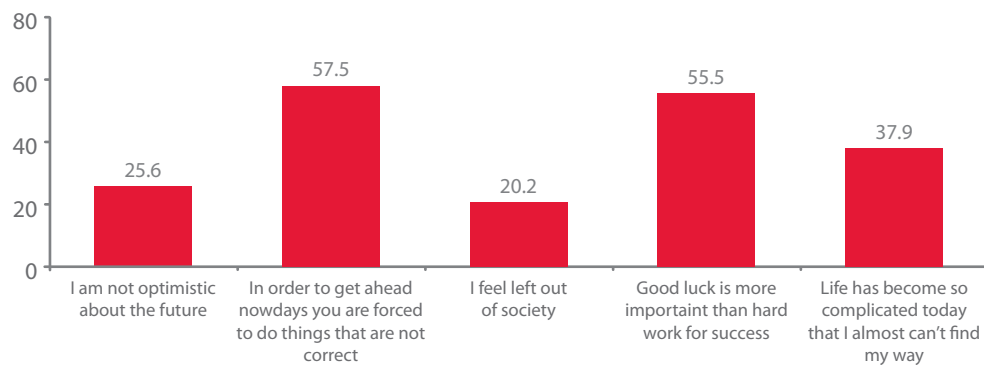
Optimistic expectations are equally connected to the level of income, level of education and employment (table 8.3). Thus, unemployed people with a lower level of education and with a lower income show a similar negative deviation from the average. These differences are the greatest in Zagreb and Split-Dalmatia, and on the other hand, in Šibenik-Knin, Lika-Senj and Dubrovnik-Neretva counties they are the smallest. However, in Požega-Slavonia County, the poor and rich have very different levels of optimism, whereas there is barely a difference of opinion between the employed and unemployed (table 8.3).

Alienation

In addition to obtaining opinions on optimism for the future, respondents were also asked about their subjective feeling of affiliation to the society in which they live, and about the level of integration in the existing system of values. The subjective assessment of the developing capacities of a society indicates the openness of a society, with regard to accepting different individual and group interests, as well as to the level of cohesion of that society.

If one fifth of Croatian citizens feel excluded from society, the social inclusion policies need to be strengthened. Also, more than half the respondents (55.5%) do not believe that hard work necessarily secures the path to success, and even more (57.5%) think that in order to advance one needs to undertake activities which are considered immoral by societies' standards. If we take into consideration the fact that almost every third respondent feels lost in his/her own society (figure 8.3), the situation is not optimistic, even though the majority of Croatian citizens have shown great optimism for the future. This, less optimistic picture of Croatia, certainly could be contributed to the polarised society, of winners and losers in the transition process, which has developed and thus increases some individuals' feelings of marginalisation and inability to make decisions regarding their own lives. Some of the reasons behind this feeling of alienation can be attributed to events that have taken place during the past 15 years: war and fear for one's life and assets, increased corruption and organized crime, privatization that was perceived as unjust and illegal, and the disappearance of previously secure work places due to the global economy.

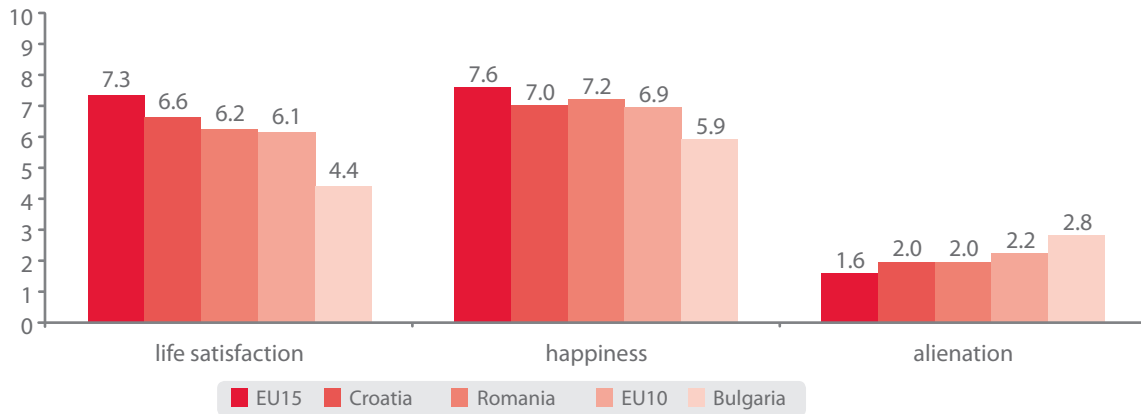
Figure 8.3. Percentage of respondents who agree with various statements about life in the Croatia (%)



In order to explore this feeling of 'alienation', an index (Böhnke, 2005) was developed and the results compared to the other two dimensions of subjective well-being: life satisfaction and happiness (figure 8.4). As expected, the EU15 countries, which have higher levels of life satisfaction and happiness, have a lower level of feelings of alienation. The only deviation in this reverse proportional relation is shown in Romania where the level of emotional satisfaction with its own life expressed through the feeling of happiness is higher than anticipated according to the respective alienation index.

Since satisfaction with family life in Romania is among the highest in Europe, we could conclude that family emotional support compensates for the other negative social conditions experienced.

Figure 8.4. Evaluation of the satisfaction with life and happiness on a scale of 1 (very dissatisfied; very unhappy) to 10 (very satisfied; very happy), and alienation index * for Croatia, Bulgaria, Romania and EU15 and EU10 country groups



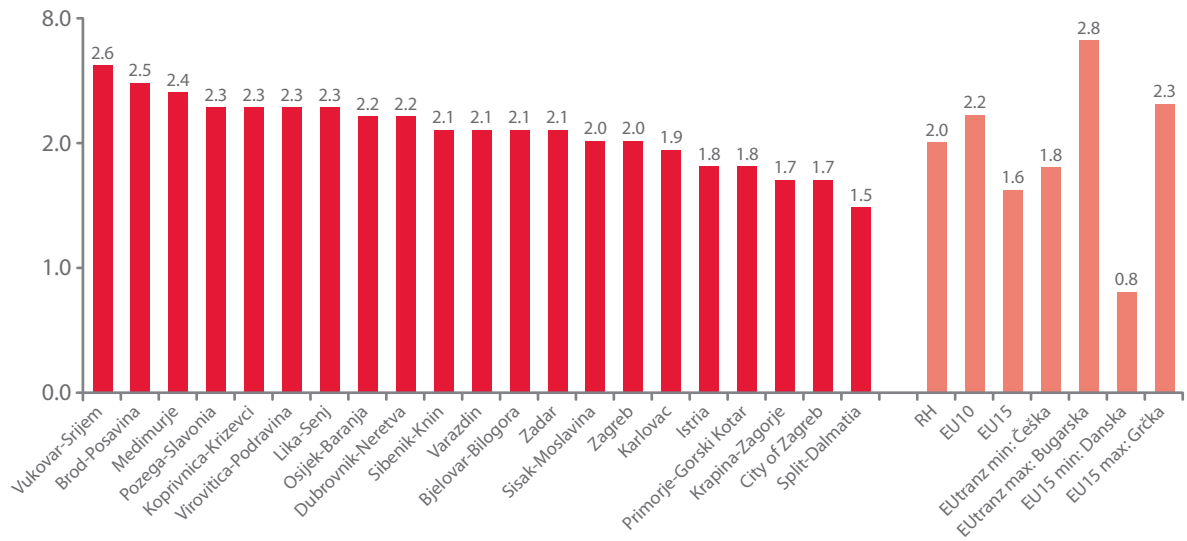
*Alienation index in the range of 0-5 refers to the sum of agreements (I agree up to a point and completely agree) with the following statements: I am optimistic about the future; In order to get ahead nowadays you are forced to do things that are not correct; I feel left out of society; Good luck is more important than hard work for success; Life has become so complicated today that I almost can't find my way. A higher value refers to a higher level of alienation.

Source: Böhnke 2005, EQLS 2003, and UNDP 2006

Within different groups of countries, the values of the alienation index are unequally distributed. In the EU15 the range is from 0.8 in Denmark to 2.3 in Greece. In the transition countries, the citizens of the Czech Republic (1.8) feel least alienated while the citizens of Bulgaria (2.8) and Slovakia (2.7) expressed the greatest feelings of alienation.

Differences are also apparent in Croatia (figure 8.5). While in Split-Dalmatia County the index of alienation (1.5) is below the EU15 average (1.6), Vukovar-Srijem (2.6) is close to the Bulgarian index (2.8), which is the highest in the group of transition countries. Only six counties have a lower index than the Croatian average, while the highest alienation is found in two Slavonian counties and Međimurje County. The high level of Croatia's alienation index is mostly influenced by citizens' opinions on their inability to advance at work through hard work alone and by trying to avoid socially unacceptable activities. The severe socio-economic changes of the transition period appear to have led to a sense of isolation and confusion for certain individuals in the new society, as well as to the feeling of marginalization and distrust in the basic system of social values.

Figure 8.5. Alienation index by county, Croatia and selected EU countries



Perceived quality of society

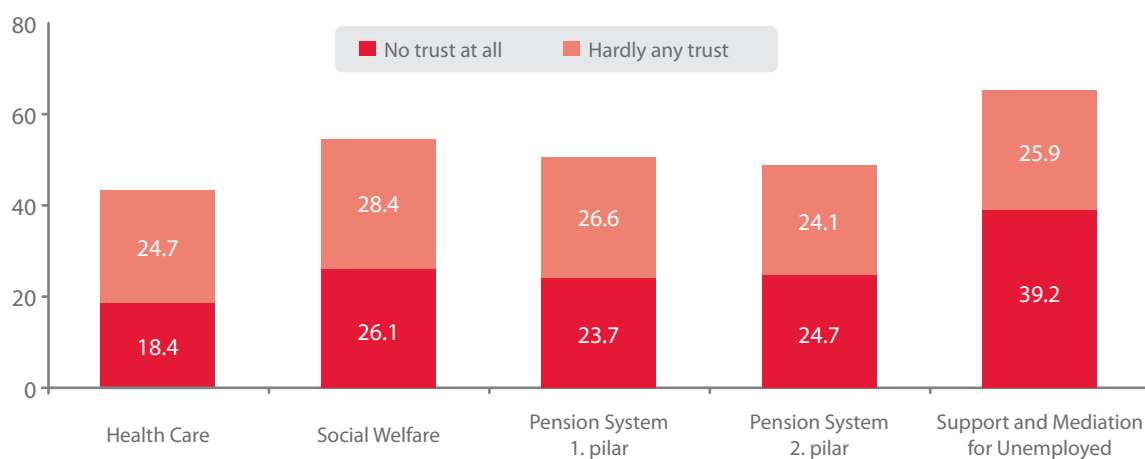
9

Perceived quality of society

Trust in Institutions

Social capital can be measured by the population's confidence in public institutions and systems of basic social values, as well as by their confidence and trust in each other and their willingness to participate in activities that contribute to the community's well-being. Therefore, respondents in Croatia were first asked about their confidence in the efficiency of public systems.

Figure 9.1. Percentage of respondents who show very little or no confidence* in the social protection system in Croatia (%)



*How much confidence do you have in the efficiency of the following systems to help you in case of need? Confidence measured on the scale of: I have a lot of confidence, I have some confidence; I have very little confidence; I have no confidence.

Individuals participating in the first or second pillar of pension insurance systems have a similar amount of confidence in both systems when we observe the national average (figure 9.1). However, when we look at data for specific counties, we find two significant deviations, for which we currently have no explanation. For example, there is more confidence in the first pillar than in the second in Bjelovar-Bilogora (50.4% versus 26.6%) and in Vukovar-Srijem Counties (32.8% versus 23.8%), while in other counties it is the same. Primorje-Gorski Kotar County expressed the lowest confidence in the pension system, as well as in other systems, while the highest confidence in all the systems is in Lika-Senj County.

Similarly, citizens in most European countries have little confidence in their social protection systems. The exceptions are those countries with traditionally the most developed social security systems, such as the Scandinavian countries, the Netherlands, Belgium and Luxembourg. Respondents' distrust in the pension system for the EU15 is, on average, slightly above half (55%), and this ranges from Finland (12%) to Germany (65%). In the transition countries, about half the citizens (49%) expressed this distrust, the lowest being Poland (40%), and the highest Slovakia (70%). While the trust in pension system are similar for Croatia, EU15 and EU10, the average lack of con-

confidence in the social welfare system differs significantly between the EU10 (62%) and the EU15 (42%). However, in order not to misinterpret these results as people having more confidence in the social welfare systems of the socialist social system, we studied the large differences within the EU15 and the transition countries. In the EU15, Luxembourg has the least distrust in the social welfare system (15%) and Greece the most (55%). In the transition countries, Lithuania (77%) and Slovakia (73%) have the most distrust in the social welfare system, and Slovenia the least (49%). Croatians (54.5%) have similar opinions to the Slovenians, which is not surprising since historically they belonged to the same system. Low confidence in the social welfare systems was encountered in some old EU15 country members: Germany, Greece and Italy.

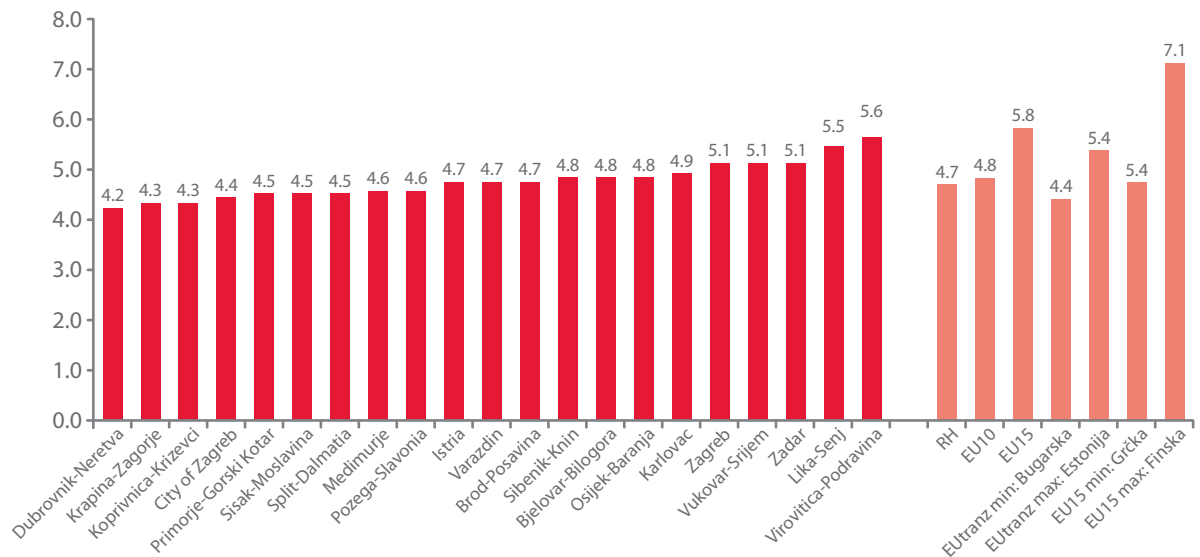
Croatian citizens have the lowest amount of confidence in the support available for the unemployed, which must be addressed when initiating incentive programmes and labour market measures. Yet 65.1% of respondents do not believe this system would help them in case of need.

Trust in People

The overall trust people have in each other and in public institutions, indicates the level of social capital in a country. If citizens lack confidence in and are suspicious of the good intentions of their co-citizens this has a demotivating effect on social participation and represents an obstacle to social integration.

The low level of confidence in people in Croatia (figure 9.2) coincides with the low level of participation in civil society organisations and in volunteer work for the general good. When asked if they had personally contributed to the work of a humanitarian or voluntary organization or if they had participated in meetings and/or the work of the committees of these organizations, during the last month, only 5% of the respondents answered affirmatively. Less than one tenth of respondents (8%) had participated in a union meeting or a political party meeting in the last year, whether in public demonstrations or by signing a public petition. Even less (3.4%) contacted a politician or a public official in the last year. Political engagement in Croatia is related only to voting in national elections, which is confirmed by two thirds of the respondents that participated in the last elections (2005 presidential elections). This data very clearly points out that the culture of political participation and public engagement is fairly underdeveloped in Croatia. Attention must be given to changing this culture and to motivate the general public to become involved in public debate and in policy making. Therefore changes to the legal framework need to be made enabling the political system to develop to achieve this goal.

Figure 9.2. Level of trust in other people (evaluation of confidence on a scale of 1 'in relations with people always use caution' to 10 'you can trust the majority of people') in Croatia and EU countries.



In regard to the confidence and trust people have in each other, there are few regional differences within Croatia, and for the most part the level of confidence is low. The people of Lika-Senj and Virovitica-Podravina Counties show the highest level of trust in each other. In Europe, the highest level of confidence people have in each other is found amongst the Scandinavians, and once again, Bulgaria is at the lowest level.

Perception of Tension in Society

Respondents were asked to evaluate how much tension exists between different social groups in their community: rich and poor, management and workers, men and women, young and old, and different racial and ethnic groups. The evaluation was based on 'a lot of tension', 'some tension', and 'no tension'. In comparison to the other European countries, Croatia appears to be extremely polarized with regard to perceived tension. From five social groups, four experience far greater tension than in the EU15 or the EU10. Tension between social groups (rich and poor, and management and workers) is particularly high (table 9.3).

Table 9.1. Percentage of respondents that perceive 'a lot of tension' between certain social groups by county and EU countries (%)

Counties of Croatia / countries: EU15, EU10, EU tranz	Poor and rich	Management and workers	Men and women	Old and young	Different ethnic and racial groups
Koprivnica-Križevci	75	68	22	28	26
Međimurje	74	58	29	33	28
Požega-Slavonia	73	66	24	26	34
Varaždin	72	75	39	50	55
Osijek-Baranja	70	68	26	34	47
Primorje-Gorski Kotar	70	46	19	25	42
Brod-Posavina	69	61	23	32	28
Virovitica-Podravina	69	75	22	30	31
Vukovar-Srijem	66	54	19	26	36
Zadar	65	65	17	21	35
Lika-Senj	62	47	11	25	35
Split-Dalmatia	61	56	11	16	35
Sisak-Moslavina	60	71	16	22	40
Dubrovnik-Neretva	59	61	18	26	46
Krapina-Zagorje	58	62	19	22	20
Karlovac	58	60	16	22	37
City of Zagreb	57	58	14	20	34
Zagreb	54	57	11	18	26
Šibenik-Knin	52	53	11	18	39
Bjelovar-Bilogora	51	37	10	24	16
Istria	48	52	15	22	29
Croatia	62	59	18	24	35
EU10	51	47	8	17	34
EU15	31	34	12	15	46
EU15 min	4 (Denmark)	6 (Denmark)	7 (Denmark, Italy, Germany)	3 (Denmark)	25 (Luxembourg)
EU15 max	58 (Greece)	61 (Greece)	27 (Greece)	27 (Greece)	62 (France)
EUtranz min	43 (Slovenia)	20 (Estonia)	4 (Latvia)	14 (Slovakia)	13 (Estonia, Bulgaria)
EUtranz max	61 (Hungary)	53 (Lithuania, Poland)	17 (Romania)	29 (Romania)	56 (Czech Republic)

In the majority of the EU15 countries there is minimal tension between rich and poor, (with the exception of Greece). In the transition countries compared to the EU15, the perception of typical class difference is far greater, and in the case of Croatia is twice as much. The high perception of tension in the society could be a possible reason for discord between the different social groups. In Croatian public life, dissatisfaction with privatization of social ownership has been prevalent for some time, and the new distribution of power and wealth is perceived as unjust. The research results indicate that inequalities in transitional countries, which for years were based on the egalitarian principle, are more difficult to accept, especially since the 'transition winners' are those who are only successful due to their political connections and/or their involvement in corruption, and not because of their exceptional competencies or hard work.

It is comforting that the perceived tension between different ethnic and racial groups in Croatia is less than the EU15 and EU10 average, which is surprisingly good for a country which, relatively recently, endured an inter-ethnic war. It is apparent that the tension in the EU15 is caused by the large number of immigrants, and is far greater than in the transition countries. The greatest inter-ethnic tensions are perceived in France (62%), which coincides with the escalation of violence in the last public demonstrations by immigrant communities. The Netherlands (61%) and Belgium (60%) also have a high perception of racial and inter-ethnic tension, while the Czech Republic (56%) stands out from the transition countries.

In Croatia, the greatest tensions between social groups are found in Varaždin County, and the least in Bjelovar-Bilogora County, which is surprising considering the very low values obtained for the majority of subjective indicators in Bjelovar-Bilogora County.

In regard to the division in Croatian society, except in the case of two counties that deviate from the national average, county differences are not an indicator for concern but merely give an overall picture of the society, which is perceived as a society of deep divisions and of potential conflict. In the context of Croatia's accession to the EU, it is important to remember that strengthening social cohesion is one of the political priorities of the EU. The Council of Europe defined social cohesion as '... an ability of society to secure well-being for all its members by minimizing differences and avoiding polarization. A cohesive society represents a community of free individuals who mutually help each other while they promote their common goals by democratic means'. In this regard, measures need to be taken in Croatia to strengthen social solidarity and to restore confidence in a just social order, so that every individual has the chance to reach their full potential.

Conclusions and recommendations

10

Conclusions

10.1. Economic situation: the standard of living in the Republic of Croatia is somewhat higher than in the EU10, but half that of the EU15 countries

Considering the median equivalent household income expressed in PPS, Croatia is in the lower part of the income distribution in comparison to the EU countries. Only the new EU country members (Bulgaria and Romania), three Baltic countries (Lithuania, Latvia and Estonia) and Poland have a lower average household income than Croatia. The median equivalent household income in Portugal has the lowest EU15 monthly income, but this is almost 20% higher than the median household income in Croatia. Insofar as the standard of life is measured through non-monetary (deprivation) indicators, which refer to not owning the basic consumer goods or to not participating in certain activities, the differences in the standard of life between the EU15 and Croatia and EU10 are even greater. The average level of deprivation in the EU15 is three times less than in the EU10 and 2.5 times less than in Croatia. There is, of course, a connection between the level of household income and the level of deprivation.

The counties from Central and East Croatia (Bjelovar-Bilogora, Virovitica-Podravina, Požega-Slavonia) have the lowest median of equivalent household income, whilst Istria county and the City of Zagreb have the highest (with higher material well-being than some EU15). The South Adriatic counties have experienced strong economic recovery and prosperity. The average household income in Bjelovar-Bilogora County, which has the lowest income in Croatia, is higher than in Romania or Bulgaria. Similarly, Romania and Bulgaria have higher levels of deprivation than the most deprived Croatian counties. Moreover, in Croatia and in the EU10 approximately one fifth of the households are late with paying bills, which is three times more than in the EU15.

Croatia and the EU10 countries compensate for their lower level of disposable income by large-scale self-subsistence. Therefore, self-subsistence is more prevalent in these countries than in the EU15. In all countries self-subsistence takes place in rural areas and from the lower income quartile, although it is not always motivated by necessity (a significant number of households from the upper quartile also grow their own food). This data points to the fact that in transition countries non-monetary income is an important factor for the standard of living. In Croatia self-subsistence is more prevalent in the north-east, and less in the Adriatic counties and the Zagreb region.

There are great differences in the subjective perception of material well-being between the EU15 on one hand and Croatia and the EU10 on the other. While in the EU15 countries every tenth household has difficulties in making ends meet, that share is three times larger in Croatia and almost four times larger in the EU10. The largest number of households that barely make ends meet are found in Virovitica-Podravina, Sisak-Moslavina, Karlovac, Osijek-Baranja and Zadar counties, and the smallest in Varaždin, Primorje-Gorski Kotar, Istria and Međimurje counties. Even though in Croatia there is much discussion about multiple and duplicate social assistance being provided from different sources, data shows that local sources (county, city and municipality) rarely provide cash benefits, and humanitarian and religious organizations do so even less.

10.2. Housing: in Croatia and in the EU10 countries a significantly larger number of people live in houses which they own, however the housing conditions are far worse than in the EU15 countries.

In Croatia and in the EU10 more people live in their own homes than in the EU15. Over 70% of households in the EU10 and over 80% in Croatia live in homes they own (as compared to 60% in the EU15). This difference in home ownership is a result of the privatization of the socialist housing system, from which the transitional countries benefited. In almost all countries we find a larger number of rural homeowners. We also find that most households living in apartments or houses with a mortgage are in Primorje-Gorski Kotar and Karlovac counties.

However, home ownership does not necessarily equate to better quality accommodation. The EU15 countries, where fewer inhabitants live in their own apartment, enjoy considerably better housing conditions than the EU10 countries or Croatia. EU15 households enjoy more spacious accommodation and have 2-3 times less housing problems than EU10 or Croatian households. Moreover, in Croatia a relatively small number of households (4%) have no indoor toilet compared to the EU10 (10%). Bjelovar-Bilogora, Brod-Posavina and Virovitica-Podravina counties being the exceptions -13-17% households without indoor toilets.

The level of satisfaction with housing conditions equates to the objective indicators for the housing situation. EU15 citizens are more satisfied with their housing accommodation than EU10 or Croatian citizens. The citizens of the richest counties – the City of Zagreb and Istria County - are the most satisfied with their housing conditions and those of Bjelovar-Bilogora and Šibenik-Knin counties are the least satisfied.

With regard to the quality of neighbourhood environments, respondents from the counties which are more economically developed and have larger urban populations are more dissatisfied with the quality of their local environment. But also some poorer counties complained about ecological problems such as air pollution (Sisak-Moslavina) or water quality (Vukovar-Srijem, Osijek-Baranja). However, only a small percentage of Croatians feel unsafe in their neighbourhood (13% feel unsafe walking at night) compared to the citizens of the other EU country members, where the majority feel unsafe (more than two thirds in 20 EU countries).

10.3. Employment: jobs in the Republic of Croatia are less rewarding but are more secure than in the majority of the EU countries.

The survey on the quality of employment and education in Croatia gives a heterogeneous picture, which places Croatia 'half way' between the old and the new EU country members. The share of households with no employed members is slightly higher (21%) than the European average. This appears to be connected to the low rate of participation in the workforce and the high rate of unemployment in Croatia. Having a second job is not typical in Croatia (7%) and it is more frequently in the remit of professionals. The perception of job security amongst the employed is balanced and high when compared to the employed in other European countries (except for those who are temporarily employed). The perception of the quality of the job also gives a mixed picture. While satisfaction with compensation, interest in the job and job security places Croatia 'half way' between the EU10 and EU15, the possibility of advancement, the ability to make decisions and the demands of the job, are evaluated as unfavourable. However, the pressure of work deadlines in Croatia is still perceived as less than in the majority of European countries. The more educated, managers, specialists and self-employed and workers in smaller companies generally evaluate their work conditions as favourable. In Croatia there are many regional differences and inequalities in the spheres of employment and education. Differences in the majority of the above-mentioned indicators between

specific counties in Croatia are almost equal to the differences between specific countries in Europe. This can partly be attributed to the differences in the level of urbanization, and the demographic and educational structure of each county, as well as the structure of employment. However, a thorough analysis of regional disparities in Croatia is necessary, in order to design and implement efficient policies directed at balanced regional development and creating more and better quality jobs.

10.4. Education: Croatia is at the bottom of the EU25 with regard to participation in life long learning and satisfaction with one's own education.

Even though the general structure and recent expansion in third level education in Croatia is satisfactory, improvements in levels of continuing education and training are negligible. This probably contributes to the low level of satisfaction Croatian individuals have with their own education. Nonetheless, knowledge of the English language is quite good, especially in the tourist regions. Internet usage in Croatia is still less than in the developed European countries and, here too, there is a big technological and language gap between young and old and educated and uneducated. However, from a positive viewpoint, gender differences have disappeared in the younger generations. Taking all these factors into consideration, it would appear that the priority goals of policies aimed at improving the quality and scope of life-long learning should encourage citizens to participate in continued education.

10.5. Household composition and family relations: gender differences in performing family responsibilities are far greater in Croatia than in other European countries.

There are minimal differences between Croatia and Europe with regard to the structure of households and family relationships and in the difficulties faced with work-life responsibilities. Inter-county differences are also often similar to those between countries in Europe. However, Croatia seems to emulate the new EU members more so than the EU15.

The number of Croatian citizens caring for others (children rather than the elderly and people with disabilities) and those involved in housework, is again similar to other European countries.

There are greater differences in Croatia than in EU countries, when it comes to gender and housework. This is very apparent in Split-Dalmatia County where women often do more housework than men, yet in Požega-Slavonia County we find the difference to be minimal. Even though respondents in Croatia spend more time on housework than respondents in other European countries, they rarely think they do more than they should.

In spite of the growth of individualism, family still has a very important role and is an important source of support in Croatia, as in the EU countries. Therefore, the majority of people turn to family members, and then to friends and other people for help. However, Croatians rarely turn to family for financial assistance, which is probably a result of the general economic situation and not their lack of will to help. However, Bjelovar-Bilogora County is the exception, as it has a less developed pattern of support and sociability, and also the highest dissatisfaction with family and social life. The citizens of the EU15 countries are, on average, slightly more satisfied with family and social life, while the EU10 citizens are mostly at the same level as Croatia. However, elderly Croatians, and those with a lower level of education, lower income and fewer social contacts, are less satisfied with their family and social lives.

10.6. Work – life balance: work negatively influences family life in Croatia and all EU countries. Difficulties in achieving a work-life balance are prevalent in Croatia and the transition countries.

In Croatia and in the EU countries respondents often find that their job negatively influences family life, rather than vice versa. Both men and women have difficulties achieving a work-life balance, and there is no clear picture as to which gender has more difficulties as this varies by country. Similarly, in some counties of Central Croatia and the North Adriatic more men than women feel unable to fulfil family responsibilities due to the time they spend at work.

Croatia and the transition countries are very different from the EU15 when it comes to working hours. Very few Croatians and transition country citizens work part-time and often they work more than a 48-hour week (men more often than women). Because the problem of finding a work-life balance increases with the number of hours spent at work, Croatia and the transition countries especially experience this problem.

Employed Croatians with children younger than three years of age have less difficulty in achieving a work-life balance when compared to employed respondents in EU countries. However, there are significant inter-county differences, and thus employed respondents with young children in Sisak-Moslavina and Krapina-Zagorje Counties have far more difficulty finding a work-life balance.

The number of hours spent at work, obviously diminishes the time left for other activities. Thus, those people spending too much time at work are also dissatisfied with the amount of time they have for their families, their social life and themselves. However, when compared to the EU, time constraints are still perceived to a lesser extent in Croatia.

10.7. Health: the subjective evaluation of health in Croatia and in the EU10 is rated as poor more often than in the EU15. Access to health services is also a far bigger problem in Croatia and in the EU10 than in the EU15.

Health is undoubtedly one of the key elements of the quality of life. There is a strong difference in the self-evaluation of health and access to health services between the EU15 and the EU10 and Croatia. Citizens of transition countries have a worse self-rating of health than EU15 citizens. Croatia is in the group of countries that has the greatest differences in the self-evaluation of health between income quartiles. Differences among counties partly correlate to the level of the household income. Most of the citizens of Karlovac and Krapina-Zagorje Counties evaluate their health as poor, which is the opposite of those in Dubrovnik-Neretva and Primorje-Gorski Kotar Counties. The largest number of people with a long-term illness or disability was found in Krapina-Zagorje and Osijek-Baranja Counties.

In Croatia, access to health services is connected to the level of income far more than in any EU country. Citizens in Sisak-Moslavina, Karlovac and Virovitica-Podravina Counties have the most problem acquiring health services and Istria, the City of Zagreb and Zagreb County have the least.

Croatia and the EU10 give similar evaluations for the quality of health services, which is significantly lower than in the EU15. Only in a small number of EU countries (Bulgaria, Slovakia, Poland, Portugal, Greece and Lithuania) have respondents evaluated the quality of health services as less than Croatian citizens. Respondents in Bjelovar-Bilogora and Zadar Counties gave the worst evaluation for the quality of health services and Lika-Senj, Međimurje and Zagreb Counties the best. Croatians have a high level of distrust in their health system – less than half the respondents have little or no confidence in the public health care system.

10.8. The evaluation of personal well-being in Croatia is significantly connected to the level of the standard of life.

Croatian inhabitants rank somewhere between the EU15 and the EU10 with regard to life satisfaction. A third of Croatians reported satisfaction with their lives in general and half declared that they feel happy. Levels of life satisfaction and happiness found in other transition countries and Croatia are mostly connected to the level of income and education, thus those with higher education and incomes have greater life satisfaction and happiness.

One third of Croatian citizens are not satisfied with their standard of living because they have difficulties in meeting basic life needs and one fifth evaluate their material condition as poorer than the majority. Life satisfaction is lower for the unemployed, people with chronic illnesses or with disabilities, singles, single-parent families and people above the age of 65. Significant deviations within Croatia are found in Bjelovar-Bilogora County, with the lowest number of satisfied and happy respondents, and Split-Dalmatia with the highest. Generally, most Croatians are satisfied with their family life (58%) and somewhat less with their social life (42%).

In spite of the economic difficulties, the level of optimism and expectation for the future in Croatia is among the highest in Europe. Only Scandinavians and Cypriots being more optimistic. However, inter-county differences for optimism are significant; ranging from three quarters of the respondents in the City of Zagreb and Međimurje County to above half in Karlovac and Šibenik-Knin counties.

10.9. The low level of social capital and polarised society demonstrate the need to increase social solidarity and lower tension within social groups.

The perception that a lot of tension exists between different social groups in Croatia compared to other European countries is surprisingly high. People feel the highest social tension is between the rich and poor and between the management and workers. Tension between men and women as well as between old and young are also, on average, higher in Croatia than in the EU15 and EU10. However, tension between ethnic and racial groups is perceived to be lower in Croatia and in the EU10 than in the EU15. Considering the recent inter-ethnic conflicts in Croatia, this result is very positive and indicates the return of mutual confidence, while in the EU15, the high levels of tension point to the unsolved problems of social inclusion and integration of immigrants. Within Croatia, Varaždin County appears to have the highest amount of tension within all social groups, while Bjelovar-Bilogora has the lowest. High levels of perceived tension may indicate possible conflict hot spots in the society; therefore, regional differences are less worrying than the overall deep polarization of Croatian society.

When asked if they thought that the public services would help them in case of need, a quarter of Croatian citizens responded that they had no confidence in the following public service systems: pension and health care, social welfare and support and intercession for the unemployed. The greatest distrust is expressed for the employment system, where two thirds of respondents have little or no confidence in that system.

Compared to the EU15 countries, the trust that Croatians have for each other is also very low, and it is even less than the EU10 average. The majority of citizens distrust the good intentions of their fellow citizens and are more inclined to use caution in their relationships with people. Only in five counties are there more respondents that believe people can be trusted, than there are sceptics.

When this mistrust of people and public institutions relates to a pronounced feeling of marginalization and of being lost in one's community, as well as to distrust in social justice (the majority think that in order to achieve personal advancement they should do morally unacceptable things), it points to a dire need for an increase in social cohesion and social capital.

Table 10.1. Croatian counties ranking as per quality of life indicators

Indicator	5 counties with the highest quality of life by the chosen indicator	5 counties with the lowest quality of life by the chosen indicator
Monthly median of equivalent household income	Istria City of Zagreb Primorje-Gorski Kotar Zagreb Međimurje	Bjelovar-Bilogora Virovitica-Podravina Požega-Slavonia Vukovar-Srijem Brod-Posavina
Average level of material deprivation	Zagreb City of Zagreb Istria Primorje-Gorski Kotar Split-Dalmatia	Bjelovar-Bilogora Brod-Posavina Šibenik-Knin Lika-Senj Karlovac
Two or more housing problems	Istria Primorje-Gorski Kotar Zagreb Krapina-Zagorje Međimurje/City of Zagreb	Brod-Posavina Karlovac Bjelovar-Bilogora Šibenik-Knin Virovitica-Podravina
Percentage of households where no one is employed but are of working age	Primorje-Gorski Kotar Varaždin Istria Međimurje Koprivničko- križevačka	Vukovar-Srijem Brod-Posavina Osijek-Baranja Požega-Slavonia Virovitica-Podravina
Share of respondents who have participated in a refinement course or training over the past year	City of Zagreb Dubrovnik-Neretva Split-Dalmatia Zadar Virovitica-Podravina	Koprivnica-Križevci Krapina-Zagorje Karlovac Istria Međimurje
Satisfaction with family life	Split-Dalmatia City of Zagreb Sisak-Moslavina Koprivnica-Križevci Osijek-Baranja	Bjelovar-Bilogora Krapina-Zagorje Lika-Senj Šibenik-Knin Virovitica-Podravina
Difficulties in fulfilling family responsibilities due to the time spent at work	Virovitica-Podravina City of Zagreb Šibenik-Knin Split-Dalmatia Krapina-Zagorje	Varaždin Vukovar-Srijem Požega-Slavonia Zadarska Koprivnica-Križevci
Percentage of respondents who evaluate their health as poor	Dubrovnik-Neretva Primorje-Gorski Kotar Vukovar-Srijem City of Zagreb Varaždin	Karlovac Krapina-Zagorje Bjelovar-Bilogora Brod-Posavina Virovitica-Podravina

Indicator	5 counties with the highest quality of life by the chosen indicator	5 counties with the lowest quality of life by the chosen indicator
Satisfaction with life and sense of happiness	Split-Dalmatia Istria City of Zagreb Primorje-Gorski Kotar Dubrovnik-Neretva	Bjelovar-Bilogora Osijek-Baranja Karlovac Požega-Slavonia Krapina-Zagorje
Optimism upon the future	City of Zagreb Međimurje Zadarska Krapina-Zagorje Dubrovnik-Neretva	Karlovac Šibenik-Knin Vukovar-Srijem Virovitica-Podravina Bjelovar-Bilogora
Perceived tension between rich and poor	Istria Bjelovar-Bilogora Šibenik-Knin Zagreb City of Zagreb	Koprivnica-Križevci Međimurje Požega-Slavonia Varaždin Osijek-Baranja
Feeling of alienation	Split-Dalmatia City of Zagreb Krapina-Zagorje Primorje-Gorski Kotar Istria	Vukovar-Srijem Brod-Posavina Međimurje Požega-Slavonia Koprivnica-Križevci

Counties that most frequently appear in the group indicating positive results:

11/12 – the City of Zagreb

7/12 – Istria and Primorje-Gorski Kotar counties

6/12 – Split-Dalmatia County

Counties that frequently appear in the group indicating negative results:

7/12 – Bjelovar-Bilogora County

6/12 – Brod-Posavina, Karlovac, Požega-Slavonia and Virovitica-Podravina counties

10.10. Recommendations

- Maintain a high level of economic growth (including faster creation of new jobs) in order to decrease the income gap between the Republic of Croatia and the EU countries.
- Develop the local infrastructure and use local comparative advantages in Croatia in order to moderate regional income disparities and differences in the standard of living.
- Accelerate and increase investments in the development of the sewer infrastructure and electricity grid in Central and Eastern parts of Croatia and in some South-Adriatic counties, on which the housing and living standard depends.
- Direct more effort to creating better quality jobs (with better profits, work conditions and advancement).
- Continue the reform of formal education and continuing education, by offering more training courses and programmes, especially in smaller communities.
- Health care reforms must guarantee all citizens the same access to health services, as per the National Strategy of Health Care System Development, to ensure the poor do not find themselves in a worse position.
- The identified regional differences in the self-evaluation of health and perception of unequal access to health services should be given serious consideration when developing and implementing the health care reforms.
- The number of work places with flexible or shorter working hours should be increased, in order to help citizens improve their work-life balance.
- Increase the availability of institutional services for both pre-school and school age children, and coordinate the working hours of educational and pre-school facilities with those of the working parents/guardian.
- Create a social atmosphere suitable for strengthening confidence and social capital through increasing the efficiency of the justice system and government management, and by opposing damaging opportunism and corruption.

Bibliography

- Arendt D. (2003) *The quality of life survey. Fieldwork technical report*. Hilversum: Gfk INTOMART.
- Babić, Z., Matković, T, Šošić, V. (2006) Strukturne promjene visokog obrazovanja i ishodi na trzistu rad. *Privredna kretanja i ekonomska politika* 108:125-165.
- Böhnke, P., *First Quality of Life Survey: Life satisfaction, happiness and sense of belonging*, European Foundation for the Improvement of Living and Working Conditions, Office for Official Publications of the European Communities, Luxembourg, 2005.
- Državni zavod za statistiku (2007) *Statistički ljetopis 2006*. Zagreb: Croatian Bureau of Statistics
- Enright, R.B. (ed.) *Perspectives in Social Gerontology*. Boston: Allyn and Bacon.
- Eurostat (2005)
- Eurostat (2007). Tables about structural indicators on employment and social cohesion. Available on Eurostat Internet pages: <http://epp.eurostat.ec.europa.eu>
- Fahey, T. et al, *Quality of Life in Europe: First European Quality of Life Survey 2003*, European Foundation for the Improvement of Living and Working Conditions, Office for Official Publications of the European Communities, Luxembourg, 2004.
- Hromatko, A. (2006) *Survey on general population: Quality of Life and Risk of Social Exclusion in Croatia*. Zagreb: Target
- Jones, C.L., Tepperman, L., Wilson, S.J. (1995) *The Futures of the Family*. Englewood Cliffs, New Jersey: Prentice Hall.
- Moody, H.R. (1998) *Aging: Concepts and Controversies* (2nd edition). Thousand Oaks: Pine Forge Press.
- Morgan, L., Kunkel, S. (1998) *Aging: The Social Context*. Thousand Oaks: Pine Forge Press.
- Nejašmić, I. (2005) Demografske dinamičko-strukturne značajke gradskih i ostalih naselja Republike Hrvatske (1991-2001), u: D. Zivic, N. Pokos, A. Missetic (ur.) *Stanovništvo Hrvatske – dosadasnji razvoj i perspektive*. Zagreb: Institute of Social Science Ivo Pilar
- OECD (2006) *Education at a glance - OECD indicators 2006*. Organisation for Economic Co-operation and Development
- Puljiz, V. (2005) Demografske promjene i socijalna politika, u: D. Živić, N. Pokos, A. Mišeti (ur.) *Stanovništvo Hrvatske – dosadasnji razvoj i perspektive*. Zagreb: Institute of Social Science Ivo Pilar
- Puljiz, V., Bouillet, D. (ed.) (2003) *Nacionalna obiteljska politika*. Zagreb: Government Institute for protection of family, motherhood and youth.
- Šučur, Z. (2001) *Siromastvo: teorije, koncepti i pokazatelji*. Zagreb: Faculty of Law, University of Zagreb.
- Šučur, Z. (2006) Croatian Experience, in: UNDP Croatia *Poverty, unemployment and social exclusion*. Zagreb: UNDP Croatia.
- Švab, A. (2006) Družinske spremembe. U: T. Renner i sur. (ed.), *Družine in družinsko življenje v Sloveniji* (63-89). Koper: Založba Annales.
- Taylor-Gooby, P. (2004) *New Risks, New Welfare*. Oxford: Oxford University Press.
- UNDP Croatia (2006a) *Poverty, unemployment and social exclusion*. Zagreb: UNDP Croatia.
- UNDP Croatia (2006b) Human Development Report – Croatia 2006. *Unplugged: Faces of social exclusion in Croatia*. Zagreb: UNDP Croatia.
- World Bank (2006) *Croatia: Living Standard Assessment, Volume 2: Background Papers*. Washington: World Bank.



United Nations Development Programme (UNDP)
Resident Representative Office in Croatia

www.undp.hr



Croatia