

Network of Experts in Gender Equality, Social Inclusion,
Health and long-term care

**THE IMPACT OF THE ECONOMIC CRISIS
ON THE SITUATION OF WOMEN AND MEN
AND ON GENDER EQUALITY POLICIES**

National Report Croatia

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Executive summary

Croatia is facing a very deep economic crisis, as GDP dropped by 5.8% in 2009, by 1.2% in 2010 and the economic recovery has still been very slow and even unpredictable in 2011. The crisis has had numerous social consequences. The total employment rate, already low (among the lowest in the EU countries), has decreased and unemployment has grown, more among men than women though, as men were hit more by shrinking employment.

There are some gender differences in poverty, but this is particularly marked in older age groups, as older women, mainly those who had never been in employment and who live alone, experience considerable poverty. The estimation made by the World Bank argued about a big social impact of the crisis, as the 2009 recession annulled the welfare improvements made in the years before the crisis. The same analysis discussed the 'new poor', those who lost their jobs because of the crisis, mostly those of prime-age and better educated. There are hardly any data about social exclusion and about gender differences in social exclusion. There are some data available only for the period before the crisis, while there are indications that the population is very sceptical about its economic and social situation, as well as about future prospects. Social exclusion is also connected with unequal access to services, irregular payment, particularly in the field of health care, but there are no new data in that respect, while there are even more of those that have not been addressed adequately by the Government.

In response to the crisis, Croatia has mainly relied on existing social protection schemes and existing welfare benefits / services. It did not make reductions in the field of social policy (although some programmes, such as free textbooks for children, were abolished and pension indexation was suspended), but it did not introduce any new programmes in order to meet the rising needs of those seriously affected by the crisis. There is a growing number of the beneficiaries of social assistance and other welfare payments, but there are also some information that welfare funds are not able to meet the demands of all claimants. That is visible also on the level of local governments and has been underlined in the information collected from NGOs, which prove to be more flexible and more able to respond to rising / different needs, but are not able to meet them, mainly due to limited financial possibilities. Although it can be argued that both sexes were affected by the crisis in a similar way, the gender aspect of the crisis and the response to the crisis have not been addressed.

This is also visible in the field of gender equality policy. Croatia has continued to be committed to gender equality policy and in July 2011 a new National Policy on Promotion of Gender Equality was passed by the Croatian Parliament. Still, gender equality has been only formally present and not seriously addressed in other policies; for many data there is no breakdown by gender, particularly at the local levels, while the indicators and evaluations are hardly present. These are vital shortcomings of the gender equality policy and the current crisis has just highlighted that fact.

Introduction

The economic crisis in Croatia occurred somewhat later, but has been deeper and has lasted longer than in other EU countries. The real GDP growth was still positive in 2008 (2.4%), but was negative in 2009 (-5.8%) and in 2010 (-1.2%).¹ In the first half of 2011 there were still no clear signals of the economic recovery: GDP decreased in real terms by 0.8% in the first quarter of 2011, as compared to the same quarter of 2010. Still, the economic projections indicate a slow economic recovery and a projected GDP growth in 2011 (1.3) and in 2012 (2.4)². Some other signs of the crisis arise from the data about the rise of foreign debt from 85% of GDP in 2008 to 101.1% of GDP in 2010 and the rise of public debt from 29.2% of GDP in 2008 to 41.2% of GDP in 2010.³ Household financing through loans dropped significantly in 2009 in comparison to 2008, both because of bank policies and because of lower demands from the side of households.⁴ The deepness of the economic crisis and a very slow economic recovery have had numerous social consequences.

The first consequence of the crisis has been visible in the employment data. The total employment rate (15+, employment / population ratio) decreased from an already low level of 44.4% (37.5% for women, and 52.2% for men) in 2008 to only 41.1% in 2010 (35.6% for women, and 47.3% for men). Unemployment grew from 8.4% in 2008 (10.0% for women, and 7.0% for man) to 11.4% in 2010 (12.2% for women, and 11.4% for men).⁵ The number of those

¹ Data from the Croatian Bureau of Statistics web page: www.dsz.hr

² The Institute of Economics Zagreb (2011) *Croatian Economic Outlook Quarterly*, No.45, January 2011. Still, some other projections indicate a slower GDP growth in 2011, at about 1% or even a bit lower.

³ Data from the Croatian National Bank: http://www.hnb.hr/statistika/h_ekonomski_indikatori.pdf

⁴ Hrvatska narodna banka (Croatian National Bank) (2009), *Financijska stabilnost (Financial Stability)*, no.3, VI/2009: <http://www.hnb.hr/publikac/financijska%20stabilnost/h-fs-7-2011.pdf>

⁵ Croatian Bureau of Statistics (2011) *First Release - Labour Force Survey 2010*, www.ddzs.hr; See also: Croatian Bureau of Statistics (2010, 2011) *Men and Women 2010; Men and Women 2011*, www.dsz.hr. Data are presented in Tables 1.9 – 1.11.

who either work but do not receive salaries, or receive them but with months of delay has been on the rise. However, the rising unemployment hit men harder than women. The average number of unemployed persons (administrative data) grew from 263 thousands in 2009 to 302 thousands in 2010, but the growth was more evident among men (rise of 27.7%) than among women (rise of 6.1%), which is connected with the fact that the industry and construction sectors were hit harder by the crisis (where more men are employed) than the public sector (where women are in great majority).

The at-risk-of poverty rate has been slightly higher in Croatia than in the EU 27 and has been particularly higher in the old age group, as well as among older women. In comparison to 2008, the at risk-of-poverty rate grew among children, unemployed, one-person households with women, families with three or more children, and subtenants in 2009 in comparison to 2008. Some estimations suggest that absolute poverty also rose in 2009, but more among those who lost their jobs because of the crisis and those better educated.

The number of the beneficiaries of social assistance, as well as other basic welfare payments, grew in 2009 and 2010. This growth was not particular for either gender and has been also visible at local levels, i.e. at the level of some additional benefits which some of regional / local governments can deliver in line with their financial possibilities.

There are not many data about gender differences in social exclusion. The available data show that the social situation has worsened in 2009 and 2010 and citizens have remained very sceptical about future prospects. Some data suggest that women are less satisfied than men with access to basic needs, while other data suggest that there is no great difference between men and women with respect to well-being.

In spite of the deficit in the State Budget, the Government did not cut welfare funds or increase them according to the raising needs, nor did it introduce any new welfare programmes. The gender aspect of the crisis and of the response to the crisis has not been addressed. Still, the gender equality policy remains a concern of the Government - the new National Policy on Promotion of Gender Equality 2011-2015 was adopted by the Parliament of the Republic of Croatia on July 15, 2011. This document demonstrates a huge step forward in gender equality policy in Croatia in the last ten-fifteen years, but nevertheless shows some major weaknesses

There are some differences in the data between these two sources, but the about Force Survey data are consistent with the Eurostata data on Croatia, which seems more reliable.

⁵ The Institute of Economics Zagreb (2011) *Croatian Economic Outlook Quarterly*, No.45, January 2011. Still, some other projections indicate a slower GDP growth in 2011, at about 1%, or even a bit lower.

(particularly in connection with the lack of indicators and evaluation) and gaps in addressing the effects of the ongoing economic crisis.

Chapter I – Gender differences in income poverty

The at-risk-of poverty rate was at the level of 17.4% in 2007 and 18% in 2009 (national data, Table 1.1).⁶ Gender differences exist and are even growing. According to the national data, the difference in poverty between men and women was 2.8 percentage points in 2007 and 3.8 in 2009. This difference is particularly noticeable in the oldest age group (65+), as it was at the level of 6.2 percentage points in 2007 and as high as 12.8 points in 2009. In general, the at-risk-of poverty rate grew among children, unemployed, one-person households with women, families with three or more children, and subtenants in 2009, in comparison to 2008. Also, the at-risk-of poverty rate for pensioners was slightly higher in 2009 than it was in 2008, while it was 35 percentage points higher than the national average.⁷

The at-risk-of poverty rate has been somewhat higher in Croatia than in the EU 27, but this difference has been marked in the oldest age group, and particularly among old women (Table 1.2). In the EU 27 the at-risk-of poverty rate among older men (65+) has been even slightly lower than the average for men in 2009 (0.6 percentage points lower than average), whereas the difference between the average rate for women and women over 65 was 3 points. Contrary to that, as already explained, the poverty rate for the oldest age group and older women in particular has been very high in Croatia, which is a consequence of inadequate pension system and the fact that about 12% of the elderly (mainly women) has not been covered by the pension system, mainly because they have never worked.

As expected, the at-risk-of poverty rate is higher among those not employed who are retired (Table 1.3). Again, when compared with the EU 27, gender difference has been more marked in Croatia among the unemployed and a bit less marked among the retired. Interestingly, employed women have a lower at-risk-of poverty rate than men, both in Croatia and the EU 27, while the

⁶ Eurostat data show a slightly different value, 18% for 2007 and 17.9% for 2009.

⁷ These data were highlighted in: Ministarstvo zdravstva i socijalne skrbi (Ministry of Health and Social Welfare) (2011), *Izješće o provedbi Zajedničkog memoranduma o socijalnom uključivanju Republike Hrvatske (JIM) u 2010. godini (Implementation Report on the JIM Follow-up Process on Social Inclusion of the Republic of Croatia in 2010)*. Document is not yet publicly available.

same is true of unemployed women who have a lower poverty rate than unemployed men.⁸ There are not many differences between Croatia and the EU 27 as regards the at-risk-of poverty rate before social transfers (both excluding and including pensions), although the reduction of poverty due to social transfers has been more marked in Croatia among those older than 65 (Tables 1.4 and 1.5). The relative at-risk-of poverty gap in Croatia is similar to that of the EU 27 for 18-64 age group, but is higher for those older than 65 (Table 1.6). Gender difference is not of relevance here. The aggregate replacement rate in 2009 was at the level of 0.57 for men and 0.47 for women, which was lower than for men and higher than for women in the EU 27 (Table 1.7).

Absolute poverty was researched by the World Bank in Croatia before the emergence of the crisis and when the crisis started, the World Bank assessed the social impact of the crisis.⁹ Absolute poverty, based on a cost-of-basic-needs method, was found to be at the level of 11% in 2004, with another 10% at risk of poverty in the sense that their average consumption level was less than 25% above the poverty line. According to the Report, the reassessed absolute poverty fell to 6.1% in 2008 (assuming unchanged inequality), or to 8% (assuming an increase in inequality of about 10%). The family size, age, employment status and educational attainment of the household head were important factors in poverty level, while gender was an important poverty factor in the 1990s and even in 2004, but not any more in 2008. Actually, the poverty rates for female and male-headed households were 11% and 9.7% in 2008 respectively, which was much less than in previous assessments. That was explained by an improved trend in female employment and higher educational attainments of women during 2000s.

The simulation by the World Bank suggested that the 2009 recession had annulled the recent welfare improvements in Croatia in just one year. The simulations suggested a rise in consumption-based poverty by 3.5%, but under the baseline scenario of 7.1% consumption shock and the 10% baseline poverty rate (Table 1.8). A bit more conservative scenario predicted the rise of poverty by 2.2% in one year, i.e. from 2008 to 2009. The 2009 surge in poverty reflected a large inflow of the so-called “new poor”, those who experienced a sudden and sizeable welfare loss, visible in on average a 14% drop in consumption. The new poor have been predominantly those who lost their jobs because of the crisis, those more to be found in urban and richer Croatian regions. The crisis also hit prime-age persons harder than older population,

⁸ This can be explained, particularly for unemployed women, with the household features: they live with men with higher income, i.e. with higher activity and employment rates.

as well as those better educated (in line with the educational structure of job destruction) and children. The World Bank study did not single out the gender dimension of the rise in poverty, which can be explained by the fact that men were hit harder by job losses than women.

Among the social protection schemes, the most important one is the unemployment benefit. This benefit, although because of the length of unemployment and because of legal conditions it does not cover all unemployed people, has a significant impact of preventing poverty among the unemployed. Out of 302,425 registered unemployed persons on average in 2010, 78.439 received unemployment benefits, while the average value was 1,506,93 HRK (Croatian kuna) or about 203 EUR.¹⁰ Unemployment benefits cover women and men in an equal way.

Besides social protection schemes, there are numerous welfare payments in Croatia targeted to needy person, particularly those with no or a very low income. The main welfare payment is a permanent social assistance (called permanent support), a means-tested payment the baseline amount of which is set at the level of 500 HRK, or about 67.5 EUR. Permanent social assistance for a single person is 120% and for a family member 80% of the baseline amount respectively (there are other differences in cases of children of different age, incapable persons, etc.). Some estimations suggest that social assistance is among the best targeted programmes with very low costs: expenditures for the permanent social assistance and allowance for the care for the elderly and persons with disability amounted to only 0.29% of the GDP in 2009.¹¹ Although the means tested programmes are well targeted, their coverage is low, as less than 13% of the poor, 20% of population has an access to permanent social assistance. Other welfare payments include housing expenditure assistance, allowance for care, in-house help and care, personal invalidity payment, one-off payment, etc. Child allowance is also an important source of income for low-income families with children. During the crisis the Government did not introduce any new measures in the field of welfare, and did not raise the amount of any payments. On the other hand, and contrary to the reductions in general budget spending, there was no reduction in the welfare funds.

⁹ The World Bank Group (2010) *Croatia. The Social Impact of the Crisis and Building Resilience*, <http://www.worldbank.hr/WBSITE/EXTERNAL/COUNTRIES/ECAEXT/CROATIAEXTN/o..contentMDK:22631300~pagePK:141137~piPK:141127~theSitePK:301245.00.html>

¹⁰ Hrvatski zavod za zapošljavanje (Croatian Employment Service) (2001) *Godišnjak 2010 (Yearbook 2010)*, http://www.hzz.hr/DocSlike/HZZ_Godisnjak_2010.pdf

¹¹ The World Bank Group (2010) *Croatia. The Social Impact of the Crisis and Building Resilience*, <http://www.worldbank.hr/WBSITE/EXTERNAL/COUNTRIES/ECAEXT/CROATIAEXTN/o..contentMDK:22631300~pagePK:141137~piPK:141127~theSitePK:301245.00.html>

From 2006 to 2008 the number of beneficiaries of social assistance was decreasing, as the share of beneficiaries in population dropped from 2.5% in 2006 to 2.1% in 2008.¹² However, the opposite trend occurred in 2009. The total number of social assistance beneficiaries (individuals) grew by 2% in 2009 and by 5% in 2010, so the share in population again amounted to 2.3% in 2010, as was in 2007. The continuing rise of the social assistance beneficiaries is also visible from Table 1.11 in which the latest data are presented for May 2011 in comparison to May 2009. The data show that the number of single person beneficiaries grew from 21,849 in May 2009 to 23,597 in May 2011, while the total number of beneficiaries grew from 93,874 in 2009 to 105,706 in 2011. The same trend occurred in the allowance for care and personal invalidity benefit. Also, there is a pressure from the beneficiaries upon the centres for social welfare to distribute one-off benefits, which can be authorized in different emergency cases, but due to financial restrictions the centres are not able to meet all such demands. During 2010 the number of beneficiaries of one-off benefits rose by 11.1% in comparison to 2009 and by 18.6% in comparison to 2008. The number of one-off payments for the purpose of covering formerly free textbooks for children rose from 2,427 in 2008 to 15,964 in 2009. The 2009 data on the main welfare benefits (Table 1.10) show that the share of women was slightly below 50% for social assistance, but was higher for the allowance for care (58.8%), whereas there were more men than women who were the beneficiaries of personal invalidity benefit.

Main welfare benefits are unified at the national level in terms of rights and conditions, but regional and local governments has the right to introduce additional benefits or different in-kind benefits. The data about these local programmes are not recorded at the national level and it is therefore almost impossible to collect information about them and to assess them in any meaningful way. In addition, there has been widespread criticism that these local programmes introduce inequality in the treatment of citizens, as citizens do not have the same right at the whole territory of Croatia concerning basic welfare protection. For the purpose of this report I got an access to the data for the City of Zagreb for 2009 and 2010, which offer an additional outlook on the local welfare benefits and changes in the time of crisis.¹³

Unlike other towns and counties, the City of Zagreb offers numerous welfare benefits, such as additional benefit to low-income pensioners, additional benefit to the allowance for care and

¹² Ministarstvo zdravstva i socijalne skrbi (Ministry of Health and Social Welfare) (2011), *Izješće o provedbi Zajedničkog memoranduma o socijalnom uključivanju Republike Hrvatske (JIM) u 2010. godini (Implementation Report on the JIM Follow-up Process on Social Inclusion of the Republic of Croatia in 2010)*. Document is not yet publicly available.

¹³ Not publicly available data obtained from the Zagreb City authorities.

personal invalidity beneficiaries, pocket money for beneficiaries of retirement homes, payment to foster care parents, subsidises to low-income pupils and students and subsidies to handicapped pupils and students. Additional benefits for low-income pensioners have been provided in the amounts of 400, 300 and 200 HRK (54, 40 and 27 EUR), depending on their pension level. 19,982 beneficiaries received that benefit on December 2010 (not much different from the number in 2009), out of which there were 71% of women and 43% were older than 65. As the constant revision of this and other rights has been undertaken, the number of beneficiaries fell to 17,344 on June 30, 2011. Additional payment to the allowance for care and personal invalidity beneficiaries was provided to 6,966 persons in the amount of 200 or 100 HRK (27 or 13.5 EUR) in 2010, a bit more than in 2009 (6.147), while gender distribution was almost equal (48.3% of men and 51.7% of women). For all other benefits, there were more women beneficiaries than men: the highest ratio is observed with regard to the pocket money for the beneficiaries of retirement homes, where the share of women was 69%, which can be associated with their higher share in retirement homes and generally longer life expectancy.¹⁴ It is interesting to note that another welfare benefit was envisaged in 2010 but was not realized: additional payment to social assistance beneficiaries older than 65. The measure was proposed as there were 8,056 social assistance beneficiaries in the City of Zagreb in 2009, out of which 894 older than 65. However, due to the budget restriction this measure has not been implemented so far. Among different in-kind benefits, the City of Zagreb helped families with low income to buy textbooks, as the Croatian Government abolished free textbooks for all children in 2009, but this in-kind benefit was not implemented in Zagreb in 2010. The number of those who were provided with help for housing expenditures grew from 1,520 to 1,621 in first six months of 2011. Also, among other in-kind benefits, particular public attention is devoted to soup kitchens (3,792 beneficiaries on 31 December 2010) and free tram tickets for unemployed persons, social assistance beneficiaries not capable for work, and social assistance beneficiaries older than 65. In addition to these categories, all persons older than 65 were entitled to free tram rides. However, due to the budget restriction, as well as public debates which questioned if that kind of free tram rides for all the elderly, irrespective of their income, is justified, the City of Zagreb changed that rule on July 1, 2011 and decided that in addition to the above mentioned categories (unemployed, social assistance beneficiaries...), only those whose pension is not higher than 5,000 HRK (675 EUR) would be

¹⁴ I have to mention here that irrespectively of the legal obligations the City of Zagreb did not collect information about gender distribution of its beneficiaries, while the data presented here are collected because of my specific request to them. However, the representative of the City authorities informed me they would continue to collect the data about gender in the future and would pay more attention to the gender dimension.

entitled to a free tram ticket and no longer all persons older than 65. However, all these changes are connected with, in some aspects, very generous rights before the crisis (such as free tram tickets for all older persons, irrespective of their income) and the economic crisis which urged some changes, but they were not tailored to women's or men's specific needs.

Another view of the social situation and needs of poor people was obtained from the work of Caritas of the Zagreb Archdiocese.¹⁵ In the last two years Caritas has been faced with a huge number of new claimants who have asked for different types of help – food, clothes, money, etc. This growing trend is not possible to document in details, as Caritas can only distribute help which it receives from different sources, while despite the growing number of beneficiaries, there is also a growing number of those who ask for help, but are refused, as Caritas cannot satisfy all needs. According to the data obtained, the number of those who got any kind of in-kind help grew from 20,906 in 2009 to 28,513 in 2010, but that rise was mainly connected with new projects Caritas undertook, such as free textbooks for school children for vulnerable families. Those who asked for help mainly looked for food, as well as clothes and footwear and toilet articles during 2010. Unfortunately, Caritas does not yet provide information on the sex distribution of its beneficiaries and there were no measures introduced specifically targeting women or men. Among those who have asked for help, there is also a growing number of those who had more or less decent life before the crisis, but lost their jobs and could no longer pay their loans.

In summary, gender differences in poverty do exist, but are not huge, except for older women, mainly those who had never worked and live alone. Recession hit both sexes equally, while it affected men a bit more than women, as men lost their jobs more frequently than women. As main welfare payments are not tailored specifically to men or women, and as there are not many data about the gender distribution, it is not possible here to present any of them as good or bad practice.

Chapter II – Gender differences in social exclusion

Croatia is unfortunately not yet fully included in the EU SILC research and there are no data about material deprivation in the Eurostat database. The latest information about material deprivation comes from the European Quality of Life Survey from 2007 which researched the

¹⁵ Not publicly available data obtained from the Zagreb Archdiocese's Caritas.

lack of six items that households cannot afford.¹⁶ 64% of households could not afford at least one item in Croatia, the share similar to the 2004 EU new member states. 30% of Croatian households had difficulties in making ends meet. As the material deprivation data were focused on households, there was no information about the gender dimension.

The research on the life of Croatian citizens according to a different measurement of poverty, although only up to 2008 and with no indices on the gender distribution, showed that according to the subjective indicators, 9.9% of households indicated that they lived very hard and 31.8% indicated they lived very hard and hard in 2008.¹⁷ 9.7% of households reported to have income less than they needed to live without difficulties. However, the difference between those who were poor according to the at-risk-of poverty rate (60% of median national income) and those who were not was not so big according to different material deprivation indices (such as to have central heating in an apartment, in-flush toilet, more than 10 square meters per person, a personal car, TV, washing machine, etc.). Still, according to different measurements those who were poor or in material deprivation were mainly one-person households, one-parent families and the elderly above 65, i.e. those unemployed or partly employed, farmers and the retired.

It can be claimed that the situation has become much worse since 2009, although there are no available data in this regard. According to the Eurobarometer public opinion poll from November 2010¹⁸ as much as 67% of Croatian citizens said that they were overall satisfied with their life (EU average was 78%), but those expecting negative changes still exceeded those expecting positive changes. Only 19% expected better economic situation (20% in the EU 27), 30% expected a worse situation (19% in the EU 27) and 49% expected the same situation (58% in the EU 27). 80% of Croatian citizens thought the country was going in the wrong direction (53% in the EU 27), and that was higher than in 2009 (71% of Croatian citizens thought the same in 2009).

¹⁶ The items were: keeping your home adequately warm; paying for a week's annual holiday away from home; replacing any worn-out furniture; meals with meat, chicken or fish every second day if you wanted; buying new, rather than second-hand clothes; having friends -or family for a drink at least once a month. See: European Foundation for the Improvement of Living and Working Conditions (2009) *Second European Quality of Life Survey. Overview*, <http://www.eurofound.europa.eu/publications/htmlfiles/ef0902.htm>

¹⁷ Z. Šućur (2011) *Dinamika siromaštva u Hrvatskoj: 2003-2008*. (Poverty dynamics in Croatia: 2003-2008). Presentation at the National Sociological Congress, Zagreb, 7-8 April, 2011.

¹⁸ Eurobarometer 74. Public Opinion on the EU. Autumn 2010 (2011) *National Report Croatia*. <http://www.delhrv.ec.europa.eu/files/file/eurobarometar/HR%20EB74%20NATIONAL%20REPORT.pdf>

Unfortunately, the Eurobarometer research on poverty and social exclusion from August – September 2010 was not done in Croatia, but only in the EU 27 countries.

There are some other public opinion researches which can be quoted here, but are usually not fully available. A very recent public opinion poll conducted by the Ipsos Puls agency (March 2011) revealed that 85% of Croatian citizens thought that the country was going in the wrong direction and 96% thought that economic situation was bad. Those more pessimistic were women, aged 46-59, and those from urban areas.¹⁹ According to the Happiness Index Croatia from April 2011, access to basic needs (access to water, enough money for food, enough money for housing, access to health care...) was at the level of 59.6 (on the scale 0-100).²⁰ Those more unsatisfied were women (index of 57.4 for women and 62.4 for men), those who live in smaller settlements, older, less educated, unemployed, retired persons and housewives.

The EBRD research *Life in Transition* from 2010 has revealed that more than one-half of households have been affected adversely by the crisis, slightly above the average of transition countries.²¹ Satisfaction with life was, contrary, above the transition region average, but has dropped over one-third since 2006. In connection with a worse economic and social situation, only about 20% of respondents favoured both market economy and democracy. The level of irregular payment conditions access to services, particularly in the health care sector, as about 15% of respondents reported having to make irregular payment in order to get necessary services. Although there are no detailed information about the gender situation in Croatia, there are no reasons to think that the gender situation in Croatia is much different than in other countries in transition. Namely, this research has revealed that there is little gender difference in how people view their overall well-being in all transition countries. As indicated in this Report, the level of education, age, and location do not alert this gender neutrality, which is explained with the fact that women and men share households and social well-being depends more on household resources than on individual fortunes. However, that is not true for single parent families, as single mothers express much less satisfaction with their life conditions.

¹⁹ M. Blagojević (2011) Hrvati najpessimističniji u procjeni trenutne ekonomske situacije (Croats the most pessimistic in assessment of the current economic situation), Ipsos Puls: http://www.puls.hr/artman/uploads/percepcija_ekonomske_situacije_v2.pdf

²⁰ Nacionalni indeks sreće. Rezultati za travanj 2011 (National happiness index. Results for April 2011), *Časopis Banka* (Magazine Bank): <http://www.bankamagazine.hr/LinkClick.aspx?fileticket=aTNuTyEma10%3d&tabid=370>

²¹ EBRD (2011) *Life in Transition. After the Crisis*. London: EBRD

Some previous research on the quality of life indicated differences in access to health services between men and women, as women expressed more difficulties in accessing health care services and to a greater extent reported self-perceived limitations in daily activities due to long-standing illness or disability.²² Unfortunately, this research was done in 2006 and there are no new data in that respect.

Life expectancy at birth has been 6.7 years higher for women than for men in 2009, although that was lower than in 2001 when the difference was 7 years (Graph 2.1). The most common causes of death were ischemic heart disease, cerebrovascular disease, heart failure, malignant neoplasm of breast and malignant neoplasm of colon among women in 2009 and ischemic heart disease, cerebrovascular disease, heart failure, malignant neoplasm of trachea and lungs and malignant neoplasm of colon among men in 2009. The incidence rate was 515.7/100,000 for men and 405.9/100,000 for women, while the mortality rate was 356.2/100,000 for men and 238/100,000 for women in 2008.²³

In the field of education, men were still a bit more educated than women according to the 2001 Census, while there were 56.3% women and 43.7% men among the students enrolled in institutions of higher education in the school-year 2009/2010 and there were 58.6% women and 41.4% men among the graduates from institutions of higher education in 2009.²⁴

As visible thereof, as there are hardly any data about social exclusion and gender and there are absolutely no new data which could indicate the effect of the crisis on gender differences in social exclusion, the presented picture is more than fragmented and it is not possible to select any programme which can be assessed as good or bad practice.

Chapter III – Policies facing the crisis

The Government of Croatia recognised the crisis very late and started with the economic recovery programme only in 2010. Actually, it was in mid 2009 when the first measures were passed, but mainly those connected with a huge deficit of the State Budget, when the Government introduced the so-called “crisis tax”: additional 2% of income tax on monthly net

²² Šučur, Z. (2007) Zdravlje i kvaliteta zdravstvenih usluga (Health and the Quality of Health Services). In : L. Japec, Z. Šučur (ed.) *Kvaliteta života u Republici Hrvatskoj. Regionalne nejednakosti (Quality of Life in Croatia. Regional Inequalities)*, UNDP, Zagreb.

²³ Croatian National Institute for Public Health (2010) *Croatian Health Service Yearbook 2009*, web-version: http://www.hzjz.hr/publikacije/hzs_ljetopis/Ljetopis_Yearbook_HR_2009.pdf

salaries higher than 3,000 HRK (405 EUR) and additional 4% on monthly net salaries higher than 6,000 HRK (810 EUR). The VAT was augmented from 22% to 23%. Those who had lower monthly income were not taxed additionally, while the “crisis tax” was abolished in July 2010 (for 2%) and in November 2010 (for 4%). In April 2010 the Government passed the Programme on Economic Recovery on the bases of which some changes in income tax systems were passed in July 2010: income tax for salaries below 3,600 HRK (486 EUR) was reduced from 15% to 12%, a 25% tax margin was slightly increased and instead of two tax rates (35% and 45%) only one was introduced (40%), while now it applied to lower salaries than before. It could be said that by not taxing lower income people, the Government protected the position of the most vulnerable group and this was the fact stressed in the Report of the Implementation of the Joint Inclusion Memorandum from June 2011.²⁵ However, the same Report recognized some other Government measures as well, which might have had the opposite effect: suspension of the indexation of pensions, abolishment of the right to free textbooks for all pupils in primary and secondary schools, the rise of prices, etc. The 2009 health reform increased co-payments for health services, but again there were numerous exemptions (the unemployed, students, persons with disabilities, low-income persons, etc.).

The policy aimed at facing the crisis did not introduce any new measures in the field of welfare, but, as previously underlined, the Government did not cut the funds for main welfare benefits either. As the already mentioned World Bank Study argued that the main losers of the crisis had been those who belonged to lower middle class, it nevertheless acknowledged the substantial consumption decline for all citizens. In that case the picture remains mixed: the basic safety net has been protected, but an overall social deterioration has happened and would continue to affect people in line with the prolonged crisis.

In facing the crisis, the Government did not pay any attention to the gender dimension. The gender dimension was not singled out in any relevant document about the effects of the crisis, and there might be two possible reasons for that. The first one is the fact that there is still not enough sensitivity about the gender dimension: although there has been a huge move forward in that respect, many official documents / policies pay attention to gender only formally and there are still many data which are not broken down by gender. The second one is connected with the

²⁴ Croatian Bureau of Statistics (2011) *Men and Women 2011*: www.dsz.hr

²⁵ Ministarstvo zdravstva i socijalne skrbi (Ministry of Health and Social Welfare) (2011), *Izješće o provedbi Zajedničkog memoranduma o socijalnom uključivanju Republike Hrvatske (JIM) u 2010. godini (Implementation Report on the JIM Follow-up Process on Social Inclusion of the Republic of Croatia in 2010)*. Not yet publicly available.

fact that the crisis apparently has similar effects on both genders, and indeed the presented data confirm the fact that men were hit by job losses more than women. Still, as there have been limited cuts in some public programmes, such as those already mentioned (suspension of the indexation of pensions, abolishment of the right to free textbooks for all pupils in primary and secondary schools), some of these cuts might have a negative effect on gender equality programmes, which is a fact that is usually not addressed in official documents. There are indications that some cuts were done at the local levels (like those in the city of Zagreb discussed in the previous chapter), but there are no data about that on the national level and it is not possible to assess them.

The recent Report on the Implementation of the Joint Inclusion Memorandum for 2010 pointed out the gender dimension of different social inclusion programmes, but did not discuss much the effect of the crisis on the position of men and women. The Report stressed the fact that there had been some progress made in the composition and activity of gender equality committees at the level of Croatian counties during 2010 and the work on the new National Policy on Promotion of Gender Equality 2011-2015. It also stressed the importance of the new way of collecting information about gender aspect of taxes, which might generate new information about the actual position of women in society.

The Report on Implementation of National Policy for Promotion of Gender Equality 2006-2010 for Years 2009 and 2010²⁶ from July 2011 gave a comprehensive overview of the implementation of the measures adopted in the field of gender equality and concluded that majority of measures had been accomplished (79.8%), while others had been accomplished partly (11.8%) or not at all (8.3%). Although the methodology has not been quite understandable, it should be said that many measures have been formulated in very general (vague) terms and consequently so was the implementation assessment. Just for example, the measure which envisaged an effective system of prevention and early detection of different types of cancer has been operationalized as a campaign for the promotion of healthy life style, distribution of information and leaflets, etc., so the realization was acknowledged on the basis of the activities in that direction and not on the basis of indicators of preventive screening or on the data on early detection. The economic crisis has not been reflected as such in the document and there were no data about poverty indicators, or other indicators of the life situation of women and men.

²⁶ Vlada Republike Hrvatske - Ured za ravnopravnost spolova (Government of the Republic of Croatia – Office for Gender Equality (2011) *Izješće o provedbi Nacionalne politike za promicanje ravnopravnosti spolova 2006.-2010. u 2009. i 2010.*

On July 15, 2011 The Croatian Parliament adopted a new National Policy on Promotion of Gender Equality, which is the main official document on gender equality in Croatia for the next few years.²⁷ The document acknowledged the big progress in gender equality, as well as some weaknesses. As regards the economic crisis, there was not much mentioned in the document, except for the fact that because of the crisis, the difference in unemployment between men and women had been shrinking. The New National Policy sets future measures in seven areas: the promotion of women's human rights and gender equality, equal opportunities on labour market, gender sensitive education, equality in decision making in political and public life, elimination of violence against women, international politics and cooperation, institutional mechanisms and ways of implementation. Although very important, the document in general lacks indicators on the basis of which its success can be evaluated, as well as clear mechanisms of monitoring, the fact that has been stressed by some NGOs.²⁸

The Gender Equality Ombudsman Working Report for 2010 is much more detailed in analyzing both the actual position of women in society and implementation of gender equality policy.²⁹ On the basis of those who asked for help in the field of discrimination it became apparent that 25.7% of cases are connected with work and working conditions and 42.4% with social security, which indicates real problems of equality between men and women in the society, but also (in)adequate work of official institutions. In spite of a shrinking difference between men and women when it comes to unemployment, the Report emphasized the rising unemployment rate of women, horizontal and vertical segregation of women on the labour market, higher number of women who work on a fixed contract, the problem of not paying salaries for the work undertaken, etc. Contrary to the impression that comes from other official documents, this one claimed that the analysis of 11 active employment measures under the auspices of the Croatian Employment Service showed that men were slightly more involved than women (50.6% to 49.4%), that men were involved in all measures contrary to women, that only 4 measures covered men and women in all the Croatian counties, etc. In three active employment measures under the auspices of the

godini (Report on Implementation of National Policy for Promotion of Gender Equality 2006-2010 for Years 2009 and 2010),
<http://www.ured-ravnopravnost.hr/slike/File/Dokumenti/izvijestaj-prov-nac-pol-06-10.pdf>

²⁷ Nacionalna politika ravnopravnosti spolova za razdoblje od 2011. do 2015. godine (National Policy on Promotion of Gender Equality for the Period 2011-2015, *Narodne novine* 88/2012.

²⁸ See: CESI (2011) *Primjedbe i prijedlozi na Nacrt prijedloga Nacionalne politike za promicanje ravnopravnosti spolova 2011.-2015 (Remarks and Suggestions on the Draft National Policy for the Promotion of Gender Equality)*,
<http://www.cesi.hr/hr/novosti/1429-cesi-o-prijedlogu-nove-nacionalne-politike-za-promicanje-ravnopravnosti-spolova/>

²⁹ Republika Hrvatska- Pravobraniteljica za ravnopravnost spolova (Republic of Croatia – Gender Equality Ombudsman) (2011) *Izviješće o radu za 2010. godinu (Working Report for 2010)*, http://www.prs.hr/docs/rh_prs_izvjesce_2010.pdf

Ministry of Economy there were more men than women included (71.3% to 28.7%). There is no additional explanation about this fact and it is therefore not possible to understand the reasons behind it.

There are some new projects which are worth mentioning here, particularly those connected with the enhancement of the position of women at the labour market. A very recent project of that kind has been started in Croatia in September 2010 and will run for 18 months, under the EU IPA pre-accession assistance to Croatia.³⁰ However, as this project is part of the projects recently undertaken in line with the EU pre-accession help, it has not been exclusively designed in response to the economic crisis.

Although because of the lack of data it is not possible to talk about gender implications, among very few new initiatives designed and implemented as a response to the crisis is a project of a welfare shop entitled “Welfare basket”, undertaken by the Caritas of the Zagreb Archdiocese and launched in December 2009. The same idea was realized in Rijeka (by the Franciscan Order) in Split by the NGO “Most”, and probably in some other towns as well. “Welfare basket” started in Zagreb in cooperation with Lidl Croatia which donates food, toilet articles and other home supplies. There were 1,247 beneficiaries who were provided with help in 2010. The number of those who came to get help was augmented incredibly during 2010, so Caritas had to turn down a significant number of those who asked for help and was not able to realize the idea to offer necessities to persons / households once a month. Food was the main reason for asking for help, followed by clothes. Caritas also faces difficulties in assessing the needs for those who came and asked for help. There is an uneven distribution over months so 441 families (1,421 members) got packages of food and other necessities in February 2011, while only 155 families (500 members) received them in March 2011. Although other companies declared that they would join the project they did not do it so far and Lidl Croatia has remained the only suppliers. This project revealed what the needs of those who are particularly endangered by the crisis are and how the national welfare system, despite its results, is not able to respond to the needs deepened by the crisis. That is why this project can be used to illustrate an example of good practice, irrespective of the fact that there are no data about the gender dimension.

³⁰ Information from the web-site: www.ulmcroatia.eu

Chapter IV – Overall conclusions

It can be claimed that considerable attention has been paid to gender equality policy, particularly at the national level and in that respect Croatia has made a huge progress in the last ten years. Still, there is a huge need to make another important step forward, most notably in connection with the availability of data, both by the inclusion of Croatia in the EU SILC research, but, more importantly, by making the data available in terms of gender. Although there is a legal obligation for all the data to be broken down by sex, this is still not respected in many cases, particularly at the regional / local levels. Additionally, much more attention should be paid to indicators and evaluation. If policies are presented in a very general way, then the evaluation tends to be very general as well and not specific, not analysed from different angles. Although the concept of gender is formally present in all official documents / policies, in many cases it is not easy to conclude if and how a particular policy pays attention to the gender aspect.

That becomes visible in the time of crisis. Croatia has been faced with a very deep and prolonged crisis. The available data suggest there has been a significant deterioration of the social situation of a considerable part of the population, both for women and men. However, the Government have not addressed the crisis adequately. The Government have, understandably, paid more attention to the financial and economic aspects of the crisis, but was, however, not too successful in that, as Croatia has been among the economic laggards: the signs of recovery are still very fragile in mid 2011. The same can be said about overall social, and in particular the social policy, aspects of the crisis. The Government did not make any significant reductions in the field of social policy, although it abolished free textbooks for children and froze pension benefits. Some reductions are made on regional and local level (such as the rise of fees for kindergartens or reductions in financing of NGOs...), but these are very hard to document, as there are no available data on the national level. By not making any significant welfare reductions the Government, it has been claimed, helped in supporting people in times of crisis, but actually failed to respond to new needs. Some analyzes (such as the estimations made by the World Bank) pointed to the “new poor”, those who had a more or less decent life before the crisis, but lost their jobs and have considerable problems in maintaining their life, paying loans for their homes or some durable goods (cars), etc. Absolute poverty has been also on the rise, which has been visible from a growing number of beneficiaries of social welfare centres, Caritas and other NGOs. Croatia did not respond to that and the crisis pointed to the already known problems of the functioning of the welfare system, problems not addressed by any serious public or political debates. In line with that and in line with the fact that we can hardly talk about gender mainstreaming in Croatia, gender aspects of the crisis have not been addressed in any way. It has

been argued that men were hit by job losses harder than women and that both sexes have been affected by the deterioration of living conditions in an equal way. That is mainly true, but there is a legal and political commitment to pay attention to gender aspects of all policies, a commitment not fulfilled in the time of crisis.

The issue is how to make the gender equality a “living concept”. Here are just a few recommendations. Firstly, the economic field should be made a priority, but not only in terms of employment. Too much attention has been paid to the data on employment / unemployment, but not enough to the data about the working poor and working conditions, particularly in small companies and on the grey market. Gender equality is facing a rising dualisation of work, a trend documented in many EU countries, but not yet adequately tackled from the gender equality point of view. Secondly, more attention is to be paid to statistics and evaluation. Data collection is not a problem in some parts of the EU, while it is a problem in other parts. But even if we have data, do data really fuel policies? Thirdly, gender equality / gender mainstreaming should be made very concrete, very understandable to a wider audience. Indeed, what does it really mean (in very concrete terms) to different sections of people in the conditions of rising pluralisation, conditions of rising value differentiation in Europe?

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Annexes

Annex A – Main indicators on poverty and social exclusion

Table 1.1 At-risk-of-poverty rate, Croatia, national data, 2007-2009

	2007	2008	2009
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Total	17.4	17.4	18.0
M	15.9	15.5	16.1
F	18.7	19.1	19.9
65+			
Total	29.0	31.2	31.5
M	25.2	26.2	23.7
F	31.4	34.4	36.5
Pensioners			
Total	22.8	23.4	24.3
M	22.3	21.2	21.9
F	23.1	25.1	26.3
One-person household			
Total	36.5	39.8	43.2
M	27.9	31.1	28.2
F	39.8	43.3	50.2
One-person household, 65+			
Total	41.5	47.8	50.9
M	30.5	34.7	29.9
F	44.1	50.5	56.5

Source: Croatian Bureau of Statistics, Poverty Indicators, www.dsz.hr

Table 1.2 At-risk-of-poverty rates by age, Croatia and EU, 2007 and 2009

	Croatia				EU 27			
	2007		2009		2007		2009	
	M	F	M	F	M	F	M	F
Less than 18	-	-	-	-	20.1	19.9	19.6	20.3
18-24	-	-	-	-	19.1	21.4	19	21.3
25-49	12	12	-	-	13.6	15	13.5	14.8
50-64	17	17	-	-	13.6	14.1	13.4	13.7

65+	25	33	23.9	36.1	16.2	21.8	14.9	20.1
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Source: EU SILC

http://epp.eurostat.ec.europa.eu/portal/page/portal/income_social_inclusion_living_conditions/data/database

Table 1.3 At-risk-of-poverty rates by activity status, Croatia and EU, 2007 and 2009

	Croatia				EU 27			
	2007		2009		2007		2009	
	M	F	M	F	M	F	M	F
Employed	8	6	8.1	7	9.1	7.7	9	7.7
Not employed	25	28	24.1	28.3	22.9	24.6	22.1	23.7
Retired	22	24	22.1	25.9	15.4	17.9	13.9	16.6

Source: EU SILC

http://epp.eurostat.ec.europa.eu/portal/page/portal/income_social_inclusion_living_conditions/data/database

Table 1.4 At-risk-of-poverty rates before social transfers (excluding pensions), Croatia and EU, 2007 and 2009

	Croatia				EU 27			
	2007		2009		2007		2009	
	M	F	M	F	M	F	M	F
Less than 18	-	-	-	-	35.8	36.1	35.2	35.7
18-64	29	33	30.3	32.1	30.8	34.9	30.2	39.2
65+	81	82	81.5	81.1	87.5	89.1	86.9	88.4

Source: EU SILC

http://epp.eurostat.ec.europa.eu/portal/page/portal/income_social_inclusion_living_conditions/data/database

Table 1.5 At-risk-of-poverty rates before social transfers (including pensions), Croatia and EU, 2007 and 2009

	Croatia				EU 27			
	2007		2009		2007		2009	
	M	F	M	F	M	F	M	F
Less than 18	-	-	-	-	33.5	34	33	33.7
18-64	21	20	20.9	21.1	23.1	25	22.6	24.5
65+	30	38	31.2	28.1	19.8	26.2	18.3	24.1

Source: EU SILC

http://epp.eurostat.ec.europa.eu/portal/page/portal/income_social_inclusion_living_conditions/data/database

Table 1.6 Relative at-risk-of-poverty gap by age, Croatia and EU, 2007 and 2009

	Croatia				EU 27			
	2007		2009		2007		2009	
	M	F	M	F	M	F	M	F
Less than 18	-	-	-	-	-	-	-	-
18-64	23	22	23.1	21.5	25.8	24.4	25.2	24.2
65+	24	25	25.9	28.8	18.0	19.2	16.1	17.3

Source: EU SILC

http://epp.eurostat.ec.europa.eu/portal/page/portal/income_social_inclusion_living_conditions/data/database

Table 1.7 Aggregate replacement rate, Croatia and EU, 2007 and 2009

	Croatia		EU27	
	M	F	M	F

2007	0.55	0.48	0.52	0.49
2009	0.57	0.47	0.54	0.50

Source: EU SILC

http://epp.eurostat.ec.europa.eu/portal/page/portal/income_social_inclusion_living_conditions/data/database

1.8. Poverty simulations for 2009

	Headcount poverty rate (%)	
	Lower poverty threshold	Upper poverty threshold
2008	10.0	20.0
2009 – Consumption shock		
Baseline (-7.1%)	13.5	25.1
Low case (-9.0%)	14.0	26.9
High case (-5.5%)	12.9	23.7
2009 – Income shock (-3.6%)	12.2	22.2

Source: The World Bank Group (2010) *Croatia. The Social Impact of the Crisis and Building Resilience*, pp.14,

<http://www.worldbank.hr/WBSITE/EXTERNAL/COUNTRIES/ECAEXT/CROATIAEXT/N/0,contentMDK:22631300~pagePK:141137~piPK:141127~theSitePK:301245,00.html>

1.9 Working age population by activity and sex, Croatia, 2008-2010

	2008			2009			2010		
	Total	M	F	Total	M	F	Total	M	F
Activity rate	48.5	56.2	41.7	47.6	54.3	41.7	46.6	53.3	40.6
Employment rate	44.4	52.2	37.5	43.3	50.0	37.4	41.1	47.3	35.6
Unemployment rate	8.4	7.0	10.0	9.1	8.0	10.3	11.8	11.4	12.2

Source: Croatian Bureau of Statistics (2011) First Release - Labour Force Survey 2010,

www.dsz.hr

Table 1.10 Working age population by activity and sex, Croatia, 2010 and 2011

	I-III 2010	I-III 2011

	Total	M	F	Total	M	F
Activity rate	47.1	53.6	41.4	45.9	53.4	39.4
Employment rate	41.8	48.0	36.5	39.4	45.4	34.0
Unemployment rate	11.2	10.5	11.9	14.3	14.9	13.6
Unemployment rate, 15-64	11.5	10.8	12.4	14.7	15.2	14.0

Source: Croatian Bureau of Statistics – First Results July 2011, www.dsz.hr

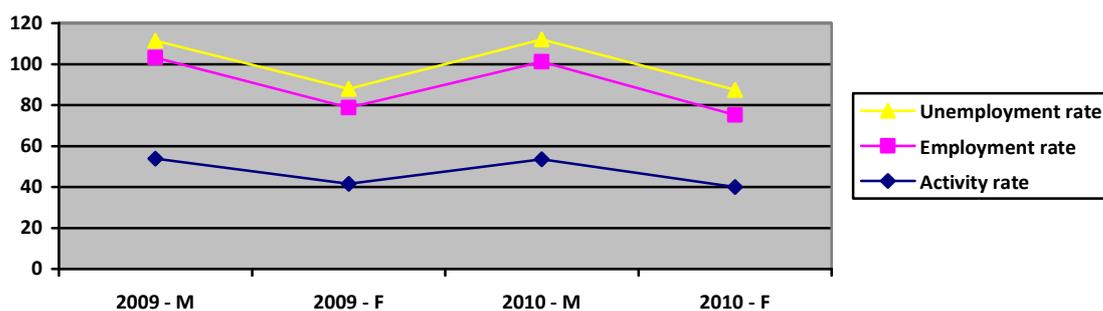
Table 1.11 Population aged 15 and over by activity and sex, Croatia, 2009 and 2010, in 000

	Total		M		F		Sex distribution M		Sex distribution F	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
Total	3720	3758	1748	1759	1972	1999	47.0	46.8	53.0	53.2
Labour force	1761	1741	941	941	820	800	53.4	54.1	46.6	45.9
Employed	1608	1540	863	838	745	702	53.7	54.4	46.3	45.6
Unempl	153	201	78	103	75	98	51.0	51.4	49.0	48.6
Inactive pop	1959	2017	807	818	1152	1199	41.2	40.6	58.8	59.4

Source: *Man and Women in Croatia 2010*; *Man and Women in Croatia 2011*

Note: According to the Labour Force Survey, third quarter of 2009, and 2010

Graph 1.1 Population aged 15 and over by activity, Croatia, 2009 and 2010



Source: *Man and Women in Croatia 2010*; *Man and Women in Croatia 2011*

Note: According to the Labour Force Survey, third quarter of 2009, and 2010

Table 1.12 Main welfare benefits, December 31 2009

	Total	% of W
Permanent social assistance		
a) Single persons	22,169	45.4
b) Total of persons	94,849	49.5
Allowance for care and help		
a) In full amount	54,067	58.3
b) In reduced level	25,564	59.9
c) Total	79,631	58.8
Personal invalidity payment		
a) In full amount	15,782	45.4
b) In reduced level	550	42.7
c) Total	16,332	45.3

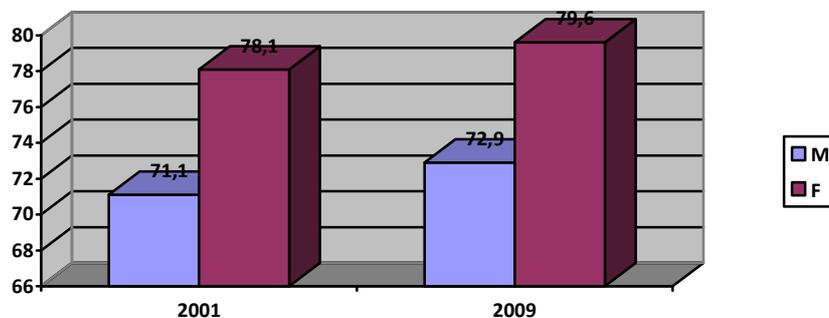
Source: Ministry of Health and Social Welfare: www.mzss.hr

Table 1.13 Main welfare benefits in 2009 and 2011, monthly data

	May 31, 2009		May 31, 2011	
	Total	% of W	Total	% of W
Permanent social assistance	21,849	49.9	23,597	44.9
a) Single persons	93,874	50.1	105,706	49.5
b) Total of persons				
Allowance for care and help				
a) In full amount	52,234	61.0	54,976	59.7
b) In reduced level	25,230	57.4	5,926	56.7
c) Total	77,746	60.2	80,902	58.8
Personal invalidity payment				
a) In full amount	15,350	45.6	17,431	45.6
b) In reduced level	552	44.7	585	40.5
c) Total	15,902	45.5	18,106	45.4

Source: Ministry of Health and Social Welfare: www.mzss.hr

Graph 2.1 Life expectancy at birth, Croatia, 2001-2009



Source: *Man and Women in Croatia 2011*

Annex B – Good practices

Chapter III – Policies facing the crisis

	Programme/project A
Title of the Programme/project and year of implementation	“Welfare basket”, since December 2009
Name of provider (government agency, NGO, etc.)	Caritas of the Zagreb Archbishopsric
Stakeholders/Partners involved in implementation	Lidl Croatia
Target group	The most vulnerable - all those who asked for help
Project location (national, regional, local - place)	Regional – local: At the territory of the Zagreb Archbishopsric
Key priorities, aims and objectives	To distribute at no costs necessary supply to all those in need – food, clothes, toilet articles...
Costs and financing body	Items are donated by Lidl Croatia. The value of donated items not known
Field of intervention (specific contents/activities)	Very adequate response in time of crisis. The project demonstrates that there are huge needs not adequately addressed by national / city authorities. Although very valuable, the project also reveals some other gaps in welfare in Croatia: not adequate coordination among different public / non public bodies, lack of database of welfare users, the need of more efficient evaluation, etc.
Results and impacts according to existing evaluations	In 2010: 1,247 users. In the first half of 2011: 1,298 users.

<p>Why is it considered a good practice? (Innovative and success factors, transferability, sustainability)</p>	<p>This is a new project, the project that is so far implemented only in some other cities of Croatia. However, there are no data about the gender aspect, and the project does not address specifically different needs of women and men.</p>
<p>Website /other sources</p>	<p>http://www.czn.hr/ + data obtained directly from the Caritas</p>