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ACTIVE AGEING AND GENDER EQUALITY POLICIES:

The employment and social inclusion of women and men of late working and early retirement age

National Report Croatia

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Executive summary

The process of ageing has been present in Croatia, and future projections point to its continuation coupled with a significant population decline. In comparison to the EU average, Croatia has rising (during 2000s) though still low employment rate, and particularly low activity rate, the fact which has been present in all age groups. The unemployment rate has also showed improvements during 2000s, but the ongoing economic crisis (the fall of GDP is still present in 2010) is severely affecting employment and unemployment figures.

Although a very serious social issue, ageing has so far been addressed only through the measures for demographic renewal (therefore not specifically focused to active ageing), and through pension reforms (the one from 1999, and the second one currently debated) which gradually increased the pensionable age, and which has to further equalize pensionable age for women and men and discourage earlier retirement. The social inclusion and employment policies (which consequently also focus on people of mature age) in line with the EU OMC have been started only in the last few years, though the implementation has been far from satisfactory. The same can be said about gender equality policy, particularly in connection with the position of older women.

As the employment rate has been low, the prime focus of active labour market policy measures have not been people of mature age. In addition, these measures usually cover the development of very general skills (such as how to write CV, or IT education), and in cases of specific training in accordance with the labour market needs, young unemployed persons have precedence. The evaluation of such programmes is scarce, and money available for them is particularly low. The EU assistance programmes had made possible in that respect some innovative projects undertaken by different NGOs during 2007 and 2008 in different parts of Croatia, and in partnership with Croatian Employment Service offices and local authorities. However, the continuation of such projects has been restricted by limited financial resources and political priorities of particular local communities.

Age-friendly environment and volunteer / community work has been addressed primarily through the programmes of different NGOs, funded by the national and local authorities, which are therefore present only in some parts of Croatia.

The issue of access to health and social services, particularly for older people and in rural remote areas has been acknowledged as a serious issue in different national documents, although there are not many improvements in that respect. Still, there are different preventive health checks, the establishment of centres for gerontology, innovative projects launched by some NGOs, and in-home assistance and care for the elderly deserve special attention. It is the project started by the Ministry for Family, War Veterans and Intergenerational Solidarity which has reached more than 14000 people in Croatia, though needs are much bigger. The issue of accessible and appropriate public transport has been addressed only in some larger cities, and not in rural areas where access to services is particularly demanding.

Introduction

As a transitional country, Croatia has faced many problems related to the overall political, economic and social transformation since it became an independent state in 1991. Although the list of issues and concerns is a long one, it can be argued that two of them have continuously stood out as a main challenge: ageing and low activity rate of the population. Ageing is not only a trend which has already seriously affected society, but the one which will be accelerated in the future and will be coupled with the overall population decline. In addition, the low employment rate and the high unemployment rate (although declining in 2000s) are main features of the Croatian labour market. Though there have been positive moves on the labour market during 2000s, the Croatian figures have still been much lower than the EU average respective figures, and they have been further affected by the ongoing economic crisis. Such a situation can partly explain the dominant policy focus which has been mainly directed to the increase of fertility rate (though without significant results so far) and not to active ageing, as well as to general improvements on the general market and the need of increasing the employment rate of recent school leavers, but not much on the people of late working and early retirement age.

This policy focus has been partly changed by the drafting, signing and implementing two documents which were prepared as a part of the accession process for becoming an EU member: the Joint Assessment Paper of the Employment Policy Priorities in the Republic of Croatia – JAP (signed in May 2008), and the Joint Inclusion Memorandum – JIM (signed in March 2007). These documents highlighted low employment rate of people older than 50 years, particularly women, and described the harsh social situation of the elderly, particularly women living in a single household and older people without income who live in economically deprived and war affected areas. They also stressed the need for developing social and health services for older people and paying attention to gender aspects. Still, the implementation of such policies is still at an early stage.

Therefore, there are only a few labour market policy measures designed for retention or reinsertion of the people of mature age in employment, or for opening of new employment opportunities for them. Those existing reach only a very small part of the targeted population. Examples of such measures are subsidies for employers for keeping in work people of mature age, and education and training for persons over 50. There have been some new initiatives in that respect, but those have been made possible by special funding through the EU assistance programmes (CARDS 2004, and PHARE 2005). In a word, training and life-long learning have not been sufficiently developed, and participation level of older people has been considerably low.

As the process of ageing is not adequately addressed, not many examples of the creation of age-friendly environment are available. However, some projects exist and are run mainly by NGOs which are also main channels for the promotion of voluntary work.

Some key national documents have stressed the need for developing a wide range of health and social services which should be community based and more oriented to the needs of beneficiaries. Still, the main programme in the field of long-term care has been the one developed by the Ministry for Family, War Veterans and Intergenerational Solidarity which has reached with the in-home care assistance about 14,400 persons all over Croatia, although there has also been a waiting list for such services. Preventive health programmes, as well as access to health services particularly for people living in remote places, need to be further developed.

Chapter I – Statistical portrait

The process of ageing is visible in Croatia. In 2002 there were 527,035 women in age groups 55-74, while in 2009 the number rose to 534,944, or for 1.5%. The respective figures for men are 423,895 and 450,680, or 6% rise (Graph 1.1).¹ The same is visible from national figures about the share of population 65 and older (Graph 1.2).² In 2001 (the last available Census data) there were 4 437 460 citizens, 2 301 560 women (51.86%), and 2 135 900 men (48.14%). The share of population older than 65 years was 15.63%, out of which 18.61% were women, and 12.41% men. In 2008 the overall estimated population figure was almost the same as in 2001 (4 434 508), while the share of population older than 65 rose to 17.28% (20.37% for women, and 13.96% for men). The trend will continue in future. According to the demographic projection (based on the expectation of constant fertility rate with an average migration expectations) the share of those aged 65 and more would rise to 27.6% in 2051, while the overall population would decline from 4.4 to 3.7 millions (Table 1.1).³

Employment figures reveal unfavourable situation in Croatia in comparison to the EU27 concerning all employment and unemployment indicators, although an increase in the employment rate was noted in 2000s (Graph 1.3).⁴ The total employment rate (15-64) was 53.4% in 2002 in comparison to 64.2% for the EU27, which for Croatia rose to 57.8% in 2009 (65% for men, and only 50.7% for women) closing up slowly with the EU27 with 64.9%. The situation for older workers (55-64) improved considerably between 2002 and 2009. In 2002 the total employment rate for this age group was 24.8% (34.2% for men, and only 16.9% for women), while the figure was 38.5% for the EU27 in 2002 (48.4% for men, and 29.1% for women). In 2009, the total employment rate increased to 38.4% for this age group, 50.1% for men, and 28% for women, closing slightly the gap with the EU27 where it grew to 64%. Contrary to the employment rate, the overall activity rate (15-64) did not record any increase from 2002 to 2009 (62.9% and 62.4%) (Graph 1.4). However, a decrease in activity among young adults (15-24) was compensated by a substantial increase in the activity of 55-64 age group (from 26.8% to 40.7%). Still, the Croatian figures are lower for this age group (40.7%) than for the EU27 (49.1%), and particularly lower for women (29.6% for Croatia in comparison to 40.2% for the EU27).

Part-time work is not spread in Croatia (Graph 1.5). There were only 6.9% of part time workers in % of total employment for the age group 15-64 in 2009 in comparison to 18.1% for the EU27. The figure for Croatia was almost the same in 2002. However, the gap between Croatia and the EU 27 is a bit lower in the age group 55-64 in 2009 (14.1% for Croatia in comparison to 22.1% for the EU27), and even higher in the age group 65+ (65.8% for Croatia and 53.9% for the EU27). Women work more part-time than men, but as in other transitional countries, the majority of part-time work is located in self-employment. The number of employees with temporary contracts rose slightly from 2002 to 2009, when the share has become similar for Croatia and the EU27 (Graph 1.6). In 2009 there were 11% of employees with temporary contracts in the age group 25-49 (10% men, and 12% women), while in the age group 50-64 the figure was 4.5%.

¹ Eurostat, *Population by age and sex on 1. January of each year, 2009*, <http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>

² Croatian Bureau of Statistics, *Census 2001. Population by sex and age, by settlements, 2001*, http://www.dzs.hr/default_e.htm; Croatian Bureau of Statistics, *Women and Men in Croatia 2010, 2010*, http://www.dzs.hr/default_e.htm

³ Državni zavod za statistiku (Croatian Bureau of Statistics), *Projekcije stanovništva Republike Hrvatske 2004-2051. (Population Projection of the Republic of Croatia 2004-2051)*, Zagreb, 2006.

⁴ Eurostat, *Employment and Unemployment (Labour Force Survey), LFS – main indicators, 2009*, http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database

The unemployment rate (25-74) has also recorded a decrease in 2000s, from 12% in 2002 to 7.3% in 2009, although the opposite trend has become discernible due to the economic crisis (6.9% in 2008) (Graph 1.7). The unemployment rate for men was 10.1% in 2002, and 6% in 2009, and for women 14.4% and 8.7% in respective years. In the age group 55-64 the rate was 5.6% in 2009, not so different from the EU27 rate (6.3%). The long-term unemployment rate has been much higher in Croatia than in the EU27 and has remained the same in 2000s, while the fall was recorded from 2008 to 2009, in line with higher influx into unemployment in the last year (Graph 1.8). The total long-term unemployment rate for the age group 25-49 was 65.5% in 2008, and 56.7% in 2009, and for the age group 50-74, 84.4% and 77.8%. The difference between men and women has been very small in that respect.

The overall at-risk-of-poverty rate (the population below 60% of median income after social transfers) was 16.9% in 2003, and 17.4% in 2008, while the poverty gap was 21.9 in 2008 (Table 1.2).⁵ All age groups below 65 have lower poverty rate than is the national average, while those older than 65 have considerably higher risk of poverty which amounted to 31.2% in 2008 (26.2% for men, and 34.4% for women). Higher at-risk-of-poverty rate was recorded among self-employed, retired, and particularly among the unemployed. Also, the risk was considerably higher for those who lived in single household, as the rate was 39.8% (for older than 65 even 47.8%) in 2008.

The data on some aspects of health status can be presented on the basis of the UNDP Croatia research on quality of life in 2006 (Tables 1.3 and 1.4).⁶ 27% of citizens reported self-perceived limitation in daily activities due to the long-standing illness or disability, 23.5% men and 30.2% women. This was higher than in the EU15, but lower than in new member states at that time. The access to health service was very difficult for 12.8% persons due to the distance to the nearest medical facility, for 23.3% due to the delay in getting appointment, for 18.3% due to waiting time to see the doctor in the day of appointment, and for 20.3% due to the cost of seeing the doctor. Women in all age groups experienced more barriers in access to health than men. For those older than 65 distance to the medical facility and cost of seeing doctors were seen as particular problems.

Adult participation in education and training is low in Croatia in comparison to the EU27 (graph 1.9).⁷ Total participation rate in formal and non-formal education was 21.2% in 2007 in comparison to 36.1% in the EU27. Lower percentage was recorded in all age groups, but the difference was considerably high for 55-64 age group, as the rate was only 9% in Croatia in comparison to 21.8% in the EU27. Sex differences in training are almost non-existent. However, in respect to initial educational attainment the situation is slightly better in Croatia, as there were 75.9% of those aged 25-64 having completed at least upper secondary school, both female (71.4%), and male (80.6%) (Graph 1.10).⁸ The same is true for early-school leavers, as there were only 3.7% (3.3% of women and 4.1% of men) of those aged 18-24 with only lower level of

⁵ Data on poverty comes from the national source, and were calculated by the Croatian Bureau of Statistics according to the Leaken methodology. See: Ministarstvo zdravstva i socijalne skrbi (Ministry of Health and Social Welfare), *Izuješće o provedbi Zajedničkog memoranduma o socijalnom uključivanju Republike Hrvatske u 2009. godini. (Implementation Report on the JIM Follow-up Process on Social Inclusion of the Republic of Croatia for 2009)*, 2010, http://www.mzss.hr/hr/medunarodna_suradnja/socijalna_skrb/jim_zajednicki_memorandum_o_socijalnom_ukljucivanju_r_h/zajednicki_memorandum_o_socijalnom_ukljucivanju_hr and Croatian Bureau of Statistics, 2009, Poverty Indicators, 2006-2008, http://www.dzs.hr/default_e.htm

⁶ Šućur, Z. « Zdravlje i kvaliteta zdravstvenih usluga » (« Health and the Quality of Health Services »). In : L. Japec, Z. Šućur (ed.) *Kvaliteta života u Republici Hrvatskoj. Regionalne nejednakosti (Quality of Life in Croatia. Regional Inequalities)*, UNDP, Zagreb, 2007 ; Šućur, Z. and Zrinščak, S. " Differences that Hurt. Self-perceived Health Inequalities in Croatia and European Union", *Croatian Medical Journal*, 48:653-666, 2007.

⁷ Eurostat. *Adult Education Survey*, 2007, <http://epp.eurostat.ec.europa.eu/portal/page/portal/education/data/database>

⁸ Eurostat, *Education and Training*, 2008, <http://epp.eurostat.ec.europa.eu/portal/page/portal/education/data/database>

secondary education, and not in further education (Graph 1.11).⁹ Contrary to that, formal life-long learning is very low (Graph 1.12). Only 2% of population aged 25-64 participated in education and training over the 4 weeks prior to survey, the figure being similar for both sexes.¹⁰

In sum, the comparison with the EU comparative data shows the generally unfavourable, yet improving situation in Croatia. This touches particularly the increase of the employment rate, rising of activity age in older age groups, and declining of the unemployment rate. The at-risk-of-poverty rate has been similar to the EU average, but very high among those older than 65, and among older female single households. The educational attainment is comparatively good, but the adult participation in education and training is very low. However, the ongoing economic crisis will have very negative impact on employment figures. That has already become visible in 2009 and 2010, and unfortunately the situation will further deteriorate as the extent of crisis is considerably robust - the fall of GDP was 6.9 in 2009 and different projections suggest the fall of about 1.5 to 1.8 in 2010.

⁹ It should be noted that these figures are considered as unreliable by Eurostat.

¹⁰ Eurostat, *Employment and Unemployment (Labour Force Survey), LFS – main indicators, 2009*, http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database Sex differences are in this case considered as unreliable by Eurostat.

Chapter II - Policies on active ageing

II.1. Active ageing and labour market policies

The general policy framework for active ageing and labour market policies has been developed only in the last few years in Croatia. In fact, the population decline has been one of the major concerns for politicians since Croatia obtained its independency in 1991, but the policy developed has focused mainly on low fertility rate and has dealt with ageing as a mainly demographic problem. Although there were studies and policy initiatives which have been focused on the elderly, there have been no national documents focused particularly on active ageing. Still, pension reforms have also addressed the issue of ageing in connection with the labour market. Earlier retirement had been one of the major responses to deep structural economic problems during the 1990s, which is visible in insured-pensioners share that dropped from 2.83:1 in 1990 to 1.4:1 in 1999.¹¹ The comprehensive pension reform from 1999, among other things, regulated the gradual rise of the pensionable age for full pension to 65 for men and 60 for women by 2008, though the earlier retirement (60 for men and 55 for women) has also been possible. That change in connection with other changes (particularly the change in pension formula) contributed to the rise of activity rate of the elderly during 2000s. Currently the public debates about pension system have been intensified as the Government proposed (July 2010) further changes in the pension system: discouragement of earlier retirements by a significant decrease of pension for those who opt for earlier retirement, and rising of pensionable age for women to 65 (for full pension) by 2018 in accordance with the Croatian Constitutional Court ruling, as well as EU requirements.

Development of labour market and social inclusion policies in line with the EU open method of coordination has started in the last few years as a part of the negotiation process for becoming the EU member. Thus, the Joint Assessment Paper of the Employment Policy Priorities in the Republic of Croatia (JAP)¹² was signed by Croatian and EU officials in May 2008, and the Joint Inclusion Memorandum (JIM)¹³ in March 2007.

JAP identified key challenges in the field of the labour market as follows: the employment rate considerably lower than the EU average, low activity and high unemployment rate, long-term unemployment, youth unemployment, skills mismatch, problem of flexibility and segmentation of the labour market, difficulties faced by some national and ethnic minorities in education and labour market, unfavourable position of other vulnerable groups, and significant regional disparities. The long list of key challenges pictures deep structural problems on the labour market which call for measures focused on all age groups, particularly young people. Still, the JAP identified two groups that ask for special attention: women in the prime-age group (25-49), particularly those with low or inadequate skills, and older people in general, which shows large employment gaps compared to the EU averages. The document also stated that the gender

¹¹ Puljiz, V. „Mirovinski sustav“ („Pension System“). In: V. Puljiz et al. *Socijalna politika Hrvatske (Croatian Social Policy)*, Pravni fakultet u Zagreb, Zagreb, 2008.

¹² Ministarstvo gospodarstva, rada i poduzetništva (Ministry of Economy, Labour and Entrepreneurship), *Zajednički memorandum o prioritetima politike zapošljavanja Republike Hrvatske (Joint Assessment Paper of the Employment Policy Priorities of the Republic of Croatia)*, 2008, <http://www.mingorp.hr/defaulteng.aspx?id=1126>

¹³ Ministarstvo zdravstva i socijalne skrbi (Ministry of Health and Social Welfare), *Zajednički memorandum o socijalnom uključivanju Republike Hrvatske (Joint Memorandum on the Social Inclusion of the Republic of Croatia)*, 2007, http://www.mzss.hr/hr/medunarodna_suradnja/socijalna_skrb/jim_zajednicki_memorandum_o_socijalnom_ukljucivanju_r_h/zajednicki_memorandum_o_socijalnom_ukljucivanju_hr

employment gap for the low-skilled was significantly wider in Croatia than in the EU. Therefore, JAP as the key document mentioned the concept of active ageing and elaborated that Croatia should (1) develop policies to support active ageing and ensure incentives for workers to stay at the labour market and at the same time discourage earlier retirement; (2) review and adequately address financial incentives to employers for employment and retention of older workers, and (3) promote access to training for older workers as a part of life-long learning strategy.

On the basis of JAP, in May 2009 the Croatian Government adopted the National Employment Promotion Plan 2009-2010 (NEPP)¹⁴ which further developed measures identified in JAP as key challenges and priorities. Two Implementation Reports (from May 2009 and June 2010)¹⁵ listed some of the activities developed for women and older workers, which were mainly concerned with education and training and which would therefore be covered in the next sub-chapter. In 2008 employment subsidies to employers were provided for only 706 older workers, out of which 432 were women. However, due to the economic crisis and reduction in the State Budget, subsidies were provided for only 116 older persons, 47 of whom were women in 2009.¹⁶

JIM analysed the social situation in Croatia and, among other things, pointed to low employment rate of older workers, poverty among elderly and particularly among older women, low life-long learning rate and unequal access to health care services. Therefore, JIM acknowledged that poverty and social exclusion have a clear gender dimension. On the basis of JIM Croatia adopted two Implementation Plans (for 2007-2008, and for 2009-2010) and has so far produced three Implementation Reports (for March 2007-June 2008, for January 2008-March 2009, and for 2009).¹⁷ Implementations Plans envisaged activities concerning employment of those older than 50 (in some cases older than 45 for women), but mainly those already covered by the JAP and the National Employment Plan. It also envisaged activities of specific health screenings for women (which will be presented in next chapters) and in general the need for extension of services for the elderly. Implementation Reports dealt mainly with social and health services for the elderly. In the field of pension system and related issues, rules have been changed since 2009 so that pensioners can continue to work, i.e. pensioners who work are exempt from paying pension contribution on that additional income since 2009. Introduction of social pension (for those older than 70 without any income) has been proposed, although there have been no further measures in that respect so far.

The National Policy for Promotion of Equality between Sexes 2006-2010¹⁸ dealt with the unfavourable position of women at the labour market, indicating that the reduction of female unemployment rate, together with their economic empowerment and elimination of all other forms of discrimination on the labour market, is a part of the National Policy. The only available Implementation Report (from January 2010)¹⁹ listed many activities in the sphere of employment

¹⁴ Vlada Republike Hrvatske (Government of the Republic of Croatia, *Nacionalni plan za poticanje zapošljavanja za 2009. i 2010. godinu (National Employment Promotion Plan 2009-2010)*, 2009, <http://www.mingorp.hr/default.aspx?id=2014>

¹⁵ Ministarstvo gospodarstva, rada i poduzetništva (Ministry of Economy, Labour and Entrepreneurship), *Izvešće o provedbi Zajedničkog memoranduma o prioritetima politike zapošljavanja RH za razdoblje od svibnja 2008. do svibnja 2009. (Report on the Implementation of the Joint Assessment Paper of the Employment Policy Priorities of the Republic of Croatia, for the Period May 2008-May 2009)*, 2009, <http://www.mingorp.hr/defaulteng.aspx?id=1126> ; Ministarstvo gospodarstva, rada i poduzetništva (Ministry of Economy, Labour and Entrepreneurship), *Izvešće o provedbi Zajedničkog memoranduma o prioritetima politike zapošljavanja RH za 2009. godinu (Report on the Implementation of the Joint Assessment Paper of the Employment Policy Priorities of the Republic of Croatia for 2009)*, 2010, <http://www.mingorp.hr/defaulteng.aspx?id=1126>

¹⁶ In 2008 definition of older worker meant older than 45 for women, and older than 50 for men, while in 2009 the same age limit (50) was set for both sexes.

¹⁷ All information available on the Ministry of Health and Social Welfare web-site: http://www.mzss.hr/hr/medunarodna_suradnja/socijalna_skrb/jim_zajednicki_memorandum_o_socijalnom_ukljucivanju_r_h/zajednicki_memorandum_o_socijalnom_ukljucivanju_hr

¹⁸ Nacionalna politika za promicanje ravnopravnosti spolova (National Policy for Promotion of Equality Between Sexes 2006-2010), *Narodne novine* 114/2006.

of women conducted by different institutions, but did not provide any specific evaluation and did not focus on employment of women of mature age.

Following measures in the National Policy for Promotion of Equality between Sexes, in March 2010 the Croatian Government adopted the Strategy for Women Entrepreneurship Development in the Republic of Croatia 2010-2013²⁰. The Strategy does not specifically address older women, but starts from the fact about the low level of employment and low level of women entrepreneurs and proposes a series of measures which should be implemented in next years.

The recently published research report on discrimination on the labour market revealed that age-related discrimination is pretty and the most widespread: 62% of unemployed and 66% of employers considered it very widespread (Graphs 2.1.1 to 2.1.3).²¹ The second and the third place is occupied by the discrimination on the basis of disability and gender. The personal experience of age discrimination was reported by 28,4% of unemployed, and of gender discrimination by 15.6%. However, both types of discrimination (age and gender) are more present among women than among men: age discrimination was reported by 34% of women, and 22.2% of men, and gender discrimination by 23.4% of women, and 6.8% of men.

In sum, specific measures which can be of relevance for the promotion of employment opportunities for people of mature age are almost non-existent. In addition, the concept of age-management is not known in Croatia. Because of that it is not possible to present in this section any programme or project that would be considered as a good practice.

II.2. Training and life-long learning

As explained in the previous chapter, the more focused work on employment policy has started with the drafting and signing of the JAP in 2008, which identified key challenges connected with the labour market and proposed specific measures for tackling them. As JAP asks for detailed monitoring and evaluation, the Croatian Government has so far produced two Implementation Reports.²² Two parts in each Report are of interest for the discussion in this section – the first one which deals with the goal of rising the participation level of women in the prime-age group (25-49), and the second one about the promotion of access to training for older workers as a part of life-long learning strategy. Although the first goal is not in line with the focus of this report (women and men of late working and early retirement age), some of the activities listed under that roof also targeted women above 40 years, who were considered to be not easily employable. In 2008 the Croatian Employment Service (CES) conducted 1,593 workshops entitled “How to search for work – writing of CVs”, “How to present ourselves to employers”, and “Self-evaluation” for 12 075 persons, out of which 8,049 were women. In 2009 such more generally oriented workshops were not conducted, as the education was tailored according to the need of the labour market, and included 3 025 persons, out of which 1 447 women. In cooperation with

¹⁹ Vlada Republike Hrvatske – Ured za ravnopravnost poslova (Government of the Republic of Croatia – Office for Gender Equality), *Izvešće o provedbi Nacionalne politike za promicanje ravnopravnosti spolova 2006.-2010- za razdoblje od listopada 2006. do prosinca 2008. (Report on Implementation of the National Policy for Promotion of Equality Between Sexes 2006-2010 for the Period from October 2006 to December 2008)*, 2010, <http://www.ured-ravnopravnost.hr/slike/File/Ured/izvj-prov-nac-pol-2006-2010.pdf>

²⁰ Ministarstvo gospodarstva, rada i poduzetništva (Ministry of Economy, Labour and Entrepreneurship), *Strategija razvoja ženskog poduzetništva u Republici Hrvatskoj 2010. do 2013. (Strategy for Women Entrepreneurship Development in the Republic of Croatia 2010-2013)*, 2009/2010, <http://www.ured-ravnopravnost.hr/slike/File/Strategija-razvoja-zenskog-poduzetništva-u-Republici-Hrvatskoj-2010-2013.pdf>

²¹ The report was based on the research done by the Institute “Ivo Pilar” in February and March 2010, and commissioned by the Croatian Employment Service. See: Institut društvenih istraživanja “Ivo Pilar” (Institute of Social Sciences “Ivo Pilar”), *Raširenost i obilježja diskriminacije na hrvatskom tržištu rada. Izvešće na temelju ankete među nezaposlenim osobama i ankete među poslodavcima (Presence and Features of Discrimination on the Croatian Labour Market. Report Based on the Survey among Unemployed and among Employers)*, 2010, http://www.hzz.hr/docslike/Izvjestaj_SECLM.pdf

²² Ministarstvo gospodarstva, rada i poduzetništva (Ministry of Economy, Labour and Entrepreneurship) (2009, 2010).

local CES branches and NGOs it also conducted a few small-scale projects, such as in Križevci where IT education was offered to unemployed women older than 40, or in Vinkovci and Vukovar where through CARDS project “Ricochet” 147 women of different ages passed workshop “My personal marketing” and 27 of them got qualifications for traditional crafts, or in Zagreb where IT education was also offered to 24 women older than 40. In relation to activities designed for women of all ages, the Reports presented much lower scale of activities for older workers. 2,361 persons were included in education according to the labour market needs in 2008, out of which only 259 persons older than 45. That was explained by the need for jobs in shipbuilding, construction, or physical protection where supposedly the preconditions are younger age and appropriate psychophysical features. In 2008 one programme was devoted to life-long learning of craftsmen, inside which 19 projects were supported with 1.1 million HRK (about 158.000 €), but there are no information available about age and gender of persons involved. The 2009 Report stated that 152 unemployed persons aged 50 and more were involved in education, what was 32% more than in 2008, and 129 persons kept their jobs because of training offered, what was 26.3% less than in 2008.

Although important, these projects and overall activities did not reach too many persons and were rarely focused on older persons. There is no evaluation available, and financial restrictions have influenced the scope of programmes. In that respect, employment projects financed through the EU assistance programmes, namely CARDS 2004 and PHARE 2005 programmes, deserve particular attention²³ All projects were undertaken by NGOs in cooperation with CES and local partners. CARDS 2004 project lasted from June 2007 to June 2008, and PHARE 2005 from November 2007 to November 2008. Although they were not dedicated solely to older persons, many of them were designed for women in general, or more specifically for unemployed women of all ages, and some of them included unemployed women over 40 or over 50 in their targeted groups. CARDS 2004 financed three projects: “The Next Step – Social Cooperatives”, undertaken by Women’s Group “Step” Karlovac in Karlovac County; “Ricochet”, undertaken by PRONI Centre for Social Education in Vukovar-Srijem County; and “With Knowledge to Work”, undertaken by the Organization for Civil Initiatives in Šibenik-Knin County. The PHARE 2005 financed five projects: “Challenging Unemployment in Deprived Rural Areas of Croatia”, undertaken by the Centre for Civil Initiatives (CCI) in different municipalities in the region of Kordun and Lika; “Creating New Opportunities for Integration in the Labour Market”, undertaken by the Centre for Education, Counselling and Research (CESI) in the City of Zagreb, Zagreb County, and Split-Dalmatia County; “Give Women a Chance”, undertaken by the Regional Development Agency North (DAN) in the City of Pleternica; “Women’s Club – Tailor Made Individualised Support to Long-Term Unemployed Women”, undertaken by Women’s Group “Step” Karlovac in Karlovac County; and “Be Active – Engage Yourself”, undertaken by the Vukovar Institute for Peace, Research and Education (VIMIO) in Vukovar-Srijem County. Although all of them are of interest, just two of them, selected as a good practice will be presented. The selection was made based on the following criteria: project targeted, among other groups, older persons / workers, project can be evaluated as successful in terms of results achieved, as well on the basis of the richness of information obtained. In that respect it should be stressed that there have been no new projects / funds of a similar kind.

The project “Challenging Unemployment in Deprived Rural Areas of Croatia” was undertaken by the NGO CCI in different municipalities in the region of Kordun and Lika, the poorest region in Croatia according to a range of economic and social indicators. Local partners were Agriculture Ecology Cooperative Svarun in Vojnić, and Association for the Education of Adults – Duga Resa. The objective of the project was to increase employment opportunities, and

²³ Information about projects was provided by CES. Some information about particular projects can be found on web-sites of NGOs which conducted them.

particularly to create new local employment opportunities in agriculture. Targeted groups were the long-term unemployed, the unskilled unemployed, the youth without working experience aged 15 to 24, and women over 40 and men over 50. The specific added-value of the project was its intention to offer new qualifications to unemployed and older workers by creating opportunities for self-employment and for establishing the production of new products. 57 persons (32 male and 25 female) completed their education in three different areas during the project: dairy production, fruit growing and mushroom growing. All of them got the opportunity to cooperate with the Agriculture Ecology Cooperative Svarun, 38 persons took that opportunity, and 19 were employed by the local mushroom company, which helps them in selling their products. The cooperative PO-LI-GO signed contracts for employment with 22 persons (20 women and 2 men). Additionally, one old school building in the municipality of Gvozd was adapted to be a rural info-centre and to serve the needs of those who started their business or would do that in the future.

The project Women's Club – Tailor Made Individualised Support to Long-Term Unemployed Women was undertaken by Women's Group "Step" Karlovac in Karlovac County. The targeted group were 60 long-term unemployed women and the specific objective was to improve individualised tailor-made support and job search assistance to long-term unemployed women. The added-value of the project was directly connected with the idea of the need of offering individualised support, as it was proved that such an individualised approach can yield results. During the project, six women's clubs were established and their work was divided into two phases. The results were as follows: 59 long-term unemployed persons learnt how to search for job, how to write CV, how to present themselves, basics of IT, etc. 25 involved persons found jobs through possibilities of direct contacts with employers and with the help of personal assistance. After the completion of the project this NGO has continued with similar activities, although due to available resources a smaller number of persons were involved.

II.3. Age-friendly environment and volunteer/community work

The development of different social services for the elderly has been among priorities of the work of the Ministry for Family, War Veterans, and Inter-Generational Solidarity in the last few years, based on the "Programme of Service Development for Elderly in the System of Inter-Generational Solidarity from 2008 to 2010", the document adopted by the Croatian Government in 2007.²⁴ The Programme and policy developed have addressed mainly services for older people, though the aim has also been to give impetus to local communities to be engaged in meeting different types of needs of older people. This includes promotion of volunteering among the elderly, and creating opportunities for maintaining of social contacts. In that respect the Ministry finances different NGO programmes targeted to the quality of life of the elderly, promotion of volunteering in community, and promotion of solidarity toward different age groups. According to the available information, in 2009 the Ministry gave support to only 7 organizations in Croatia, mainly for promotion of volunteering, although the significant funding for NGOs also comes from the National Foundation for Civil Society Development.²⁵ The Ministry also promotes active ageing through organization of sport gathering of retired people which gathered about 1 100 persons from all over Croatia in 2009. Still, the question remains to which extent these programmes satisfy the needs of the elderly in relation to the huge needs in different parts of Croatia.

²⁴ Program razvoja usluga za starije osobe u sustavu međugeneracijske solidarnosti od 2008. do 2011. godine /Programme of Development of Social Services for Elderly in the System of Inter-Generational Solidarity from 2008 to 2011/, *Narodne novine*, 90/2008.

²⁵ Information about funded programmes in 2009 available on the web-page: <http://www.mobms.hr/vijesti.aspx> . Information about funded programmes from the National Foundation for civil Society Development available on the web-page: <http://zaklada.civilnodrustvo.hr/frontpage> .

In different, but mainly larger cities in Croatia the non-formal education for elderly is organized. The University of Rijeka and the Centre for life-long learning in Rijeka carry out the project called University for the Third Age for people over 50, which is financed through fees, but also by the City of Rijeka.²⁶ The University for the Third Age was also founded in Zagreb, and 1200 persons have passed the programme since 1992, which is indeed a very small number.²⁷ Similar activities are carried out in homes for the elderly, or clubs for the elderly in different parts of Croatia which usually combine social and health care with some socializing and volunteering activities.

The NGO “Mi” (“Us”) from Split started in 2007 the project called Centre for the Third Age “Golden age”, financed by the special fund (“Programme for Innovation and Learning”) obtained by the World Bank, and administrated by the Ministry of Health and Social Welfare. The project lasted for two years, and its main aim was to develop non-institutional social services for older people (older than 65), or more precisely to offer them counselling (in the field of health, psycho-social and legal issues), education (about health, learning of foreign languages, IT education, etc.), animation (painting, cooking, dancing...), health-recreational programme, and to promote volunteering. Within the project, cooperation was established with the local community, other NGOs, and particularly with the Centre for Social Welfare Split, homes for the elderly and the City of Split. About 1500 persons received some of services each year. The expert evaluation of the project done in 2009 rated the accomplishment of goals very positively, particularly pointing out the benefits that persons engaged in volunteering got from volunteerism. Namely, volunteers (40 persons) were trained for doing voluntary work and they made visits on a regular basis to older people who were less mobile. The project has become very popular in Split and its surrounding areas, and has attracted media and general public attention. The City and the County expressed their interest for continuation of the project, although in 2010 the funds were not available anymore from national sources which used to be the main source for financing such projects.

II.4. Supportive services

Health and long-term care

There are many problems concerning the access to the health and social care services for the population in general, and particularly for older people. The National Strategy for Health Development 2006-2011²⁸ listed problems in the health system, such as the inadequate role of the primary health care, territorially unequal distribution of the secondary health care, very low coverage of population with preventive health programmes, etc. Primary health facilities are equally distributed all over Croatia, although the territorial distance could still be a problem in rural remote areas mainly populated by older people. As pointed out in the Chapter I, some studies depict problems in access to health services experienced by a significant part of the population. Still, the main problem is related to financial aspects of the health care system. In order to overcome financial shortages of the system, the Government has undertaken several reforms in the last few years aiming to increase fees, either via direct payment or through additional contribution payments to health care funds, which are voluntary for citizens, but in fact necessary for all those who use health services often in order to avoid high fees. There is no evaluation of the effect of these burdens to different social groups. However, it has to be underlined that the UNDP research from 2006 revealed that older people have significant

²⁶ Information from the City of Rijeka web-page: www.rijeka.hr.

²⁷ Information from the Public Open University Zagreb: <http://www.pou.hr/>.

²⁸ Nacionalna strategija razvitka zdravstva 2006.-2011. (National Strategy for Health Development 2006-2011), *Narodne novine*, 72/2006.

problems with the price of health services.²⁹ Although individual fees are not high, for those who visit medical doctors or institutions very frequently these amounts could become worrisome. Also, some services that used to be free have to be paid today. The ongoing health care reform aimed to overcome indicated problems, and to introduce new preventive health care programmes, but financial difficulties have restricted improvements. In addition, evaluation is still non-existent and it is very hard to assess the scope and effectiveness of existing programmes.

Yet, based on the initiative of the Ministry of Health and Social Welfare and the Croatian Health Care Fund, preventive health checks have been established since 2004 for population older than 45 (the age limit was set at 50 since 2005).³⁰ According to the programme, all those older than 50 and who have not undertaken any medical examination in the last two years should be checked by a general practitioner free of charge. According to available information, only 19% of targeted population did that examination in the period 2004-2008, what is a very low share (Table 2.4.1). The regional distribution is very unequal as it ranges from a very high share of 76.7% in Požeško-Slavonska County to only 3.7% in Šibensko-Kninska County. According to gender, the distribution was 52.2% of women, and 47.8% of men, and according to age the majority (43%) was in the age group 50-59.

There are also other health programmes, such as the National programme for early detection of breast cancer, and the National programme for early detection of colon cancer. The JIM Report for 2009³¹ indicated that 57% of women answered to the call for examination for breast cancer, but only 19.3% for examination for colon cancer.

So-called centres for gerontology exist in Croatia and operate both at the national level and local levels (although they are not yet equally distributed in all parts of Croatia) and their aims are to study, assess and monitor health needs and functional abilities of older people.³² They also organize education for older people, promote prevention programmes as well as other health care programmes and coordinate activities of other stakeholders at the national, regional, and local levels. In many cases centres for gerontology work as units of homes for the elderly, which is in line with a wish of homes for the elderly to develop out-of-institution health and social services. For instance, centres for gerontology in Zagreb were established by 9 homes for the elderly and their scope includes help in meeting of existential needs, counselling and preventive health programmes, sport and recreational programmes, culture and other creative programmes, and informational programmes.³³

Social services are also not highly developed in Croatia. The JIM stressed that in line with the whole social welfare system social services are highly centralised and that there is a need for more and different types of services, and particularly those which will give beneficiaries more options and choices and which would be able to accommodate user needs. Social care services are usually offered by homes for the elderly (both institutional and out-of-institution) and different NGOs which have projects for the elderly. The work of NGOs is in that respect very valuable, as they bring new innovative programmes and can initiate the development of community-based programmes. An example of such programmes and initiatives is the NGO Prisutnost (Presence)³⁴ founded in 1995 when it has started with the project of electronic connection between the elderly

²⁹ UNDP (2006) *Human Development Report Croatia 2006. Unplugged: Faces of Social Exclusion in Croatia*, http://www.undp.hr/upload/file/130/65078/FILENAME/WEB_engleska_verzija.pdf

³⁰ I. Pristaš, M. Erceg, R. Stevanović, U. Rodin, *Preventivni pregledi osiguranih osoba starijih od 50 godina u 2008 godini. (Preventive Health-Checks for Insured Persons Older than 50 in 2008)*, 2009, http://www.hzjz.hr/publikacije/prevetivni_50_08.pdf

³¹ Ministarstvo zdravstva i socijalne skrbi (Ministry of Health and Social Welfare) (2010)

³² Information from the Public Health Institute „Dr. Andrija Štampar“ web-page: <http://www.stampar.hr/Default.aspx?art=1697>

³³ Information from the City of Zagreb web-page: <http://www.zagreb.hr/default.aspx?id=5630>

³⁴ Information from the Prisutnost (Presence) web-site: <http://www.prisutnost.hr/index.htm>

in their homes and NGO professionals. Electronic device helps the elderly to stay in their homes, but feel safe if any help would be needed. The work of Prisuťnost is based on fees, but also on other donations, the biggest one so far being the special fund by the World Bank and Ministry of Health and Social Welfare (“Programme for Innovation and Learning”). The fund enables Prisuťnost to carry out the project in Krapinsko-Zagorska County to offer a service of electronic device free of charge to 38 persons, but also to develop many other services which reached 1,405 persons overall. The project helped the local community to develop family and community network of help to elderly people.

Although very valuable, NGOs could not replace the role of the local, regional, and national government in the development of long-term care, particularly because NGOs are not present in all parts of Croatia. In that respect, an important initiative has been launched by the Ministry for Family, War Veterans and Intergenerational Solidarity in 2004. It is called “In-Home Assistance and Care for Elderly”.³⁵ From 2004 to 2008 it was run as the pilot-project, and since 2008 it has been based on the Government Programme of Service Development for Elderly in the System of Inter-Generational Solidarity from 2008 to 2010. Beside this one, there is another project also run by the Ministry which is called “Day Programme and In-Home Assistance for Elderly”. Through this project all needed support and help to elderly people is offered by employment of so-called “geronto-housewives” who visit and help the elderly in their homes. The project has also increased the employability of women of all ages (who have been employed as geronto-housewives) and who otherwise have very low employability prospects. 923 persons were employed in whole Croatia in 2009, and out of them more than 80% were women. By 2009 free services were available to 14,420 persons in 117 cities and municipalities in 20 counties. Out of them, 37% live in single households, 74% are women, 12% do not have any income, and 18% need long-term care due to their health conditions. In the most unfavourable position are beneficiaries (56%) who live on islands, mountain regions and other remote places, and particularly places severely affected by the war consequences. These places are very sparsely populated, and living conditions are very poor. There is also a “waiting list” of 699 beneficiaries who wait for organized help, particularly in remote places. The projects cost 53.1 million HRK in 2009 (cca 7.3 million €), out of which 77% was paid from the State Budget, and 23% from local budgets. In delivering of services the Ministry has established partnerships with 75 local and regional governments, and among direct providers there were 34 local governments, 5 regional governments, 26 NGOs, 9 social care institutions, and 1 city company. The JIM report for 2009 indicated that two independent experts evaluated projects positively, but they also stressed that the needs of beneficiaries should be better assessed, local governments should be encouraged further to organize services, welfare mix in delivering of services should be built, and voluntary work should be further developed. Although this evaluation report has not been publicly available, these projects are presented in this section as a good practice example on the base of JIM Reports from 2007-2009, and on the detailed description (as a good practice example) available in the JIM Report for the period March 2007-June 2008.

Transports

Mobility is the crucial issue for the elderly, but in that respect available information are very scarce. The City of Zagreb has two projects which facilitate the mobility of elderly. The first one is free of charge public transportation for all persons older than 65 (although currently under review due to the economic crisis). The second one is connected with easily accessible low-floor trams. In the past few years almost all trams, which are main public transportation vehicles in the central part of the City, have been replaced by new low-floor ones, which are very convenient for

³⁵ Information from the Ministry web-site and from the JIM reports.

the elderly. There have been other mainly reconstruction works in Zagreb streets with aim to remove architectural barriers for disabled people, but which also contribute to the mobility of the elderly. Free of charge public transportation for the elderly has also been introduced in some other cities in Croatia. While the situation can be considered as acceptable in major cities, there are many parts of Croatia with long distance and difficult transportation to health and other social care facilities, which are more populated by the elderly. As said, that was recognized as a big problem in several national documents and programmes, but there are no initiatives in that respect.

Safe and accessible housing for elderly people has been taken into account only in the construction of the homes for the elderly, and not in new construction projects, although new construction projects pay attention to the easy access to the housing for disabled people (consequently also for the elderly), but no improvements have been made in the housing units themselves. There are some very limited debates about the need for new housing constructions for the elderly, particularly outside larger cities, and for encouraging people to move to new living areas, as in larger towns the elderly tend to continue to live in big apartments which they are not able to maintain any more. Some foreign investors came to Croatia with similar ideas and even with concrete new age-friendly construction projects that have been debated in some local communities, though no concrete steps have been detectable so far.

Chapter III – Overall conclusions

This report highlights some of the key issues related to the active ageing of population, gender equality policies included. Though the ageing of population is one of the main social processes in Croatia it has not been adequately addressed, particularly from the point of view of active ageing and employment of people of mature age. The concept of active ageing can be found in different national policy documents, but besides the work of some NGOs or some institutions (such as centres for gerontology or homes for the elderly which also develop out-of-institution services), not much of it is to be found in everyday life.

The absence of the concept of active ageing is particularly connected with the situation on the labour market. This is visible in low employment and activity rate, high unemployment rate, low part-time work, and very low participation rate in education and training. Employment figures have recorded an increase during 2000s, although remaining lower in comparison to the EU27 average. This is particularly true for people in the age group 55-64, and particularly for women. In addition, the social situation of the elderly depends on their previous employment record, but is in general not favourable. Higher at-risk-of-poverty rate has been present among those older than 65, women, and those living in a single household. Population older than 65 also experiences more difficulties in the access to health and social services, women more often than men.

More coherent policy development in the field of labour market and welfare situation of citizens has been connected with the EU negotiation process, which has facilitated the adoption of key policy documents, such as the Joint Assessment Paper of the Employment Policy Priorities in the Republic of Croatia (JAP), and the Joint Inclusion Memorandum (JIM). They paid a particular attention to different groups (older people as well as women in general) and have shifted a policy focus from drafting and adoption of documents to the development of indicators for measuring progress and in general to implementation and evaluation. Still, the evaluation process has been only marginally present so far. The need of evaluation is particularly evident as there have been programmes and projects which have yielded results, and which have generated a knowledge not adequately shared and used by other stakeholders. The absence of the “evaluation culture” is further coupled with the absence of needs assessment and insufficient financial sources. In general, there have been a limited number of education and training programmes for people of

mature age. In contrast to that, money available through the EU assistance programmes (CARDS and PHARE in the field of employment projects) or through the World Bank (Fund for Innovation and Learning in the field of social services) made some innovative projects possible. These were carried out mainly by NGOs, but in partnerships with other stakeholders (like the Croatian Employment Services, local governments, etc.). However, as after the completion of projects foreign funds were not available any more, national funds have not been able to substitute them, and respective organizations which carried out such projects have been striving to find at least some very limited funds (usually from the local governments) to continue with some of activities, although in a very limited scope so far.

The health and social welfare systems are still very centralized and the national level plays a key role in policy and funding. The key national documents stressed a need for development of a wide range of community based services, but not much has been done so far in that respect. This is particularly true for the promotion of voluntary work and in general for maintaining of social contacts among different social groups. Some successful projects presented in this report (also funded from international sources) have shown the benefits they brought to local community, but because of insufficient funding and insufficient planning they have remained only short-term projects and not an indispensable part of the local community development.

Besides funding issues, four other issues are relevant for the discussion about the need for development of supportive services for people of mature age. First, as already mentioned, although key national documents stressed the need for decentralisation and community based services, there is not enough political will to continue with this process. Second, policy coordination is almost completely absent and that is visible both at the horizontal and vertical level. Although different Ministries and some other national institutions deal with supportive services (in planning, initiating and financing of programmes and projects) they do that in their sole capacity, and not in coordination with other relevant bodies. Third, information dissemination is not developed. Regional and local governments do not participate in policy development at the national level, and key national documents are usually not perceived as an agenda for them. In addition, it is possible that some interesting projects exist (carried out by local communities), but the information about them does not reach wider audience. Fourth, the gender aspect has to be further incorporated (mainstreaming) in policy development, implementation, and evaluation. Actually, the need for incorporating the gender aspect in all policy stages has been acknowledged, but a closer look did not reveal many specific gender sensitive services.

Due to the economic crisis, low employment rate and high share of older people, public discussion about pension system has been intensified in the last few months. As according to the EU rules and Croatian Constitutional Court decision the pensionable age for men and women should be equalized, it is expected that the changes in law would soon regulate the rising of pensionable age for women to 65 years for the full pension, as has been for men. In addition, earlier retirement would be discouraged by reducing the pension benefits for those who opt for earlier retirement. However, due to the situation on the labour market, an earlier retirement is in many cases a necessity rather than an option freely taken. Therefore, the pension system changes are necessary, but that would not significantly improve the situation in which there is an evident labour shortage for all ages, and particularly for people of mature age.

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Centar za civilne inicijative (Centre for Civil Initiatives): <http://www.cci.hr/>

City of Rijeka: www.rijeka.hr

City of Zagreb: <http://www.zagreb.hr/default.aspx?id=5630>

MI (Us): <http://www.udruga-mi.hr/>

Ministry of Health and Social Welfare: <http://www.mzss.hr/>

Ministry of Family, War Veterans, and Inter-Generational Solidarity: <http://www.mobms.hr/vijesti.aspx>

National Foundations for Civil Society Development: <http://zaklada.civilnodrustvo.hr/frontpage>

Prisutnost (Presence): <http://www.prisutnost.hr/index.htm>

Public Open University Zagreb: <http://www.pou.hr/>

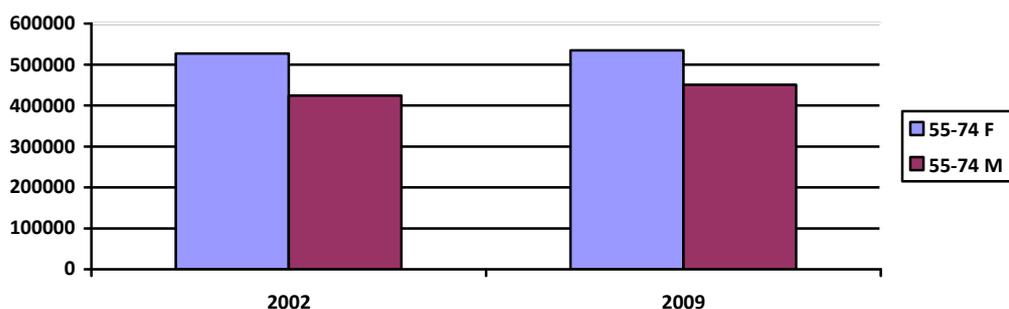
Public Health Institute „Dr. Andrija Štampar“: <http://www.stampar.hr/Default.aspx?art=1697>

Ženska grupa “Korak” Karlovac (Women’s Group “Step” Karlovac): <http://www.grupakorak.hr/hr/home/home>

Annexes

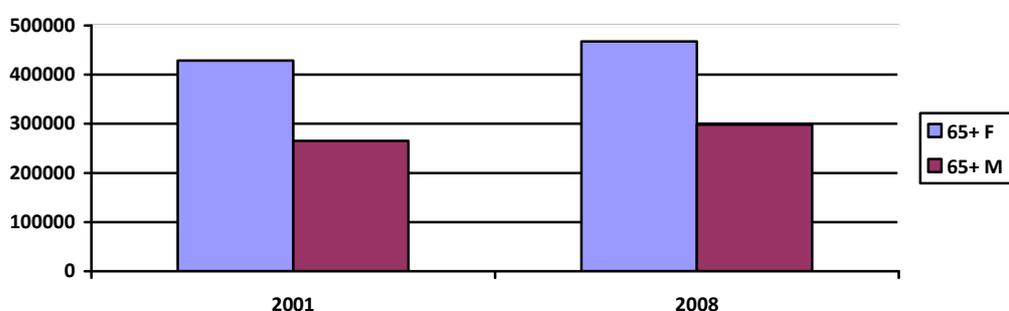
Annex A – Tables with national indicators

Graph 1.1 Population by sex and age (55-74), Croatia



Source: Eurostat, *Population by age and sex on 1. January of each year*, 2009, <http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>

Graph 1.2 Population by sex and age (65+), Croatia



Source: Croatian Bureau of Statistics, *Census 2001. Population by sex and age, by settlements*, 2001, http://www.dzs.hr/default_e.htm; Croatian Bureau of Statistics, *Women and Men in Croatia 2010*, 2010, http://www.dzs.hr/default_e.htm

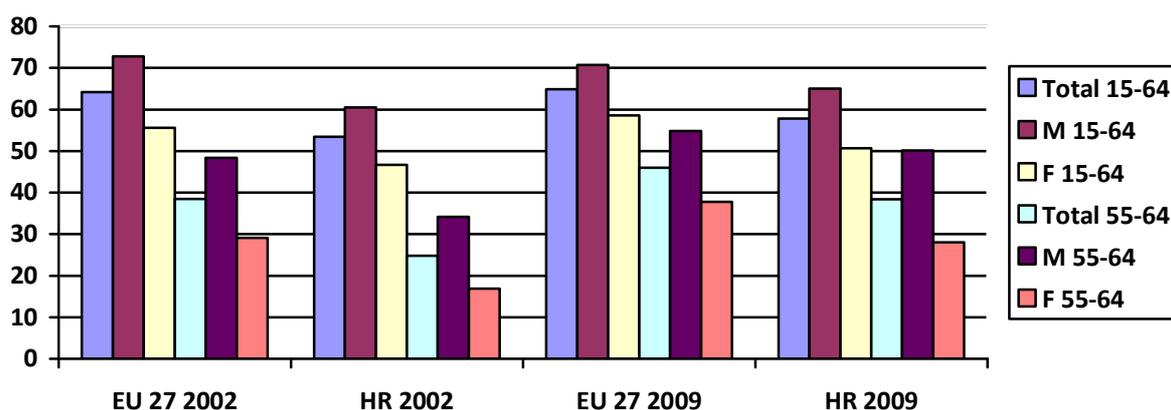
Table 1.1 Population projections, Croatia

Year	Age groups, %			
	Total	0-14	15-64	65+
	Low fertility rate without migration			
2004	100	16.1	67.2	16.6

2031	100	11.7	64.2	24.1
2051	100	9.9	58.7	31.4
Constant fertility rate with an average migration				
2004	100	16.1	67.2	16.6
2031	100	14	64	23
2051	100	13.6	58.9	27.6
High fertility rate with high migration				
2004	100	16.1	67.2	16.6
2031	100	16.4	61.6	21.9
2051	100	17.5	58.1	24.4

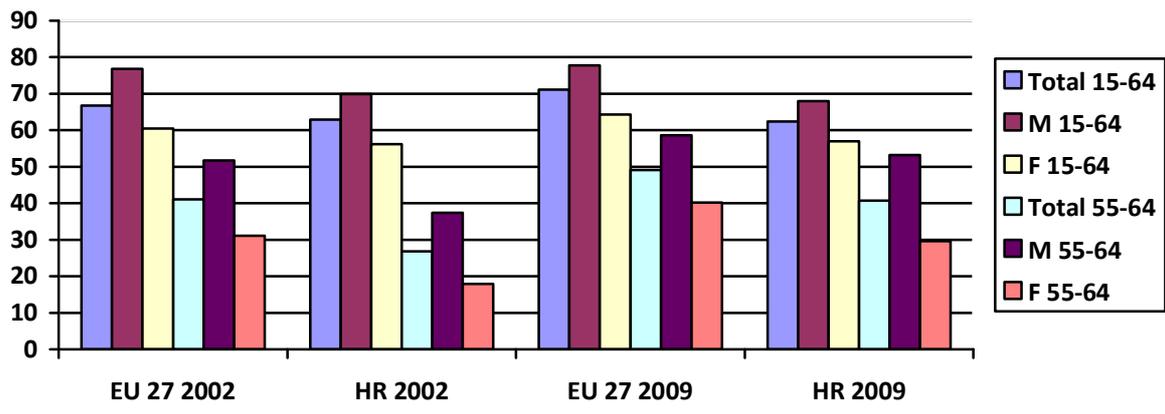
Source: Državni zavod za statistiku (Croatian Bureau of Statistics), *Projekcije stanovništva Republike Hrvatske 2004-2051. (Population Projection of the Republic of Croatia 2004-2051)*, Zagreb, 2006.

Graf 1.3 Employment rate by age and sex, %, 2002 and 2009, EU27 and HR



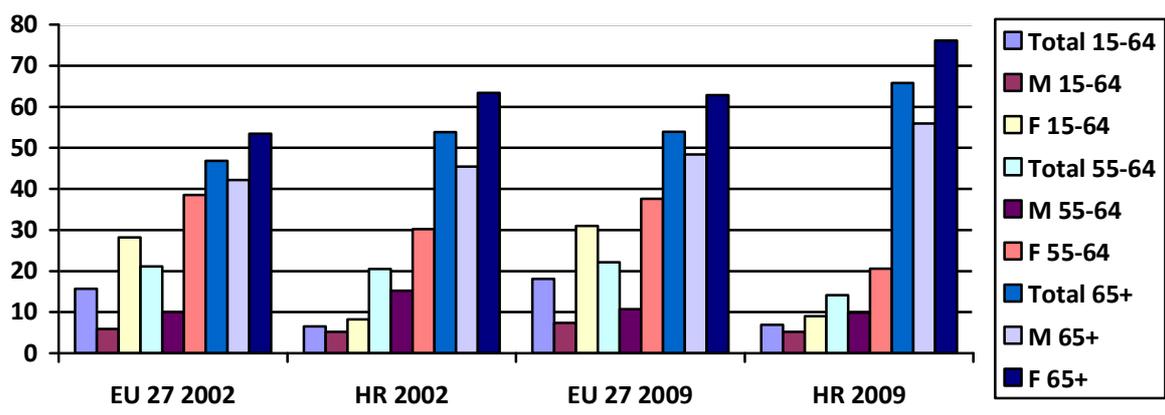
Source: Eurostat, *Employment and Unemployment (Labour Force Survey), LFS – main indicators, 2009*, http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database

Graf 1.4 Activity rate by age and sex, %, 2002 and 2009, EU27 and HR



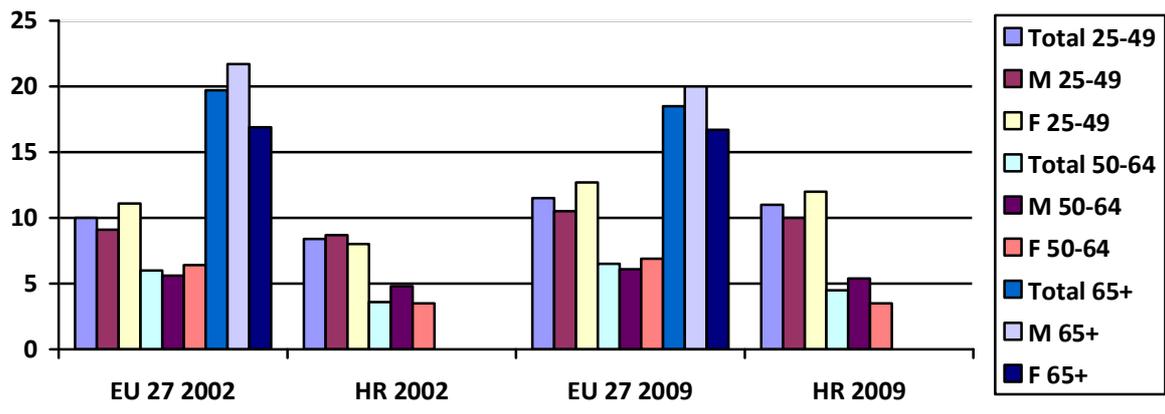
Source: Eurostat, *Employment and Unemployment (Labour Force Survey), LFS – main indicators*, 2009, http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database

Graph 1.5 Part-time workers in % of total employment by age and sex, %, 2002 and 2009, EU27 and HR



Source: Eurostat, *Employment and Unemployment (Labour Force Survey), LFS – main indicators*, 2009, http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database

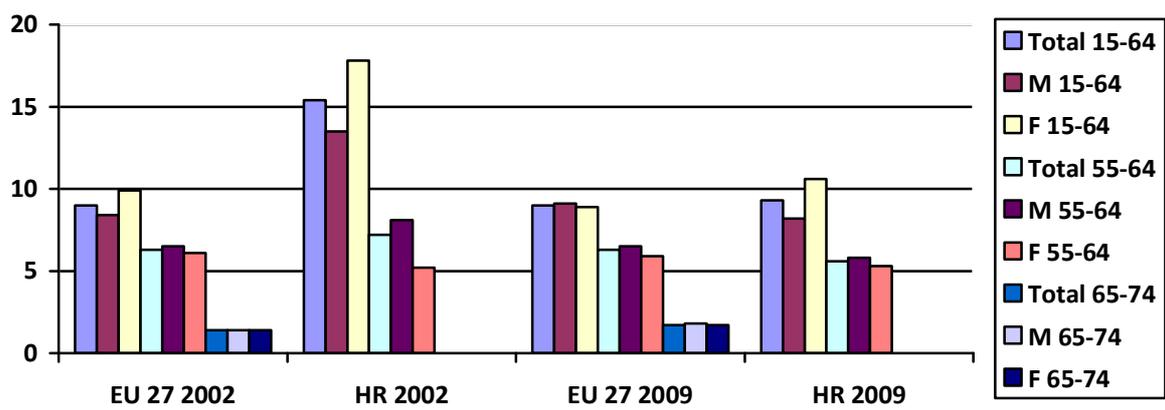
Graph 1.6 % of employees with temporary contracts by age and sex, %, 2002 and 2009, EU27 and HR



Note: Data for Croatia for female 50-64 from 2004 instead of 2002

Source: Eurostat, *Employment and Unemployment (Labour Force Survey), LFS – main indicators*, 2009, http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database

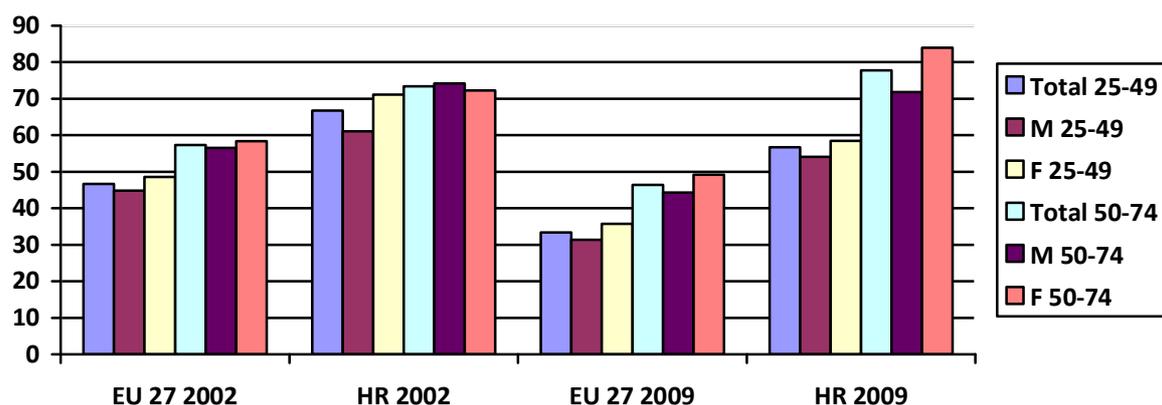
Graph 1.7 Unemployment rate by age and sex, %, 2002 and 2009, EU27 and HR



Note: Data for Croatia for female 50-64 from 2004 instead of 2002

Source: Eurostat, *Employment and Unemployment (Labour Force Survey), LFS – main indicators*, 2009, http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database

Graph 1.8 Long-term unemployment, % of active population by age and sex, %, 2002 and 2009, EU27 and HR



Source: Eurostat, *Employment and Unemployment (Labour Force Survey), LFS – main indicators, 2009*, http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database

Table 1.2 Poverty indicators, 2006 and 2008, Croatia

	With income in kind		Without income in kind	
	2006	2008	2006	2008
At-risk-of poverty rate, %	16.3	17.4	19.3	18.9
At-risk-of poverty rate by age and sex, %				
-All age groups	15.1	15.5	18.1	17.0
Men	17.4	19.1	20.4	20.6
Women				
-50 -64 years	14.7	15.5	17.3	18.0
Men	13.6	15.7	16.5	18.4
Women	15.6	15.4	18.0	17.7
-65 years and more	29.5	31.2	33.7	32.9
Men	26.9	26.2	30.3	27.7
Women	31.3	34.4	35.9	36.3
At-risk-of poverty rate by household type and age, %				
-One-person household	38.1	39.8	43.3	40.7
Men	34.0	31.1	39.5	31.7
Women	39.8	43.3	44.8	44.2
-One-person household, 65 years and more	43.8	47.8	48.7	48.0
Men	40.0 ^u	34.7 ^u	45.7 ^u	32.5 ^u
	44.8	50.5	49.5	51.3

Women				
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^u – considered as unreliable data

Source: Croatian Bureau of Statistics, 2009, Poverty Indicators, 2006-2008, http://www.dzs.hr/default_e.htm

Table 1.3 Self-perceived limitation in daily activities due to long-standing illness or disability, Croatia, %, 2006

	Total	Sex		Age groups						
		M	F	15-19	20-24	25-34	35-44	45-54	55-64	65+
Yes	27.0	23.5	30.2	4.4	8.3	8.7	19.0	31.2	41.9	52.8
No	71.9	75.4	68.8	94.9	91.4	90.0	79.8	68.2	56.5	46.0
Don't know	0.6	0.7	0.6	0.8	0.1	0.7	0.6	0.4	0.7	0.9
Without answer	0.4	0.4	0.5	-	0.2	0.6	0.6	0.2	0.9	0.3

Source: Šućur, Z. «Zdravlje i kvaliteta zdravstvenih usluga» («Health and the Quality of Health Services»). In: L. Japec, Z. Šućur (ed.) *Kvaliteta života u Republici Hrvatskoj. Regionalne nejednakosti (Quality of Life in Croatia. Regional Inequalities)*, UNDP, Zagreb, 2007; UNDP unpublished research data

Table 1.4 Perceived difficulty of certain problems in access to health services, EU15, NMS, Croatia, %, 2006

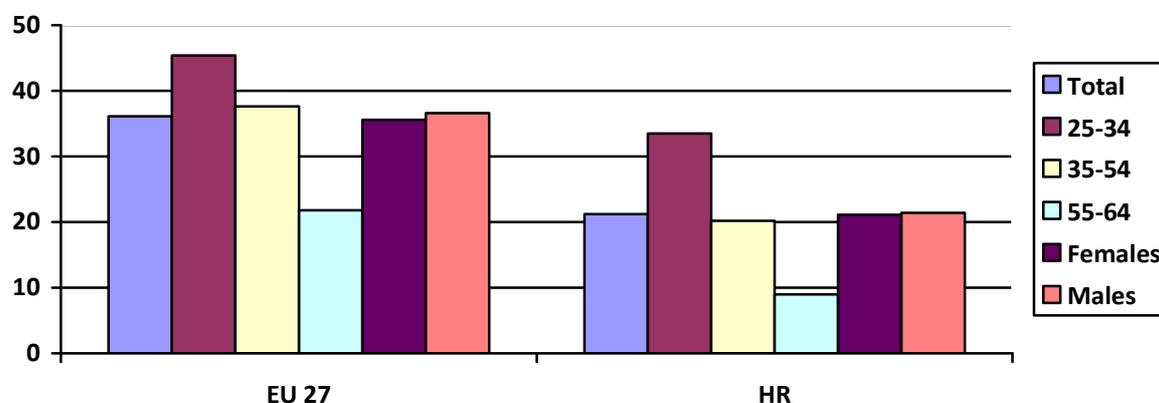
	EU15	NMS	Croatia
Distance to the nearest medical facility			
Very difficult	4.1	6.5	12.8
A little difficult	16.3	19.0	20.7
Not difficult at all	79.5	74.5	66.5
Delay in getting an appointment			
Very difficult	11.1	14.3	23.3
A little difficult	24.9	23.0	27.0
Not difficult at all	64.0	62.7	49.7
Waiting time to see doctor on the day of appoint			
Very difficult	11.3	14.7	18.3
A little difficult	29.1	28.7	27.1
Not difficult at all	59.6	56.6	54.6

Cost of seeing doctor			
Very difficult	8.2	15.4	20.3
A little difficult	16.8	21.9	26.7
Not difficult at all	75.0	62.7	53.0

Note: EU15 – 16 EU member states by May 2004, NMS – new member states that entered the EU in May 2004.

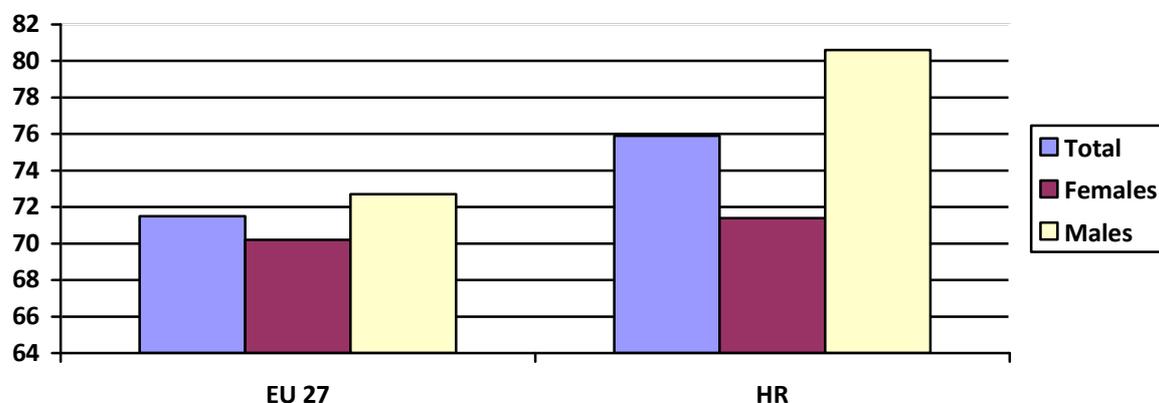
Source: Šućur, Z. and Zrinščak, S. "Differences that Hurt. Self-perceived Health Inequalities in Croatia and European Union", *Croatian Medical Journal*, 48:653-666, 2007.

Graph 1.9 Participation rate in education and training by age and sex, – formal or non-formal education, %, 2007, EU27 and HR



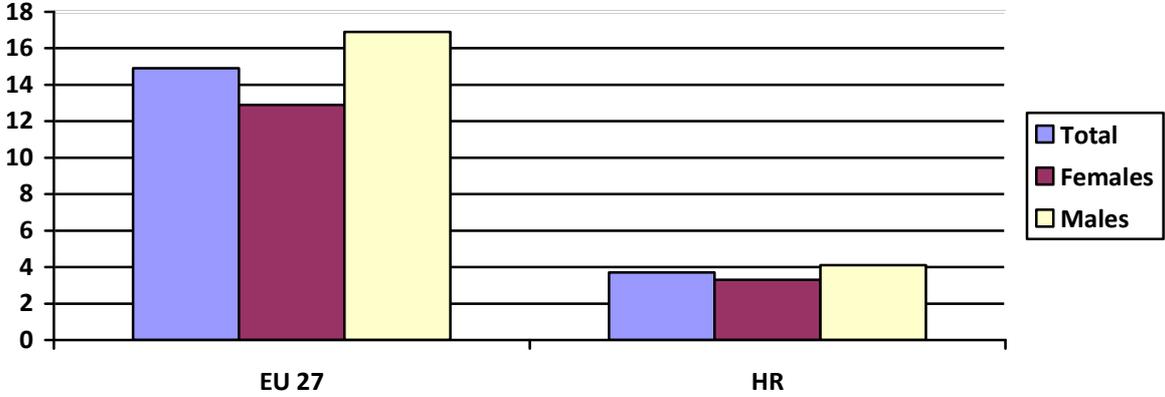
Source: Eurostat. *Adult Education Survey*, 2007, <http://epp.eurostat.ec.europa.eu/portal/page/portal/education/data/database>

Graph 1.10 Educational attainment by sex – those aged 25-64 having completed at least upper secondary education, %, 2008, EU27 and HR



Source: Eurostat, *Education and Training*, 2008, <http://epp.eurostat.ec.europa.eu/portal/page/portal/education/data/database>

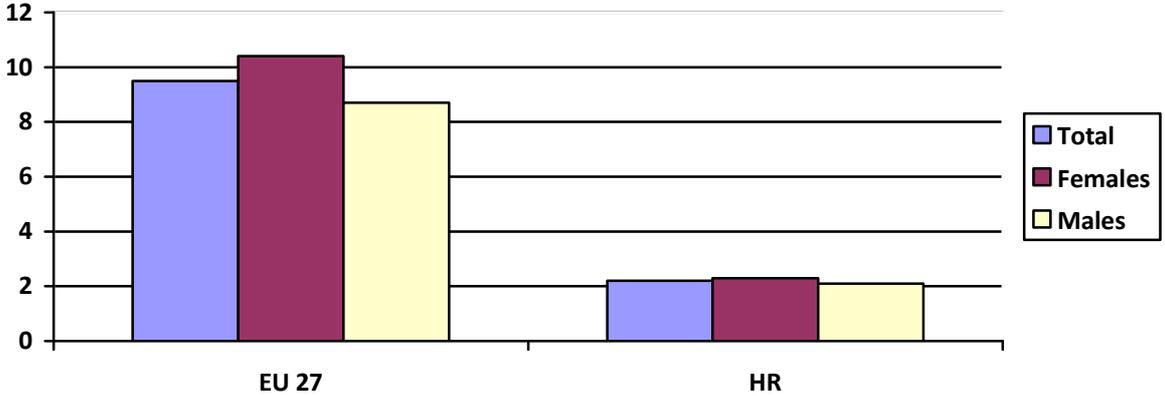
Graph 1.11 Early school leavers by sex, %, 2008, EU27 and HR



Note: Data are considered as unreliable by Eurostat

Source: Eurostat, *Employment and Unemployment (Labour Force Survey), LFS – main indicators*, 2009, http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database

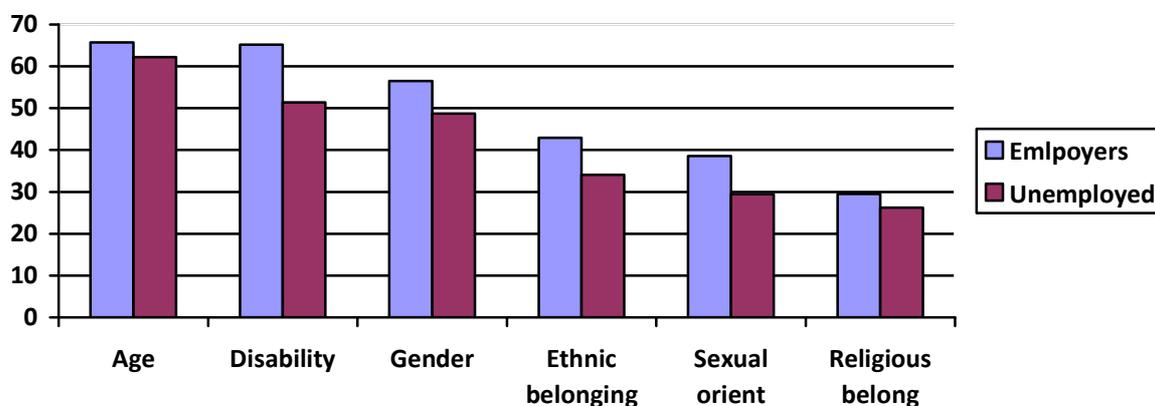
Graph 1.12 Life-long learning by sex, %, 2008, EU27 and HR



Note: Sex differences are considered as unreliable by Eurostat

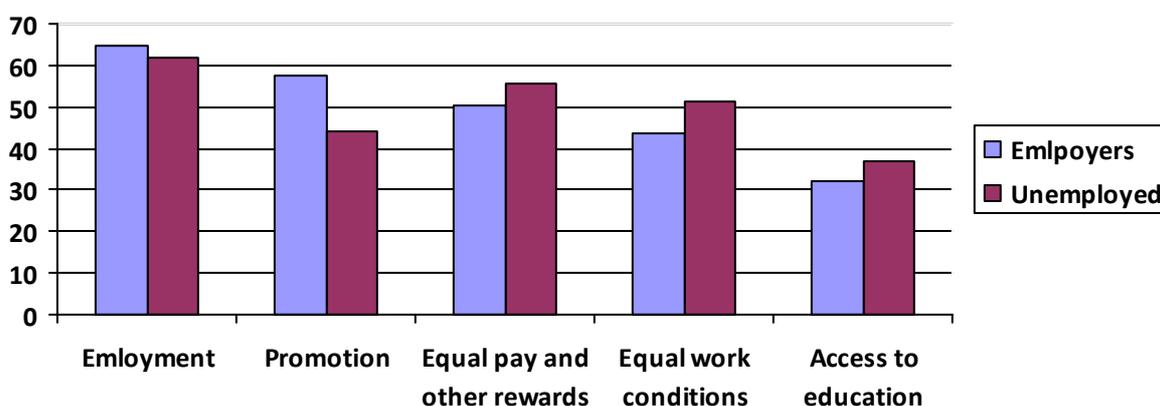
Source: Eurostat, *Employment and Unemployment (Labour Force Survey), LFS – main indicators*, 2009, http://epp.eurostat.ec.europa.eu/portal/page/portal/employment_unemployment_lfs/data/database

Graph 2.1.1 Perception of discrimination on Croatian labour market based on ..., %, Croatia



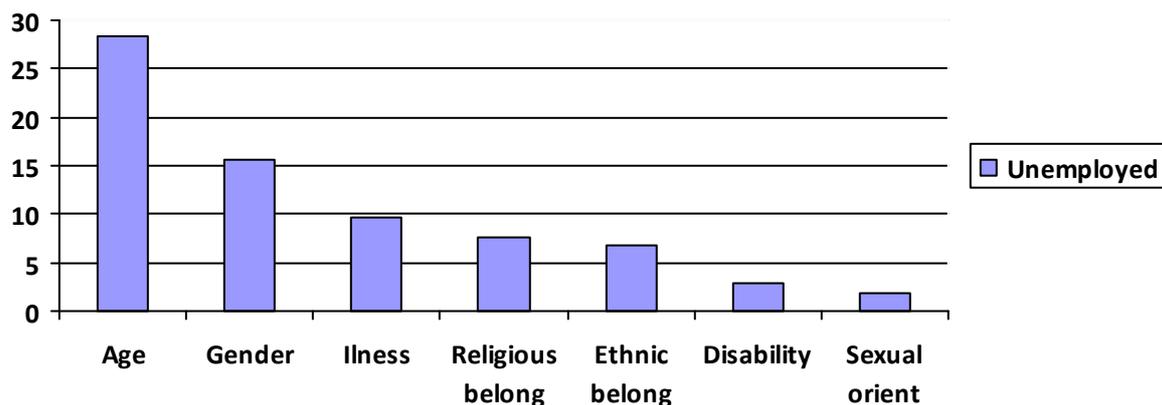
Source: Institut društvenih istraživanja “Ivo Pilar” (Institute of Social Sciences “Ivo Pilar”), *Raširenost i obilježja diskriminacije na hrvatskom tržištu rada. Izvješće na temelju ankete među nezaposlenim osobama i ankete među poslodavcima (Presence and Features of Discrimination on the Croatian Labour Market. Report Based on the Survey among Unemployed and among Employers)*, 2010, http://www.hzz.hr/docslike/Izvjestaj_SECLM.pdf

Graph 2.1.2 Perception of spread of discrimination in some areas of labour market and work places, %, Croatia



Source: Institut društvenih istraživanja “Ivo Pilar” (Institute of Social Sciences “Ivo Pilar”), *Raširenost i obilježja diskriminacije na hrvatskom tržištu rada. Izvješće na temelju ankete među nezaposlenim osobama i ankete među poslodavcima (Presence and Features of Discrimination on the Croatian Labour Market. Report Based on the Survey among Unemployed and among Employers)*, 2010, http://www.hzz.hr/docslike/Izvjestaj_SECLM.pdf

Graph 2.1.3 Personal experience of discrimination by unemployed based on ..., %, Croatia



Source: Institut društvenih istraživanja “Ivo Pilar” (Institute of Social Sciences “Ivo Pilar”), *Raširenost i obilježja diskriminacije na hrvatskom tržištu rada. Izvješće na temelju ankete među nezaposlenim osobama i ankete među poslodavcima (Presence and Features of Discrimination on the Croatian Labour Market. Report Based on the Survey among Unemployed and among Employers)*, 2010, http://www.hzz.hr/docslike/Izvjestaj_SECLM.pdf

Table 2.4.1 Share of preventive health checks (2004-2008), and by age and sex (2008), %, Croatia

Total	19.0
County with the highest share (Požeško-Slavonska)	76.7
County with the lowest share (Šibensko-Kninska)	3,7
Females	52.2
Males	47.8
Less than 50	1.4
50-59	43.0
60-69	31.1
70-79	18.0
80-89	3.3
90+	0.1

Source: . Pristaš, M. Erceg, R. Stevanović, U. Rodin, *Preventivni pregledi osiguranih osoba starijih od 50 godina u 2008 godini. (Preventive Health-Checks for Insured Persons Older than 50 in 2008)*, 2009, http://www.hzjz.hr/publikacije/prevetivni_50_08.pdf

Annex B – Good practices

II.2. Training and life-long learning

	Programme/project A
Title of the Programme/project and year of implementation	Challenging Unemployment in Deprived Rural Areas of Croatia, 2008
Name of provider (government agency, NGO, etc.)	NGO Centre for Civil Initiatives (CCI)
Stakeholders/Partners involved in implementation	Agriculture Ecology Cooperative Svarun in Vojnić, and Association for the Education of Adults – Duga Resa
Target group	The long-term unemployed, the unskilled unemployed, youth without working experience 15 to 24, women over 40 and men over 50
Project location (national, regional, local - place)	Local – municipalities in the region of Kordun and Lika
Key priorities, aims and objectives	Increase of employment opportunities, strengthen of capacities of cooperation between business, education institutions and community members in creating new local employment opportunities in agriculture
Costs and financing body	Total costs – 72.624,00 €, out of which 82.79% financed through the EU PHARE 2005
Field of intervention (specific contents/activities)	Education in the field of specific agriculture knowledge, and about starting business, establishment of rural info-centre
Results and impacts according to existing evaluations	57 people received additional education, 60 people signed new contracts, and 40 people received assistance in job placements
Why is it considered a good practice? (Innovative and success factors, transferability, sustainability)	The project was innovative as it did not only offer new education but helped in creation of new business according to local (rural, agriculture) possibilities and in that sense it can be evaluated as sustainable. In comparison to other similar projects it was successful as majority of persons involved started their business
Website /other sources	Information obtained by the CES, by the CCI, and from the CCI Annual 2008 Report: http://www.cci.hr/
	Programme/project B

Title of the Programme/project and year of implementation	Women's Club – Tailor Made Individualised Support to Long-Term Unemployed Women, 2008
Name of provider (government agency, NGO, etc.)	NGO Women's Group "Step" Karlovac
Stakeholders/Partners involved in implementation	Selectio Ltd., City of Karlovac
Target group	60 long-term unemployed women
Project location (national, regional, local - place)	Regional – Karlovac County
Key priorities, aims and objectives	Increase employability of long-term unemployed women, offer individualised tailor-made support
Costs and financing body	131.338,84 €, out of which 89% financed through the EU PHARE 2005
Field of intervention (specific contents/activities)	Organization of "Women's Club", offer of needed education, search for jobs
Results and impacts according to existing evaluations	59 persons got education, 25 became employed, creation of the unique project within the Croatian system for active labour market support
Why is it considered a good practice? (Innovative and success factors, transferability, sustainability)	Creation of individualised support which proved to be very useful, continuation of similar activities (individualized assistance) after the completion of the project
Website /other sources	Information obtained by the CES, by the Women's Group "Step", Evaluation Report and through website: http://www.grupakorak.hr/hr/home/home

II.3. Age-friendly environment and volunteer/community work

	Programme/project A
Title of the Programme/project and year of implementation	Centre for the Third Age "Gold age", October 2007-October 2009
Name of provider (government agency, NGO, etc.)	NGO "Mi" ("Us"), Split
Stakeholders/Partners involved in implementation	Centre for Social Welfare Split, Elderly Home Split, Welfare and Health Department – City of Split
Target group	People older than 65
Project location (national, regional, local - place)	Local – Split and surrounding

Key priorities, aims and objectives	To develop non-institutional service for elderly, and specifically to (1) organize a space for delivering of services, (2) to offer education, counselling, and health-recreational activities, (3) to promote partnerships between civil society and the public sector in social services for elderly
Costs and financing body	1 262 625,00 HRK (cca 173 000 €)
Field of intervention (specific contents/activities)	Education, counselling, animation, health-recreational activities, promotion of volunteering
Results and impacts according to existing evaluations	According to an expert evaluation goals were achieved completely. Evaluation was based on interviews and focus groups conducted with elderly persons involved in the project, as well as with representatives of local stakeholders
Why is it considered a good practice? (Innovative and success factors, transferability, sustainability)	The project was clearly innovative as it organized and offer wide range of services to elderly. It attracted public media attention and support, and was support also by local stakeholders
Website /other sources	Information from the NGO Mi, Evaluation Report, information from the web-site, http://www.udrugami.hr/

II.4. Supportive services

	Programme/project A
Title of the Programme/project and year of implementation	“In-Home Assistance for Elderly”, “Day programme and in-home assistance for elderly”, since 2004 as pilot-projects, since 2008 as Government projects
Name of provider (government agency, NGO, etc.)	Ministry for Family, War Veterans and Intergenerational Solidarity
Stakeholders/Partners involved in implementation	Local and regional authorities, NGOs
Target group	Elderly
Project location (national, regional, local - place)	National, in different parts of Croatia
Key priorities, aims and objectives	Development of services for elderly, combating social exclusion of elderly, promotion of volunteering, public sensibilisation of the needs for elderly, employment promotion, building partnerships with local or regional self-governments, health and social care services, and NGOs
Costs and financing body	In 2009 53.1 millions kunas (cca 7.3 million €), out of which 77% was paid from the State Budget, and 23% from local budgets

Field of intervention (specific contents/activities)	Non-institutional form of care through organizing and providing necessary services in their households
Results and impacts according to existing evaluations	High number of beneficiaries in different parts of Croatia (14420 by 2009), employment of geronto-housewives,
Why is it considered a good practice? (Innovative and success factors, transferability, sustainability)	In comparison to many other projects this one is comprehensive, and is sustainable although it depends on available money from state and local budgets
Website /other sources	JIM Reports, Ministry web-site: http://www.mobms.hr/ministarstvo/medugeneracijska-solidarnost/programi-medugeneracijske-solidarnosti.aspx