



Eurofound

Quality of life in enlargement countries

Third European Quality of Life Survey – Croatia

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Country codes

EU27

The order of countries follows the EU protocol based on the alphabetical order of the geographical names of countries in the original language.

BE	Belgium	FR	France	AT	Austria
BG	Bulgaria	IT	Italy	PL	Poland
CZ	Czech Republic	CY	Cyprus	PT	Portugal
DK	Denmark	LV	Latvia	RO	Romania
DE	Germany	LT	Lithuania	SI	Slovenia
EE	Estonia	LU	Luxembourg	SK	Slovakia
IE	Ireland	HU	Hungary	FI	Finland
EL	Greece	MT	Malta	SE	Sweden
ES	Spain	NL	Netherlands	UK	United Kingdom

Enlargement countries

HR	Croatia	IS	Iceland
ME	Montenegro	MK	Former Yugoslav Republic of Macedonia ¹
RS	Serbia	TR	Turkey
XK	Kosovo ²		

¹ MK corresponds to ISO code 3166. This is a provisional code that does not prejudice in any way the definitive nomenclature for this country, which will be agreed following the conclusion of negotiations currently taking place under the auspices of the United Nations (http://www.iso.org/iso.country_codes/iso_3166_code_lists.htm).

² This code is used for practical purposes and is not an official ISO code.

This paper is one in a series on EU enlargement countries covered by the European Quality of Life Survey (EQLS) 2012: Croatia, Iceland, Kosovo, Montenegro, Serbia, Turkey and the former Yugoslav Republic of Macedonia. For background information including survey characteristics and definitions of indicators reported in this paper, please consult [Quality of life in enlargement countries: Third European Quality of Life Survey 2012 – Introduction](#).

Table 1: *Demographic profile, 2007, 2009 and 2012*

	2007	2009	2012
Population (1 January)	4,441,238	4,435,056	4,398,150
Age structure: persons <15 years as % of total	15.5	15.3	15.2
Age structure: persons 15–64 years as % of total	67.1	67	67.7
Age structure: persons 65+ years as % of total	17	17.2	n.a.
Women per 100 men	107.5	107.4	107.1
Life expectancy at birth, men	73	73	n.a.
Life expectancy at birth, women	79	79	n.a.

Note: n.a. = not available

Subjective well-being

Table 2: *Subjective well-being*

	Croatia	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Life satisfaction (scale of 1–10)	6.8	Bulgaria	5.5	Denmark	8.4	7.1
Happiness (scale of 1–10)	7.3	Bulgaria	6.3	Iceland	8.3	7.4
Optimism about the future (% ‘agree’ or ‘strongly agree’)	56%	Greece	20%	Iceland	87%	52%

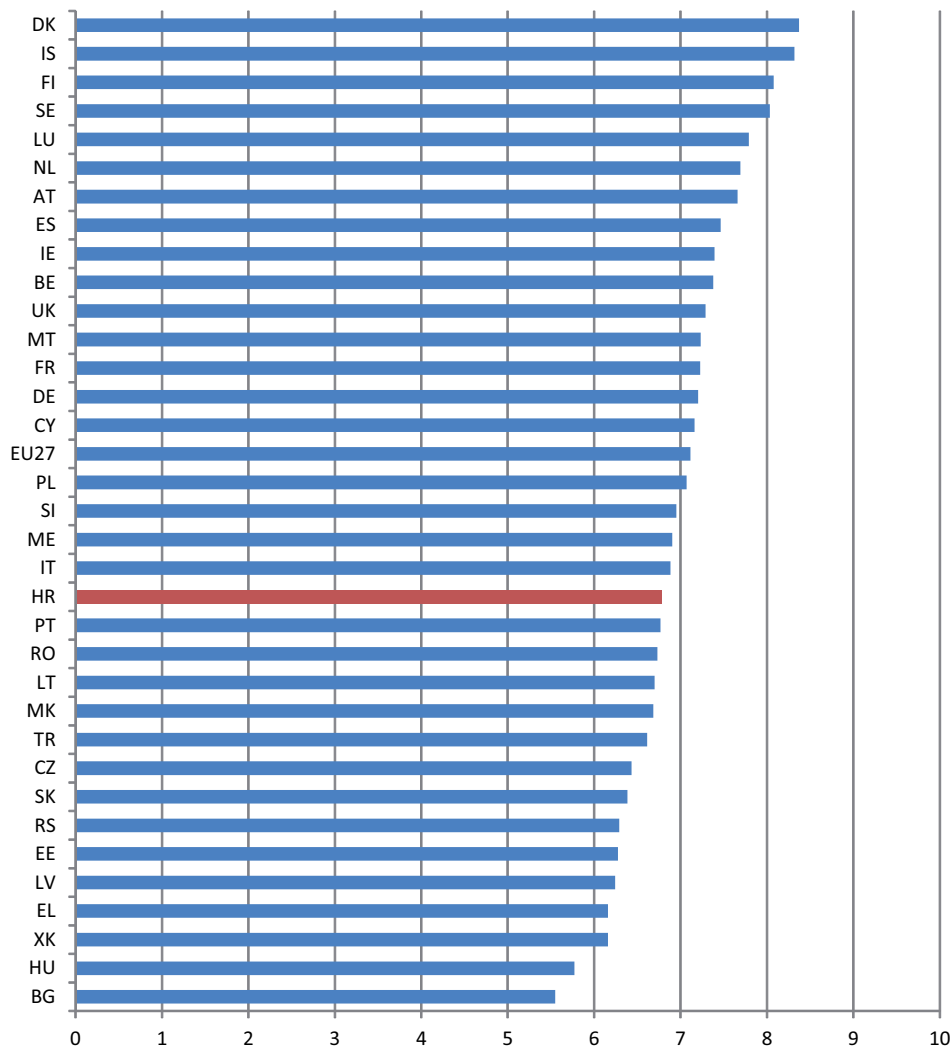
One way of measuring a society’s progress is by assessing the subjective well-being of its citizens, to complement the more usual economic information such as GDP. This report looks at three subjective well-being measures in Croatia, which joined the European Union in July 2013 as the 28th Member State: life satisfaction, happiness and optimism.

On average, people in Croatia rate their life satisfaction at 6.8 on a scale of 1 to 10. This is below the average in the EU27 (7.1), where life satisfaction levels range from 5.5 in Bulgaria to 8.4 in Denmark. However, there are nine EU Member States where life satisfaction levels are lower than in Croatia (see Figure 1).

As in most countries, people in Croatia rate their satisfaction with life in general less positively than their happiness (7.3). This gap tends to be largest in countries where life satisfaction is low, suggesting that people are able to compensate for dissatisfaction with their quality of life through, for instance, family relations and personal adjustments. The gap between life satisfaction and happiness in Croatia (-0.5) is somewhat larger than it is in the EU (-0.3), and somewhat smaller than the gap noted in Bulgaria (-0.8), where life satisfaction is lowest.

In Croatia, 56% of those surveyed feel optimistic about the future. While this is above the EU27 average (52%), there are many countries where optimism is more widespread. It is particularly notable that optimism in Croatia is lower than in the other enlargement countries examined.

Figure 1: *Life satisfaction*



Notes: Scale of 1–10.

As optimism is known to decline with age, one possible explanation for this lower sense of optimism is the composition of the Croatian population, which has a large share of older people (17% were aged 65 or over in 2010), and this age group has been noted to be less optimistic in poorer EU countries than their counterparts in richer countries. Young Croatians are far more optimistic about the future (64% of 18–24-year-olds, compared to 51% of those aged 65 and over) and have the highest subjective well-being rating. In fact, young Croatians’ life satisfaction is above their counterparts in the EU27: 7.4 for 18–24-year-olds in the EU27 compared to 7.6 in Croatia.

The EQLS overview report shows that health, income, unemployment and age have the most significant association with subjective well-being in the EU (Eurofound, 2012). Regression analyses indicate that bad health is also the most important predictor of life satisfaction in Croatia, followed by income and age. The effect of being unemployed on subjective well-being in Croatia is less significant than in many EU countries, where the unemployed are much less satisfied with their lives than others. That suggests that Croatians may have support networks that make them less dependent on their job alone.

Health and mental well-being

Table 3: *Health and mental well-being*

	Croatia	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Satisfaction with health (scale of 1–10)	7.3	Latvia	6.5	Cyprus	8.4	7.3
Mental well-being (scale of 0–100)	62	Serbia	54	Denmark	70	62.5

On average, Croatians rate their satisfaction with their health as 7.3 on a scale of 1 to 10. While the average for the EU27 is also 7.3, the scores range from 6.5 in Latvia to 8.4 in Cyprus. Croatia has the lowest self-reported health satisfaction level of the seven enlargement countries included in the EQLS.

A comparison of health satisfaction levels between the different age categories in Croatia highlights the huge differences between age groups: the score is high for young Croatians (9 for those aged 25 to 34 and 8.8 for those aged 18 to 24), but just 5.7 among people aged 65 and over.

As a consequence of the economic crisis, mental well-being has become an urgent priority. A substantial body of research shows that unemployment, poverty and social exclusion are detrimental to mental health. Good mental health is positively associated with life satisfaction (Eurofound, 2012). The WHO-5 mental well-being index in Croatia is 62 (on a scale of 0–100), which corresponds to a median position when compared to EU countries, where 14 countries have higher scores and 13 countries have lower scores. In comparison to the other enlargement countries, mental well-being in Croatia is considerably higher than in Serbia and Turkey but much lower than the levels recorded in Iceland, the former Yugoslav Republic of Macedonia and Montenegro.

Mental well-being patterns are mostly similar to those recorded in the EU: men in Croatia (64) score better than women (60), and this gender difference is observed across age groups. Whereas in the EU, the mental well-being of unemployed people tends to be far below average, in Croatia (62) – and the other countries surveyed in the region (Kosovo, Serbia and the former Yugoslav Republic of Macedonia) – no significant differences are found. However, people in the lowest income quartile have lower mental well-being (55).

Living standards

Table 4: *Living standards*

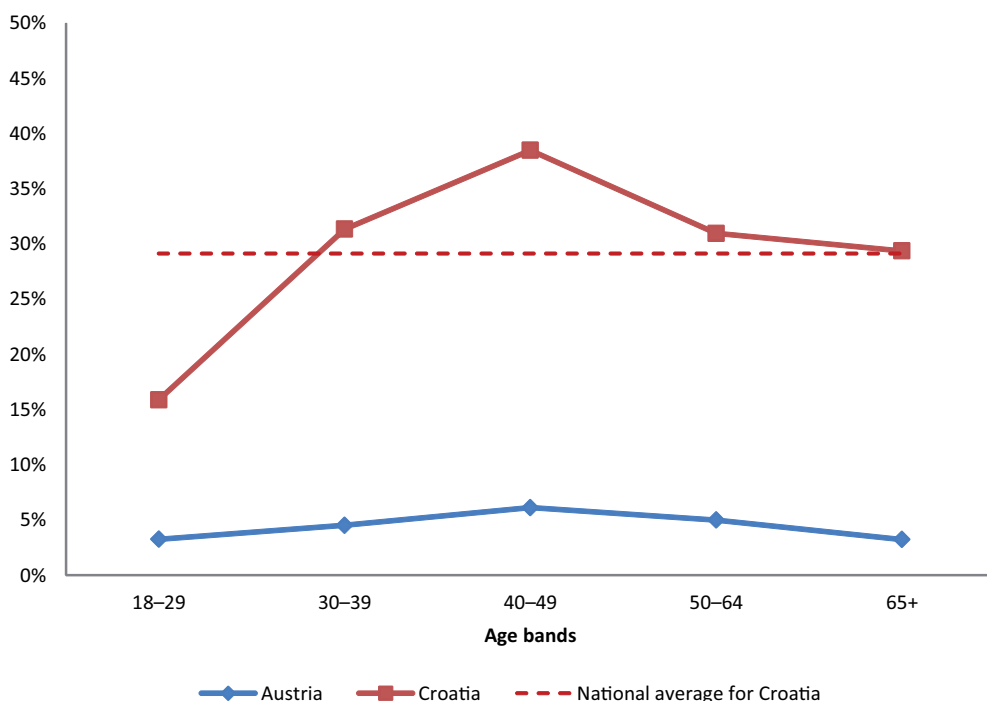
	Croatia	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Satisfaction with standard of living (scale of 1–10)	5.9	Bulgaria	4.7	Denmark	8.3	6.9
Difficulty making ends meet (% 'difficult' or 'very difficult')	29%	Denmark	3%	Greece	50%	17%
Number of items people cannot afford (scale of 0–6)	1.7	Luxembourg	0.3	Bulgaria	2.9	1.2
Informal debts (% in arrears over last 12 months)	6%	Malta	1%	Kosovo	21%	8%

In Croatia, satisfaction with the standard of living of its population (5.9, which ranks 15th out of 34 countries surveyed) is lower than the EU27 average but higher than other enlargement countries, except Iceland. As is the case outside most western European countries, individuals of prime age (30 to 65) are the least satisfied with their standard of living, while both younger and older people are most satisfied.

However, sustaining and enjoying living standards may be challenging in Croatia since almost one-third of people did experience difficulties making ends meet (29%). This figure is slightly lower than in Serbia (31%) but worse than other enlargement countries. In the EU27, only in Bulgaria and Greece do people have more difficulties making ends meet. Price levels in Croatia increased since the early 2000s and are almost as high as in neighbouring EU countries (Slovenia, Italy and Austria), which makes making ends meet in Croatia a comparable, but possibly also a bigger, challenge. Single parents (47%) and single breadwinner households (34%) are most likely to have difficulties in making ends meet.

Making ends meet is especially difficult for those aged 40–49 years. Difficulties are much lower than average for the youngest cohorts. The same pattern is found in the other countries formerly part of Yugoslavia. This suggests that labour market consequences for people joining the labour market in a time of crisis (the Balkan wars in the 1990s) are large, negative and persistent. The extent of differences in experienced hardship between various age groups on this indicator becomes clearer if Croatia is compared with Austria, a country with the smallest differences from the country mean across different age groups (Figure 2).

Figure 2: People finding it difficult or very difficult to make ends meet (%) by age group



While difficulty making ends meet for young people is at a low rate, comparable to other EU countries (10%–20%), older age groups have much more difficulties. Notably, in western European countries such as Germany, France and Spain the opposite is the case – making ends meet is easier for older people than it is for younger people.

To measure material deprivation, the EQLS lists six items and asks respondents whether they can afford them.³ Out of these six items, Croatians cannot afford 1.7 on average. In terms of this measure, Croatia lies in the middle of the range of 34 surveyed countries. Women, older people and jobless households report more deprivation than others. Paying for a week’s annual holiday away from home is the least affordable option for people in Croatia; this is followed by replacing furniture.

When it comes to informal loans from friends or relatives, 6% of people in Croatia say they have been unable to pay back such debts in time during the previous 12 months. This, however, is less than the EU27 average of 8%.

The poverty rate of 21% is higher than the EU27 average (16%), while income inequality, with a Gini coefficient of 31 in 2011, is similar to the EU27 average of 30.7 (Eurostat, 2013).

Work–life balance

Table 5: *Work–life balance*

	Croatia	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Work–life conflict (on any dimension, % women)	74%	Italy	44%	Cyprus	86%	59%
Work–life conflict (on any dimension, % men)	77%	Italy	39%	Serbia	77%	54%
Doing household tasks at least several days a week, difference between women and men (percentage points)	43	Finland	11	Turkey	72	30
Women, economically inactive, willing to work (%)	73%	Kosovo	45%	Iceland	91%	70%

Reconciliation of work with life outside work matters for quality of life as well as for increasing opportunities for more people to work and for achieving gender balance in the workplace. The EQLS asks employed people if they have problems fulfilling family or household responsibilities because work takes up too much time or they are too tired after work, and whether concentrating at work is difficult because of family responsibilities.

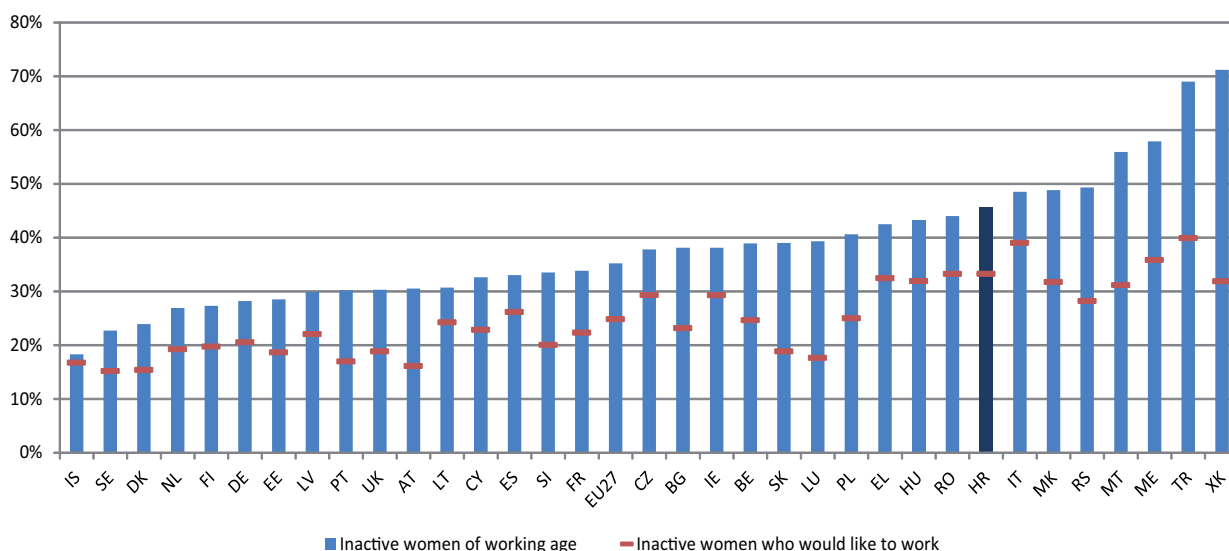
Croatia, as well as other enlargement countries (except Iceland), is at the higher end of work–life conflict both for men and for women. This may have to do with work organisation and flexibility of working time arrangements, which could be addressed by the social partners and policies that aim to help workers achieve better balance.

Life outside work is to a certain extent shaped by the amount of daily household tasks and their distribution among family members, as it can be a significant extra burden on women if they are the main contributors and they also work. The difference between the contribution of women and men to housework in Croatia is above the EU average, but is smaller than in other countries in the western Balkan region.

³ These are: keeping the home adequately warm; paying for a week’s annual holiday away from home (not staying with relatives); having a meal with meat, chicken or fish every second day; replacing worn-out furniture; buying new clothes rather than second-hand ones; inviting friends or family for a drink or meal at least once a month.

Croatia has a relatively large share of working age women who are not in the labour force (46%; among EU countries this figure is higher only in Italy). However, more than two-thirds of them would like to be involved in paid work if they could choose their working hours (Figure 3). These two figures suggest that there is a potential for the country to increase labour market participation by developing balanced work arrangements, as well as to achieve more gender balance in terms of work and family responsibilities.

Figure 3: Proportion of working age women inactive in the labour market and proportion of these who would like to work



Source: European Labour Force Survey (Eurostat) and EQLS

Public services

Table 6: Public services

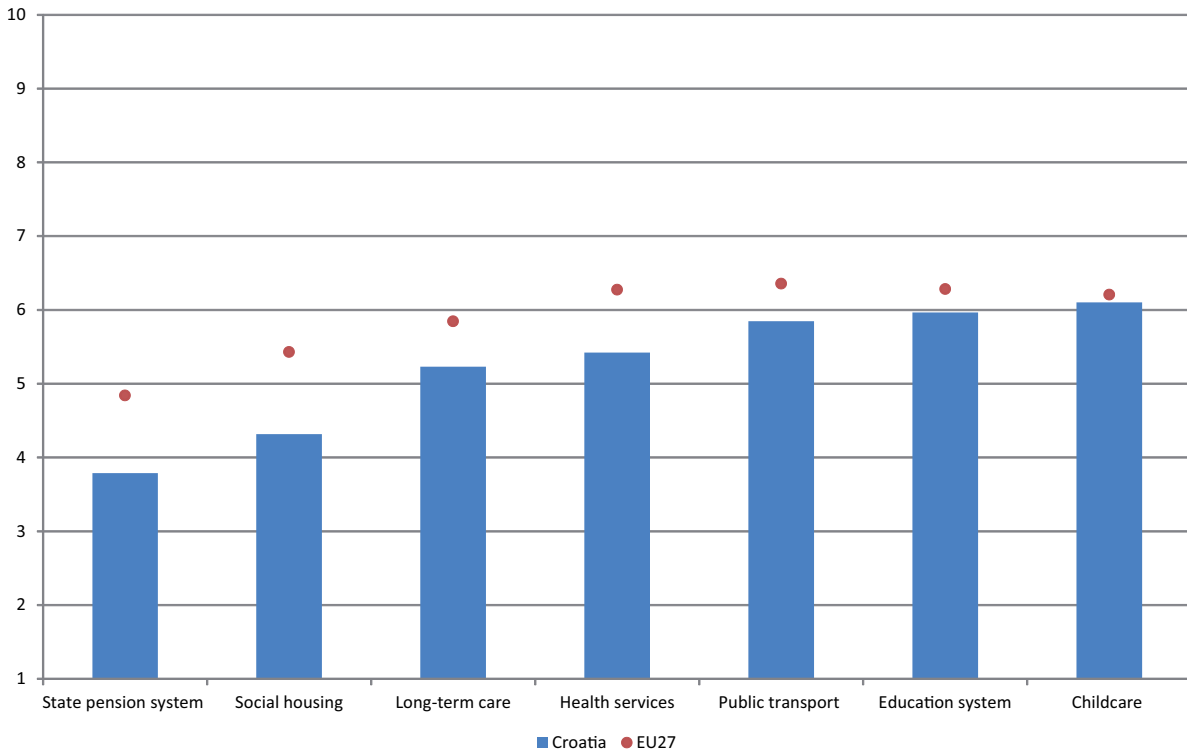
	Croatia	Range of 34 surveyed countries		EU27
		Minimum	Maximum	
Cost as a problem to see a doctor (% very difficult)	5%	UK 1%	Greece 28%	8%
Households with children <12 yrs using childcare services	25%	Turkey 7%	Sweden 69%	34%
Proportion using public transport	81%	Cyprus 50%	Turkey 97%	87%

Among the public services that the EQLS asks about, Croatians give the highest quality ratings to the education system (6 out of 10) and childcare (6.1); these levels are similar to the EU27 average (Figure 4). The proportion of people with children who use childcare services (25%) is similar to other countries in the western Balkan region, but is lower than the EU average (34%).

The quality of health services is rated at 5.4, while it is 6.3 in the EU27. Difficulties in reaching a doctor (for reasons such as distance, delays or waiting times) are at similar levels to the EU, but cost poses a great difficulty to just 5% of people – a somewhat smaller proportion than in many other European countries. With the long-term care quality rating at 5.2, Croatia is in the middle range of surveyed countries.

Lowest rankings in Croatia are given to social services based on social transfers, such as long-term care, social housing and state pensions. Croatia has one of the lowest ratings given to the state pension system (3.8); people of pre-pension age (50–64 years) are most critical of it (3.4).

Figure 4: *Ratings of quality of public services*

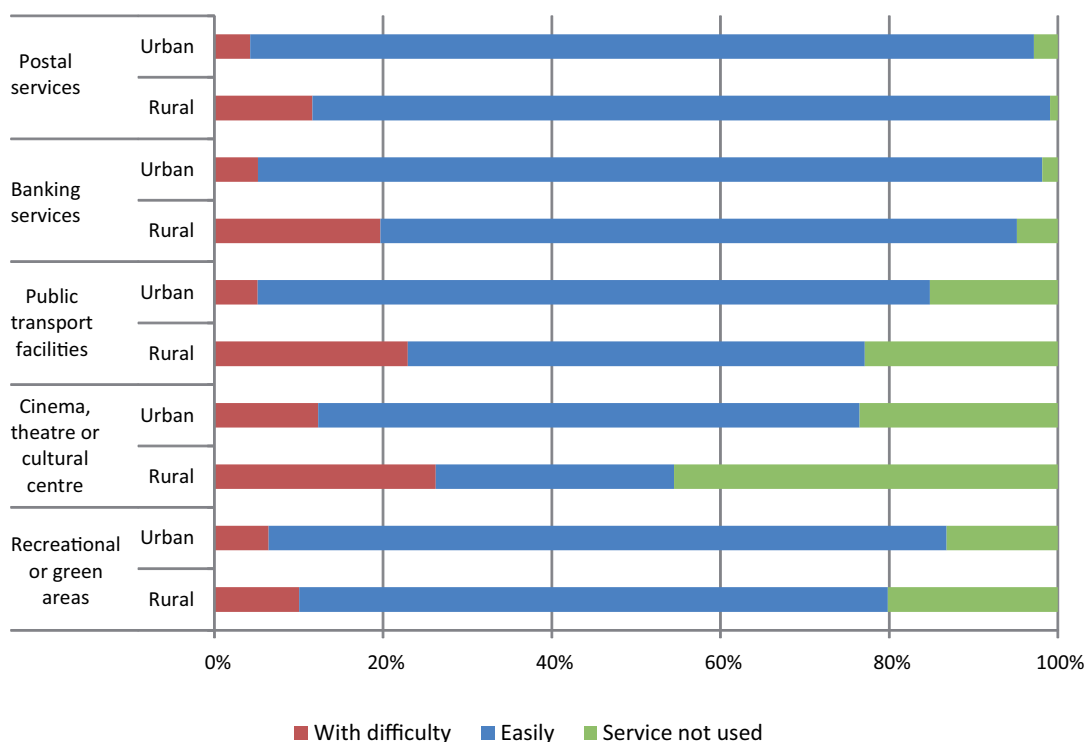


Note: Scale of 1–10.

The rural population is considerably more disadvantaged than the urban population with regard to many types of services. Access to banking services is a problem for 20% and access to cultural facilities is a problem for 26% of people in rural areas. In addition, 46% of the rural population say they do not use cinema, theatre or cultural centres at all.

Assessment of public transport differs most between urban (6.2) and rural areas (5.4); 23% of the rural population have great difficulties in accessing public transport facilities.

Figure 5: Access to neighbourhood services, % of respondents



Trust and tensions

Table 7: Trust and tensions

	Croatia	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Trust in people (scale of 1–10)	4.6	Cyprus	1.9	Finland	7.1	5.1
Trust in the government (scale of 1–10)	3.3	Greece	2.1	Luxembourg	6.5	4.0
Trust in local authorities (scale of 1–10)	3.3	Serbia	3.3	Luxembourg	6.7	5.2
Tension between different racial or ethnic groups (% perceiving 'a lot of tension')	33%	Iceland	11%	Czech Republic	68%	37%
Tension between poor people and rich people (% perceiving 'a lot of tension')	61%	Denmark	4%	Hungary	71%	35%

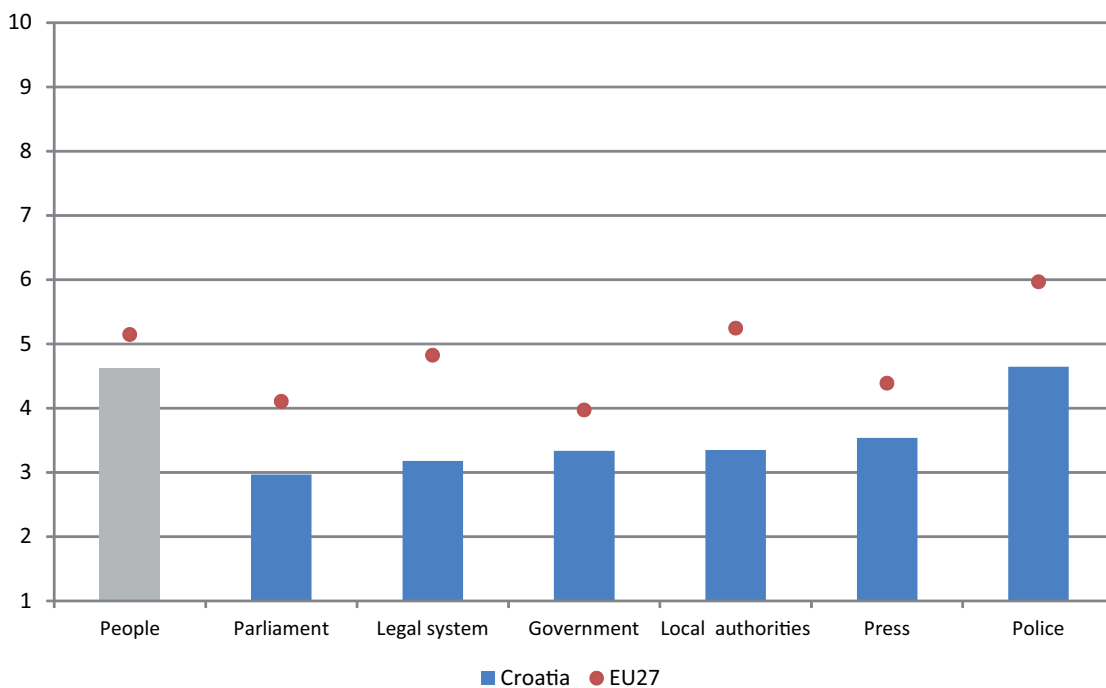
This section looks at trust in people, trust in public institutions and the perceived tensions between various groups in society.

Trust in other people is seen as a key indicator of social capital. Overall in Croatia, the level of general trust in people is 4.6 on a scale of 1 to 10. Comparing this to the findings for the EU27 (with an average rating of 5.1), 17 Member States have higher trust levels than Croatia, whose score is similar to that found in Bulgaria (4.5) and Malta and Lithuania (both 4.7). In comparison to the other enlargement countries, levels in Croatia are closer to the lower end of the spectrum (3.6 in the former Yugoslav Republic of Macedonia) than to the highest score (6.3 in Iceland).

In Croatia, as is typically found in research on social capital, people’s tendency to trust others increases with their educational attainment: the score for those who only have primary education is 3.7 and this goes up to 5.3 for those who completed tertiary education. Another factor that matters in Croatia is extreme hardship, which appears to have a depleting effect on trust: the scores for respondents unable to afford at least four out of six basic household requirements or who express extreme difficulty making ends meet are significantly below average (4 and 3.9, respectively).

Trust in public institutions tends to be lower, especially in periods of widespread spending cuts – people are very critical of the representative political institutions at national level. The EQLS shows that trust in government in Croatia is 3.3 on a scale of 1 to 10, which puts it below the EU average (4), but ahead of eight EU Member States (trust is lowest in Greece at 2.1). In the enlargement countries, trust in government is lowest in Serbia (3).

Figure 6: *Trust in people and in institutions*



Note: Scale of 1–10.

Trust in parliament, the legal system and local authorities (3.0, 3.2 and 3.3 respectively) is also low in Croatia. These findings echo earlier research, which linked lower levels of trust in Croatia to the high levels of perceived public sector corruption (Eurofound, 2011).⁴

Low trust in local authorities distinguishes enlargement countries (except Iceland) from nearly all EU27 countries, where local authorities are trusted more than national institutions. These features may have implications for regional and infrastructure development in the future and may send a signal for strengthening institutional capacities.

⁴ The corruption perception index is 4.6 in Croatia in 2012 (whereby 0=highly corrupt and 10=highly clean). See Transparency International’s website at <http://www.transparency.org/cpi2012/results>.

With regard to social cohesion, one-third of those surveyed in Croatia believe there is a lot of tension between different ethnic and racial groups in their country. However, the ethnic composition of Croatia is much more homogeneous (90% of residents are Croats) than the other western Balkan countries.

Further risks to Croatia’s social cohesion are found in the broad sentiment that there is a lot of tension between poor people and rich people (61%). This is the highest proportion noted for the seven surveyed enlargement countries (Serbia follows at 48%) and is at a similar level to some central and eastern European Member States.

Participation and exclusion

Table 8: *Participation and exclusion*

	Croatia	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Index of perceived social exclusion (scale of 1–5)	2.4	Denmark	1.6	Cyprus	3.0	2.2
Participation in voluntary work	27%	Montenegro	9%	Kosovo	61%	32%
Civic and political involvement	31%	Turkey	8%	Iceland	61%	25%

Croatia’s rating on the perceived social exclusion index (2.4) is above the EU average (2.2). The index is based on questions about feeling left out of society, experiencing complications in life, and recognition of one’s activities. Moderate differences, whereby people with the lowest income and education levels and the unemployed feel more excluded, are observed in many societies. The sense of exclusion among older people (2.3 for those aged 65 and over) is not markedly different than the average figure.

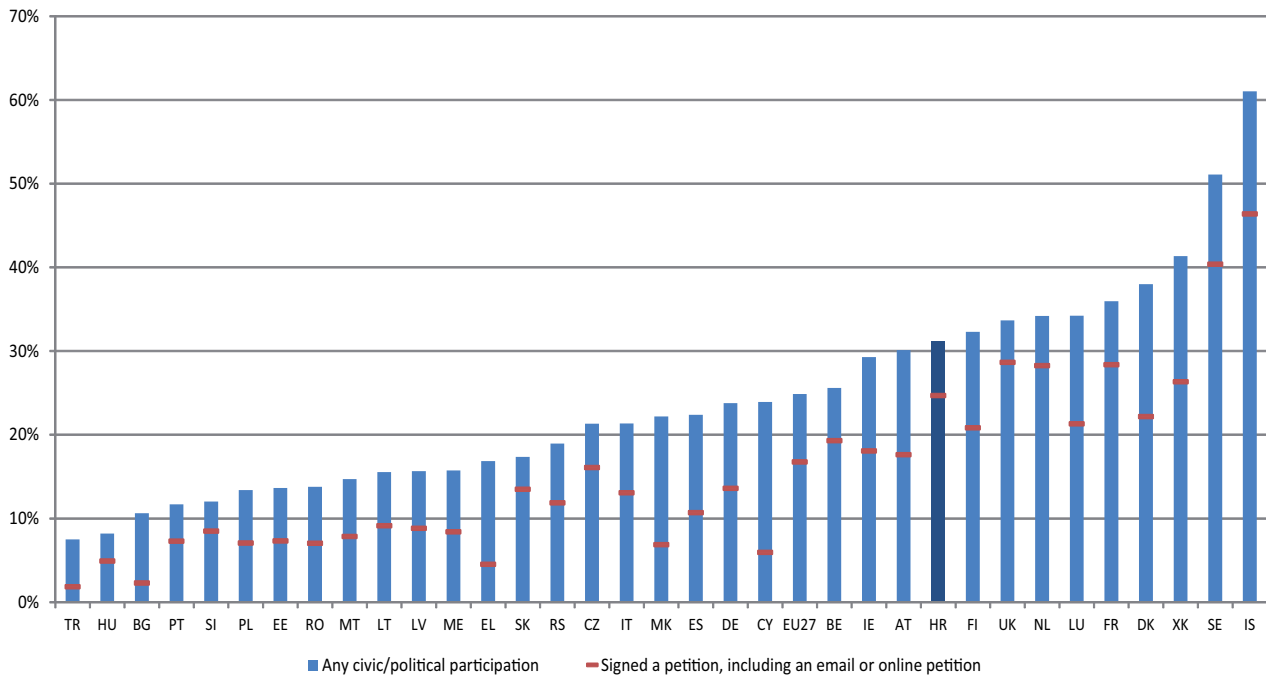
Participation can improve one’s subjective well-being and help overcome a sense of exclusion. Croatians overall are active citizens. The proportion of people who contacted a politician or an official, or who attended a meeting or a demonstration (15%) is similar to the EU27 average (16%). People with a higher education level express themselves in civic or political action more often than others; however, it is worth noting that involvement via direct contacts or meetings in Croatia is similar across age groups from 25 to 64 years old (around 18%).

Croatia is the seventh among the 34 surveyed countries in terms of its petition signatory rate (25%). Even though electronic petitions are included and may constitute a substantial proportion of responses, this rate is not limited to the youngest age groups, which are known to have higher rates of internet use, but is around 30% among those up to 50 years.

Involvement in unpaid voluntary work at least once a year is reported by 27%, but the percentage of regular volunteers (who contribute every month), 8%, is less than half the average rate in the EU27 (17%). Croatia, the former Yugoslav Republic of Macedonia and Turkey have the smallest proportion of people (5%) who expressed a wish to spend more time on volunteering (the EU27 average is 23%). However, it should be noted that for volunteering to happen, personal motivation is not the only relevant factor; the legal framework and infrastructure can also matter.

Apart from the core indicators discussed above, Croatia is distinct from other countries regarding one other issue. A large gender difference exists regarding participation in religious services: 42% of women but only 29% of men attend at least monthly. Religious community participation is related to the historically shaped cultural role of religion in society, and its daily practice seems to have a gender role aspect in Croatia.

Figure 7: Civic and political involvement, % of respondents



The approach in the EQLS reflects an increasingly global movement that goes beyond an exclusive focus on economic progress and towards measuring broader public policy goals, embracing a greater consideration of quality of life.

For more information on aspects of quality of life and for a more extensive set of the EQLS results, please access the [Survey Mapping Tool](#) on the Eurofound website.

Visit the Eurofound website for the forthcoming report *Trends in quality of life in Croatia*, based on an analysis of the 2007 and 2012 waves of the survey.

References

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Eurostat (2013), ‘Gini coefficient of equivalised disposable income’, online data table, sourced from EU-SILC.

