



## SOCIAL PROTECTION IN REPUBLIC OF CROATIA, 2024 (ESSPROS METHODOLOGY)

In 2024, the share of social protection in the GDP of the Republic of Croatia amounted to **22.0%**, which represented an increase of 1.8 percentage points compared to 2023. The GDP in current prices increased<sup>1)</sup> by approximately 6.7 billion euro and total social protection expenditures increased by approximately 2.9 billion euro.

Concerning receipts, social contributions were the most frequent ones (59.6% of all social protection receipts in 2024). General government contributions followed with 37.3%.

Social protection benefits accounted for 98.2% of total social protection expenditures in 2024. By type of social benefits, those in cash were the most frequent ones (61.1%). By characteristics, non-means-tested social protection benefits (both in cash and in kind) predominated (94.7%).

Comparing the data by social protection functions, the largest share of social benefits was spent on Sickness/Health care function (**35.5%** of all social protection benefits), followed by the Old age function (**34.0%**). The least amount of resources were spent on the Housing function (0.0%).

Comparing the data on the share of costs for the social protection benefits in the national GDP with the EU Member States, the Republic of Croatia fell behind the EU-27 average by 5.7 percentage points in 2024. Observing the shares of social protection functions in GDP in 2024, the Old age function fell behind the EU-27 average by 4.0 percentage points, the Unemployment function by 0.8 percentage points, the Family/Children function by 0.5 percentage points, the Sickness/Health function and the Housing function by 0.4 percentage points, the Social exclusion function by 0.3 percentage points, while the Disability function and the Survivors function exceeded the EU-27 average by 0.4 and 0.2 percentage points, respectively.

Unlike the First Releases from previous years, in the present First Release it is possible to compare the data expressed in the purchasing power standard from the reference year with the EU-27 average for the first time (in previous years it was only possible to compare the year prior to the reference year). This is the result of the Eurostat's survey on early estimates of the main indicators of social protection. However, comparison is now made at the level of total social protection benefits, whereas in previous years, the comparison was made at the level of total social protection expenditures, which are not yet available for EU-27 in the reference year.

Comparing the data on social protection benefit expenditures per inhabitant with EU Member States in 2024, expressed in the purchasing power standard (PPS), the Republic of Croatia fell behind the EU-27 average by **40.1%**. According to this indicator, all social protection functions in the Republic of Croatia were below the EU average, while, observed in absolute terms, the Old age function fell behind the most.

1) The data on [the gross domestic product](#) used in this First Release have been taken over from the official website of the [Croatian Bureau of Statistics](#).

# 1 TOTAL SOCIAL PROTECTION EXPENDITURES AND EXPENDITURES ON SOCIAL PROTECTION BENEFITS, BY SOCIAL PROTECTION FUNCTIONS AND ESSPROS SCHEMES

Mln euro

	2022	2023	2024
Total social protection expenditures <sup>1)</sup>	14 143,7	16 028,9	18 931,1
Total expenditures on social protection benefits, by function <sup>1)</sup>	13 906,4	15 755,1	18 592,6
Sickness/Health care <sup>1)</sup>	5 172,9	5 648,7	6 605,8
Disability <sup>1)</sup>	1 256,3	1 443,2	2 009,1
Old age <sup>1)</sup>	4 681,3	5 405,4	6 326,1
Survivors <sup>1)</sup>	1 046,5	1 293,3	1 470,2
Family/Children <sup>1)</sup>	1 267,2	1 411,1	1 650,5
Unemployment <sup>1)</sup>	259,3	274,1	274,0
Housing <sup>2)</sup>	2,3	2,3	2,3
Social exclusion not elsewhere classified <sup>1)</sup>	220,5	277,0	254,5
Administrative costs	218,7	253,4	317,7
Other expenditures	18,6	20,4	20,9
<b>By ESSPROS schemes</b>			
Total expenditures on social protection benefits, by ESSPROS schemes <sup>1)</sup>	13 906,4	15 755,1	18 592,6
Job mediation and unemployment rights	161,4	185,9	188,2
Pension insurance, first pillar	6 226,9	7 222,5	8 328,3
Pension insurance, second pillar	26,1	25,2	46,2
Basic health insurance <sup>1)</sup>	4 467,1	4 909,3	5 687,6
Supplemental health insurance	247,5	278,7	358,0
Health protection at work	38,6	41,3	47,7
Employers' social protection <sup>2)</sup>	800,5	817,6	947,4
Social welfare rights	556,2	718,2	1 128,5
Assistance in settling of housing costs	7,1	6,8	7,2
Assistance in settling of heating costs	3,5	3,4	3,3
Family benefits	436,9	487,2	538,2
Social welfare in the City of Zagreb	242,8	260,9	306,1
Rights of Croatian Homeland war veterans and members of their families	97,5	104,3	129,7
Rights of civilian victims disabled during war and members of their families	5,2	5,9	5,8
Rights of military personnel disabled during war or peace-time period and members of their families	4,9	4,3	4,0
Other social assistance at the local level <sup>1)2)</sup>	404,7	483,8	645,6
Social protection provided by non-profit institutions <sup>1)2)</sup>	162,6	179,8	215,4
Social protection in case of natural disasters <sup>1)3)</sup>	17,0	19,7	5,6

1) Data for 2022 i 2023 have been revised.

2) Estimated data.

3) For the interpretation of data, please see the Notes on Methodology – the paragraph about the revision of data on social protection related to post-earthquake restoration.

## **Pension insurance, first pillar**

The increase in total expenditures of this scheme in 2024, as compared to 2023, was mainly caused by an increase in expenditures in the Old age function due to the growth of old-age pensions, anticipated old-age pensions, lump-sum cash benefits and national benefits for the elderly. An increase in expenditure was also recorded in the Survivors function due to the growth of survivors' pensions and a part of survivors' pensions to beneficiaries of other types of pensions (means tested survivors' pensions), as well as in the Disability function due to the growth of disability pensions.

## **Basic health insurance**

The main reason for the increase in expenditures of this scheme in 2024, as compared to 2023, was an increase in expenditures in Sickness/Health care function for in-patient medical care, out-patient medical care and medicine. An increase was also recorded in the Family/Children function for the salary compensation during maternity leave.

## **Social welfare**

The main cause of the increase in expenditures of this scheme in 2024, as compared to 2023, was an increase in expenditures in the Disability function that refer to inclusive allowance, accommodation in social welfare homes and parent-caregiver/caregiver benefit. An increase in expenditure was also recorded in the Family/Children function due to the growth of expenditure on the accommodation of children in social welfare homes and with foster parents.

## **Other social assistance at the local level**

The main cause of the increase in expenditures of this scheme in 2024, as compared to 2023, was an increase in expenditures in the Family/Children function that refer to the expenditures on pre-school institutions. An increase was also recorded in the Old age function due to the growth of expenditure on accommodation in social welfare homes and assistance in carrying out daily tasks, and in the Disability function due to the growth of expenditure on assistance in carrying out daily tasks.

## **Employers' social protection**

The increase in total expenditures of this scheme in 2024, as compared to 2023, was mainly caused by an increase in expenditures in the Sickness/Health care function due to the growth of expenditure on sick leave paid by the employer.

## **Supplemental health insurance (Croatian Health Insurance Fund)**

The main cause of the increase in expenditures of this scheme in 2024, as compared to 2023, was an increase in expenditures in the Sickness/Health care function that refer to hospital health care and primary health care.

## **Family benefits**

The main cause of the increase in expenditures of this scheme in 2024, as compared to 2023, was an increase in expenditures in the Family/Children function that refer to the child allowance and salary compensation during parental leave, and other maternity and parental supports.

## Social welfare in the City of Zagreb

The main cause of the increase in expenditures of this scheme in 2024, as compared to 2023, was an increase in expenditures in the Family/Children function that refer to the expenditure on pre-school institutions. An increase in expenditure was also recorded in the Old age function due to the growth of expenditure on accommodation in social welfare homes, and in the Disability function due to the growth of expenditure on teaching assistants.

## Social protection provided by non-profit institutions

The main cause of the increase in expenditures of this scheme in 2024, as compared to 2023, was an increase in expenditures in the Old age and the Disability functions due to the growth of expenditure on assistance in carrying out daily tasks.

## 2 SHARE OF EACH FUNCTION IN TOTAL AMOUNT OF SOCIAL PROTECTION BENEFITS

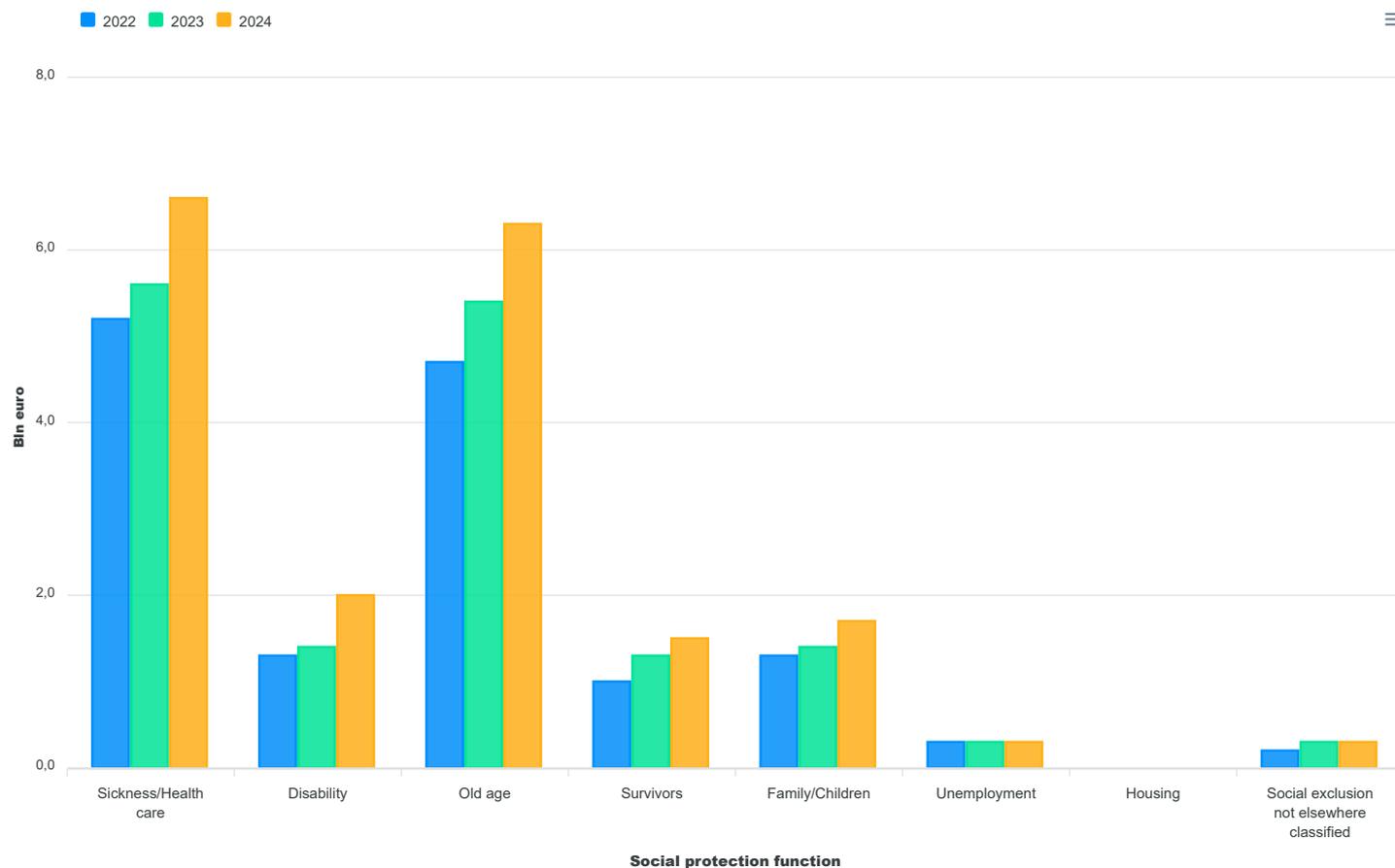
%

	2022 <sup>1)</sup>	2023 <sup>1)</sup>	2024	EU-27, 2024 <sup>2)</sup>
Total expenditures on social protection benefits	100,0	100,0	100,0	100,0
Sickness/Health care	37,2	35,9	35,5	29,7
Disability	9,0	9,2	10,8	7,0
Old age	33,7	34,3	34,0	41,5
Survivors	7,5	8,2	7,9	5,5
Family/Children	9,1	9,0	8,9	8,7
Unemployment	1,9	1,7	1,5	3,9
Housing	0,0	0,0	0,0	1,4
Social exclusion not elsewhere classified	1,6	1,8	1,4	2,2

1) Revised data.

2) Data for the EU-27 were downloaded from the table Expenditure on social protection from the Eurostat official website, <https://ec.europa.eu/eurostat/web/social-protection/database>, on 10 February 2026. Data for the Republic of Croatia indicated in this table refer to provisional data, while the final data, which Eurostat subsequently publishes in line with the standard procedure, were used in this First Release.

## G-1 EXPENDITURES ON SOCIAL PROTECTION BENEFITS, BY SOCIAL PROTECTION FUNCTIONS



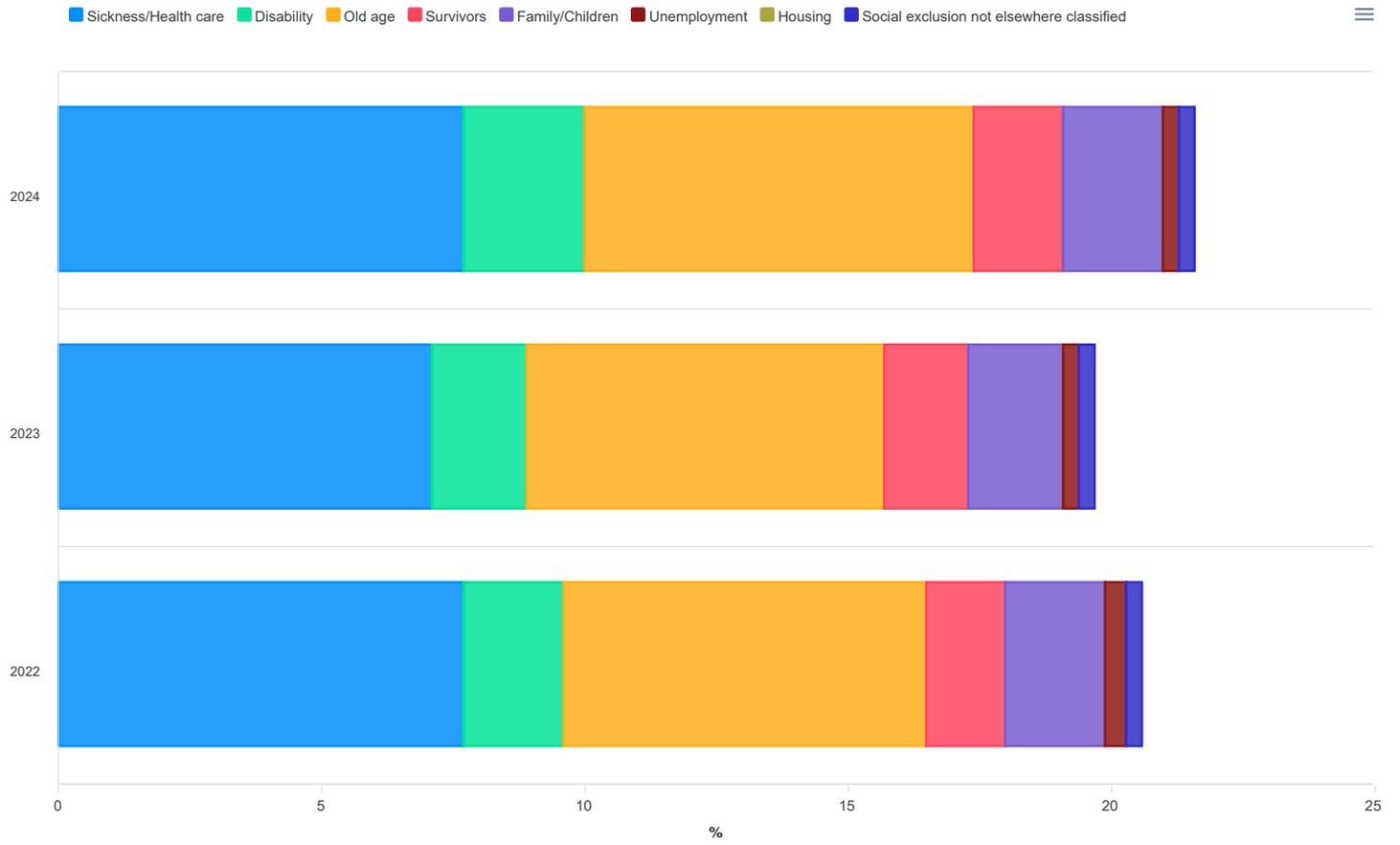
## 3 SHARE OF SOCIAL PROTECTION EXPENDITURES AND EXPENDITURES ON SOCIAL PROTECTION BENEFITS IN GDP

	2022 <sup>1)</sup>	2023 <sup>1)</sup>	2024	EU-27, 2024 <sup>2)</sup>
Total social protection expenditures	20,9	20,2	22,0	-
Total expenditures on social protection benefits, by function	20,6	19,9	21,6	27,3
Sickness/Health care	7,7	7,1	7,7	8,1
Disability	1,9	1,8	2,3	1,9
Old age	6,9	6,8	7,4	11,3
Survivors	1,5	1,6	1,7	1,5
Family/Children	1,9	1,8	1,9	2,4
Unemployment	0,4	0,3	0,3	1,1
Housing	0,0	0,0	0,0	0,4
Social exclusion not elsewhere classified	0,3	0,3	0,3	0,6

1) Revised data.

2) Data for the EU-27 were downloaded from the table Expenditure on social protection from the Eurostat official website, <https://ec.europa.eu/eurostat/web/social-protection/database>, on 10 February 2026. Data for the Republic of Croatia indicated in this table refer to provisional data, while the final data, which Eurostat subsequently publishes in line with the standard procedure, were used in this First Release.

## G-2 SHARE OF EXPENDITURES ON SOCIAL PROTECTION BENEFITS IN GDP



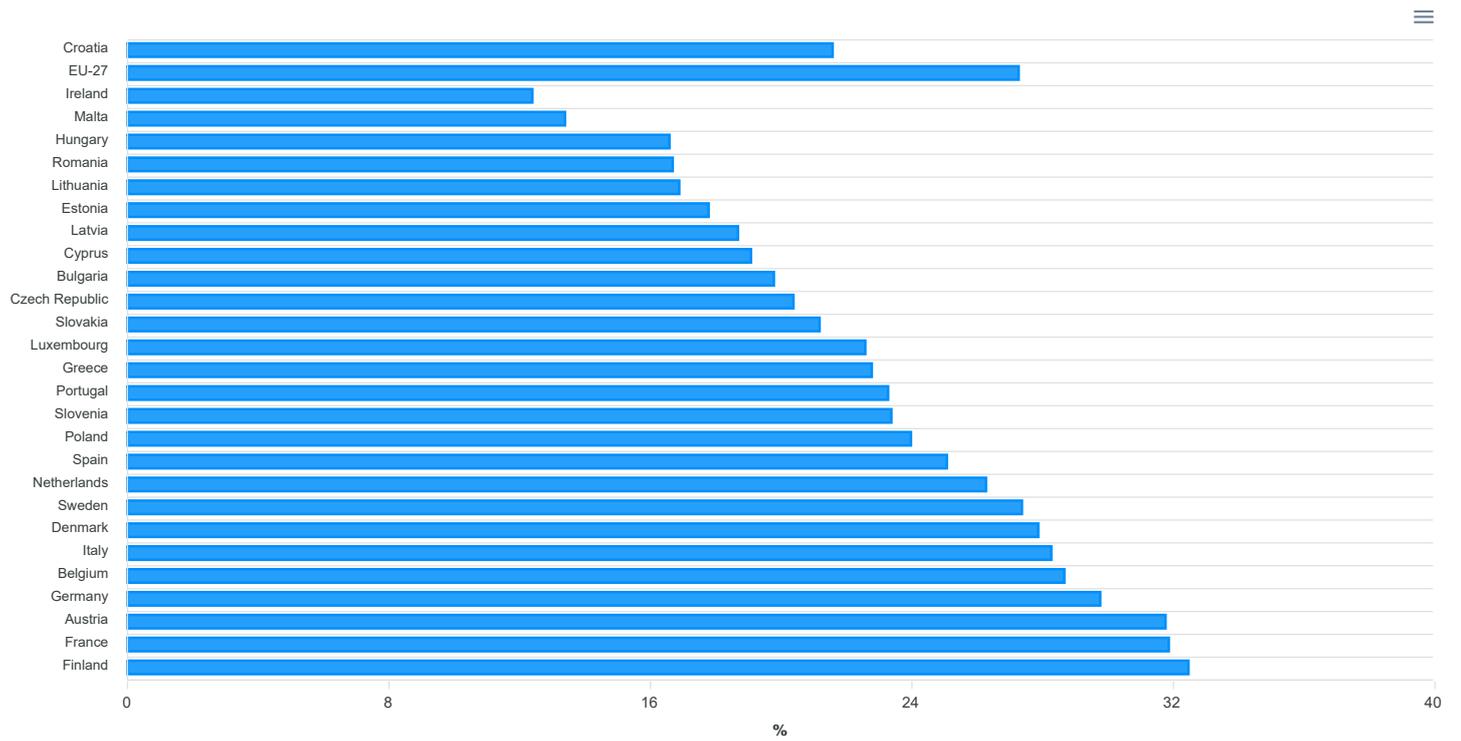
## 4 SOCIAL PROTECTION BENEFITS EXPENDITURES AS SHARE IN GDP, EU-27 AND REPUBLIC OF CROATIA, 2024<sup>1)</sup>

%

	Social protection expenditures as share in GDP
Croatia	21,6
EU-27	27,3
Ireland	12,4
Malta	13,4
Hungary	16,6
Romania	16,7
Lithuania	16,9
Estonia	17,8
Latvia	18,7
Cyprus	19,1
Bulgaria	19,8
Czech Republic	20,4
Slovakia	21,2
Luxembourg	22,6
Greece	22,8
Portugal	23,3
Slovenia	23,4
Poland	24,0
Spain	25,1
Netherlands	26,3
Sweden	27,4
Denmark	27,9
Italy	28,3
Belgium	28,7
Germany	29,8
Austria	31,8
France	31,9
Finland	32,5

1) Data for the EU-27 were downloaded from the table Expenditure on social protection from the Eurostat official website, <https://ec.europa.eu/eurostat/web/social-protection/database>, on 10 February 2026. Data for the Republic of Croatia indicated in this table refer to provisional data, while the final data, which Eurostat subsequently publishes in line with the standard procedure, were used in this First Release.

### G-3 SHARE OF SOCIAL PROTECTION BENEFITS EXPENDITURES IN GDP, EU-27 AND REPUBLIC OF CROATIA, 2024



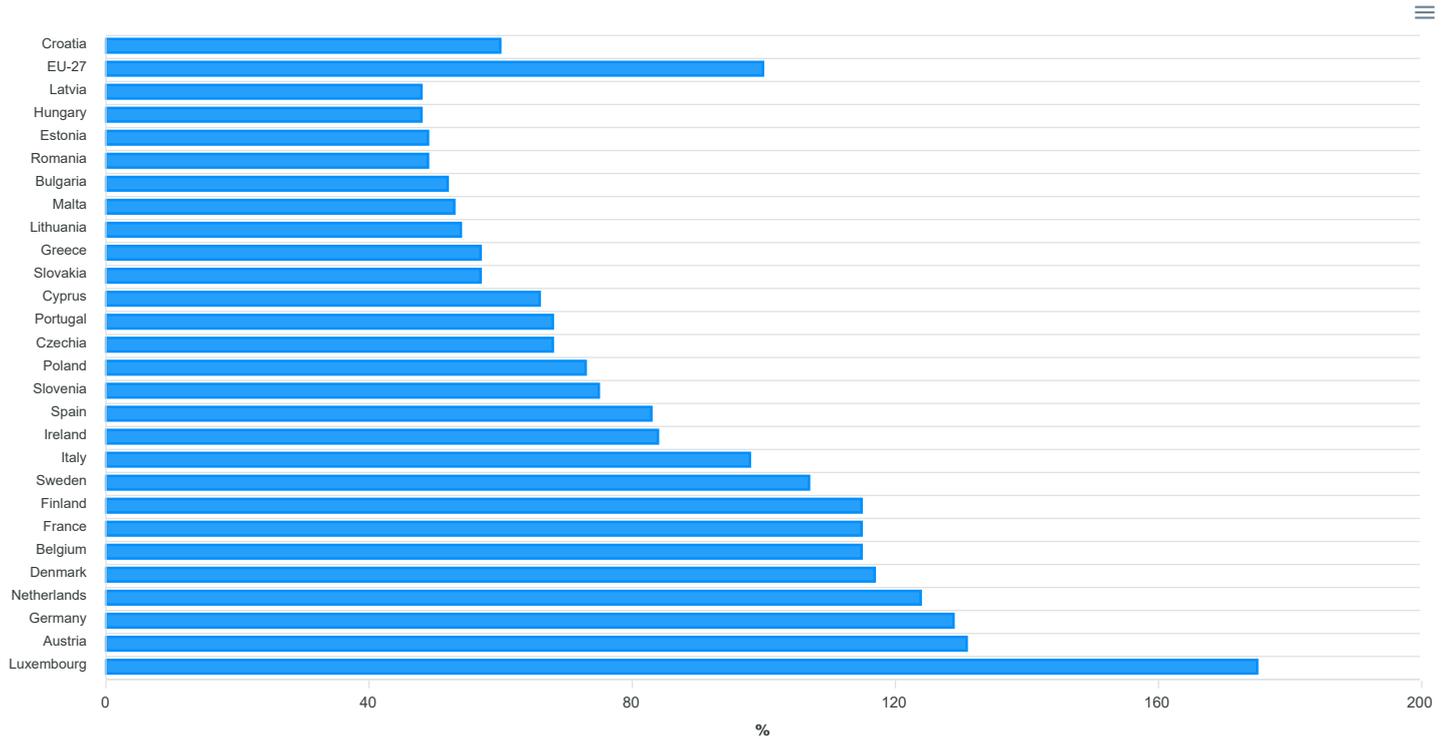
## 5 SOCIAL PROTECTION BENEFITS EXPENDITURES PER INHABITANT, CALCULATED IN PURCHASING POWER STANDARD (PPS), EU-27 AND REPUBLIC OF CROATIA, 2024<sup>1)</sup>

Thousand PPS

	Social protection expenditures (PPS)	PPS per inhabitant (EU-27 = 100)
Croatia	6,6	60
EU-27	10,9	100
Latvia	5,2	48
Hungary	5,2	48
Estonia	5,4	49
Romania	5,4	49
Bulgaria	5,7	52
Malta	5,8	53
Lithuania	5,9	54
Greece	6,3	57
Slovakia	6,3	57
Cyprus	7,2	66
Portugal	7,4	68
Czechia	7,5	68
Poland	7,9	73
Slovenia	8,2	75
Spain	9,0	83
Ireland	9,1	84
Italy	10,8	98
Sweden	11,7	107
Finland	12,5	115
France	12,6	115
Belgium	12,6	115
Denmark	12,8	117
Netherlands	13,5	124
Germany	14,2	129
Austria	14,3	131
Luxembourg	19,1	175

1) Data for the EU-27 were downloaded from the table Expenditure on social protection from the Eurostat official website, <https://ec.europa.eu/eurostat/web/social-protection/database>, on 10 February 2026.

**G-4 SOCIAL PROTECTION BENEFIT EXPENDITURES PER INHABITANT, CALCULATED IN PURCHASING POWER STANDARD, EU-27 AND REPUBLIC OF CROATIA, 2024**



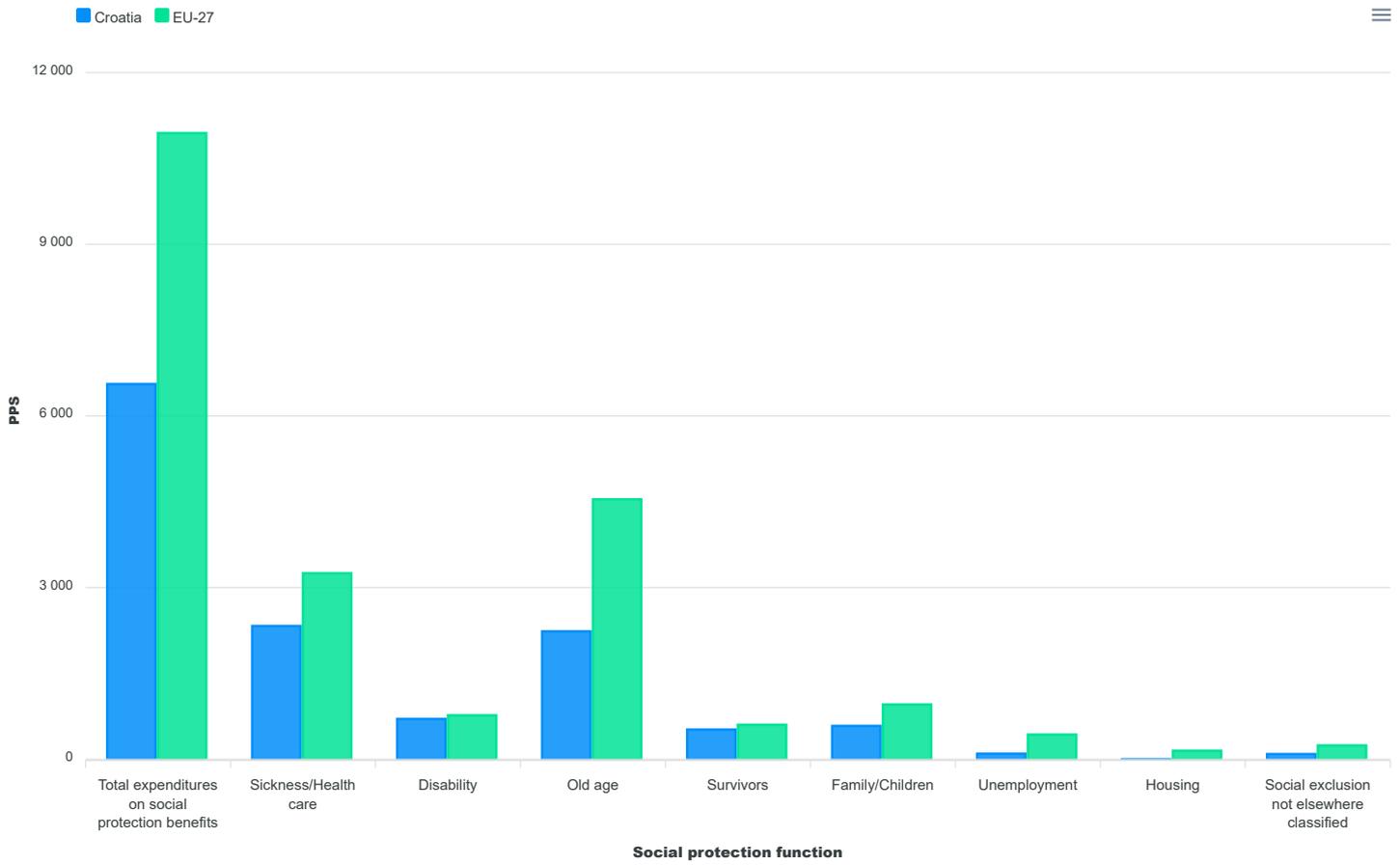
**6 SOCIAL PROTECTION BENEFITS EXPENDITURES PER INHABITANT, EU-27 AND REPUBLIC OF CROATIA, BY SOCIAL PROTECTION FUNCTIONS, CALCULATED IN PURCHASING POWER STANDARD (PPS), 2024<sup>1)</sup>**

Thousand PPS

	Social protection expenditures per inhabitant in the Republic of Croatia (PPS)	Social protection expenditures per inhabitant (PPS), EU-27
Total expenditures on social protection benefits	6,6	10,9
Sickness/Health care	2,3	3,3
Disability	0,7	0,8
Old age	2,2	4,5
Survivors	0,5	0,6
Family/Children	0,6	1,0
Unemployment	0,1	0,4
Housing	0,0	0,1
Social exclusion not elsewhere classified	0,1	0,2

1) Data for the EU-27 were downloaded from the table Expenditure on social protection from the Eurostat official website, <https://ec.europa.eu/eurostat/web/social-protection/database>, on 10 February 2026.

**G-5 SOCIAL PROTECTION BENEFIT EXPENDITURES PER INHABITANT, EU-27 AND REPUBLIC OF CROATIA, BY SOCIAL PROTECTION FUNCTIONS, CALCULATED IN PURCHASING POWER STANDARD (PPS), 2024<sup>1)</sup>**



1) Deviation of sums may occur due the rounding of numbers.

## 7 TOTAL NUMBER OF PENSION BENEFICIARIES, BY SOCIAL PROTECTION FUNCTIONS AND SEX

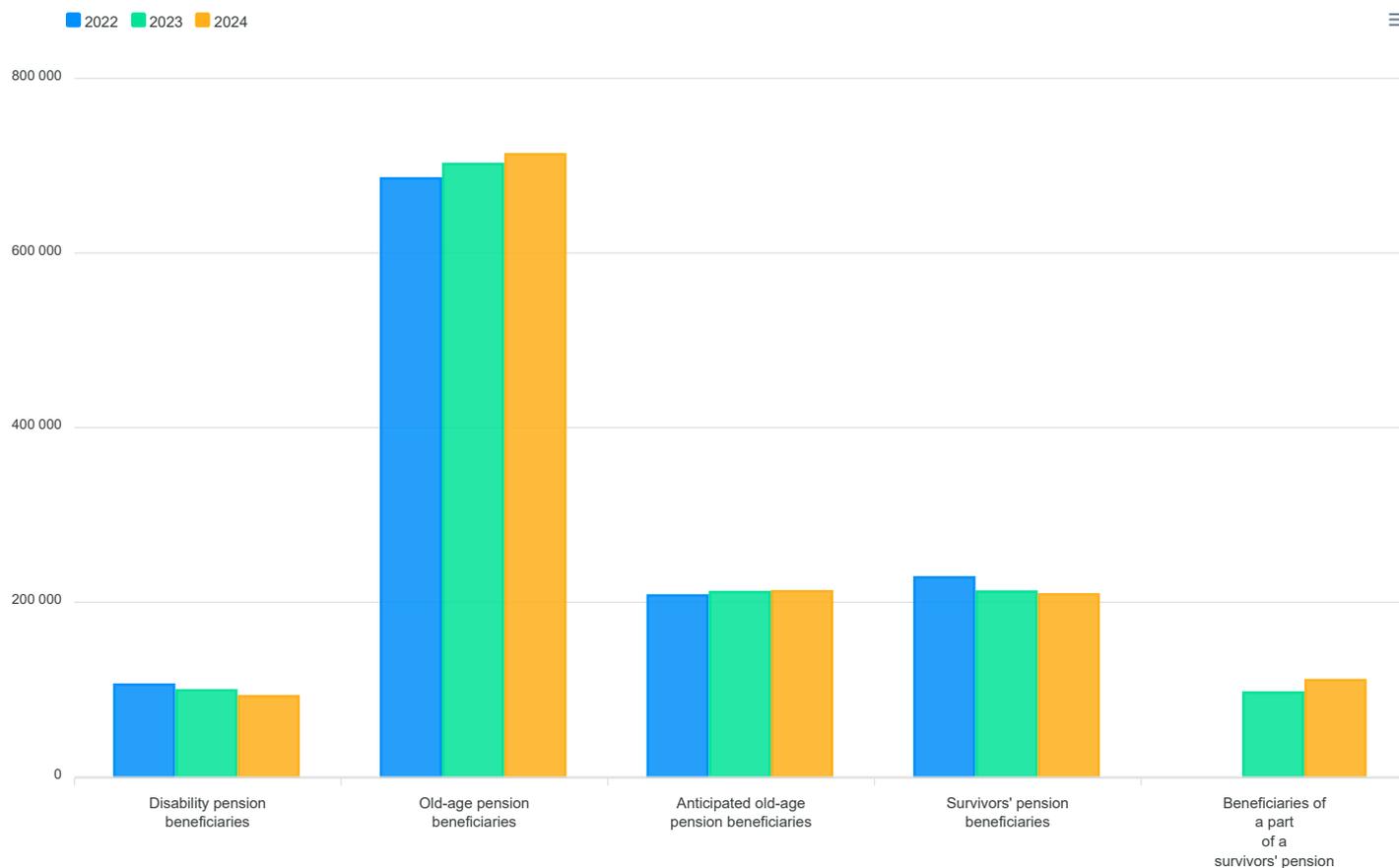
	2022			2023 <sup>1)</sup>			2024 <sup>1)</sup>		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
Total number of pension beneficiaries	1 227 671	565 571	662 100	1 225 246	565 499	659 747	1 227 302	567 972	659 330
Total number of pension beneficiaries in Disability function	105 599 <sup>2)</sup>	85 700	19 899 <sup>2)</sup>	99 111	80 591	18 520	92 406	75 065	17 341
Disability pension beneficiaries <sup>3)</sup>	105 599 <sup>2)</sup>	85 700	19 899 <sup>2)</sup>	99 111	80 591	18 520	92 406	75 065	17 341
Total number of pension beneficiaries in Old age function	893 196 <sup>2)</sup>	463 496	429 700 <sup>2)</sup>	913 602	469 056	444 546	925 528	477 147	448 381
Old-age pension beneficiaries <sup>3)</sup>	685 478 <sup>2)</sup>	363 091	322 387 <sup>2)</sup>	701 936	368 880	333 056	713 082	377 793	335 289
Anticipated old-age pension beneficiaries	207 718	100 405	107 313	211 666	100 176	111 490	212 446	99 354	113 092
Total number of pension beneficiaries in Survivors function	228 497	16 143	212 354	308 703 <sup>2)</sup>	32 690 <sup>2)</sup>	276 013 <sup>2)</sup>	319 768	35 770	283 998
Survivors' pension beneficiaries	228 497	16 143	212 354	212 148	15 617	196 531	208 977	15 521	193 456
Beneficiaries of a part of a survivors' pension	-	-	-	96 555	17 073	79 482	110 791	20 249	90 542
Total number of pension beneficiaries in Unemployment function	379	232	147	385	235	150	391	239	152
Beneficiaries of anticipated old-age pensions due to bankruptcy of beneficiary's employer	379	232	147	385	235	150	391	239	152

1) The total number of pension beneficiaries does not correspond to the sum of beneficiaries according to the type of pension because the beneficiaries of a part of a survivors' pension are also included in other types of pension, while in the total number of beneficiaries, they are counted only once.

2) Revised data.

3) In line with the ESSPROS methodology, the estimated number of disability pension beneficiaries whose age exceeds the legal retirement age for acquiring the right to an old-age pension has been allocated to the old-age pensions item.

## G-6 PENSION BENEFICIARIES, BY TYPE OF PENSION



## NOTES ON METHODOLOGY

**Data revisions** within the ESSPROS survey are the result of the improvement of the survey scope, the development of the ESSPROS methodology, harmonising the data with methodology, the analysis of data quality and using new data sources.

### Revision of data on social protection related to post-earthquake restoration

In line with the Eurostat methodological inputs, in order for capital transfers related to post-earthquake restoration or other natural disasters to be included in the scope of the ESSPROS survey, they should meet certain conditions related to the financial or social status of the recipient of such assistance, which differs from the previous methodological inputs that did not require additional conditions (this part of the ESSPROS methodology was still being developed). This is the reason for the reduction of the revised expenditures shown in the ESSPROS scheme 18 (Social protection in case of natural disasters) in comparison with previous data.

### Sources and methods of data collection

Data on social protection in the Republic of Croatia presented in this First Release are the result of collecting data from reporting units and using administrative data sources.

### Coverage and comparability

The ESSPROS is a harmonised system that serves as an instrument of the analysis and comparison of financial flows of the social protection. The objectives of the ESSPROS are to provide a comprehensive and coherent description of the social protection in the EU Member States and candidate states for the membership in the European Union, financing of social benefits, and to establish a system suitable for the international comparability and harmonisation with other statistics.

The ESSPROS consists of the Core System and two modules. The Core System consists of a stable, annually collected set of data on receipts and expenditures of the social protection, while modules provide additional sets of statistical information on particular forms of the social protection.

The Core System collects, at the annual basis, data on the social protection in gross amounts (that is, before the recipient of the social protection benefit pays for them any kind of taxes, contributions or other compulsory provisions).

For the Republic of Croatia, 18 active social protection schemes have been identified and included within the ESSPROS coverage:

#### Active schemes

1. Job mediation and unemployment rights
2. Pension insurance – first pillar
3. Health insurance – basic
4. Health insurance – supplemental (for the time being only the Croatian Health Insurance Fund)
5. Family benefits
6. Social welfare
7. Assistance in settling of housing costs
8. Assistance in settling of heating costs
9. Social welfare in the City of Zagreb
10. Employers' social protection
11. Pension insurance – second pillar
12. Rights of Croatian Homeland War veterans and members of their families
13. Health protection at work
14. Rights of civilian victims disabled during war and members of their families
15. Rights of military personnel disabled during war or peacetime period and members of their families
16. Other social assistance at the local level
17. Social protection provided by non-profit institutions
18. Social protection in case of natural disasters.

ESSPROS Scheme 2 (General pension scheme – first pillar) encompasses all pension beneficiaries under special regulations.

The module on pension beneficiaries serves to collect information on pension beneficiaries and on characteristics of pensions.

#### **Definitions and explanations**

**Social protection** encompasses all interventions of public or private bodies intended to relieve households and individuals of the financial burden of the defined set of risks or needs, provided that there is neither a simultaneous reciprocal nor an individual arrangement involved (intervention where the recipient of social protection is obliged to provide simultaneously something of equivalent value in exchange).

**Risks or needs** expressed in the ESSPROS methodology as functions of the social protection scheme that require the social protection are listed below.

**Sickness/Health care** – the risk of sickness comprises the maintenance of the income and support in cash in connection with a physical or mental illness, excluding disability. The health care need covers maintenance, restoration or improvement of the health of the people protected, irrespective of the origin of the disorder.

**Disability** covers support in cash or kind (except health care) in connection with the inability of physically or mentally disabled people to engage in economic and social activities.

**Old age** includes income maintenance and support in cash or kind (except health care) in connection with old age.

**Survivors** imply income maintenance and support in cash or kind in connection with the death of a family member.

**Family/Children** include support in cash or kind (except health care) in connection with the costs of pregnancy, childbirth and adoption, bringing up children and caring for other family members.

**Unemployment** implies income maintenance and support in cash or kind in connection with unemployment.

**Housing** includes assistance in settling of housing costs.

**Social exclusion not elsewhere classified** covers benefits in cash or kind (except health care) specifically intended to combat social exclusion where it is not covered by one of the other functions.

**The function of social protection** refers to the primary purpose for which social protection is provided, irrespective of legislative or institutional provisions.

**The observation unit** is the social protection scheme. According to the definition, the **social protection scheme** is a distinct body of rules, supported by one or more institutional units, governing the provision of social protection benefits and their financing.

The **expenditures of social protection schemes** are the following: social benefits, administration costs, transfers to other schemes and other expenditure.

**Social protection benefits**, as the most extensive social protection expenditure, consist of transfers, in cash or in kind, by social protection schemes to households and individuals to relieve them of the burden of the defined set of risks or needs. Social benefits refer exclusively to cash payments, reimbursements and directly provided goods and services.

**Administration costs** are the costs charged to the scheme for management and administration thereof.

**Transfers to other schemes** are unrequited payments made to other social protection schemes.

**Re-routed social contributions** are payments that a social protection scheme makes to another scheme in order to maintain or accrue the rights of its protected people to social protection from the recipient scheme.

**Other expenditure** means miscellaneous expenditure by social protection schemes.

**Receipts of social protection schemes** are the following: social contributions, general government contributions, transfers from other schemes and other receipts.

**Social contributions** are the costs incurred by employers on behalf of their employees or by protected persons to secure entitlement to social benefits.

**Employers' actual social contributions** are payments made by employers to insurers to secure entitlement to social benefits for their employees, former employees and their dependents.

**Employers' imputed social contributions** are the costs incurred by employers by granting social benefits or by promising social benefits payable in future, to their employees, former employees and their dependents, without involving an autonomous insurer, and without maintaining segregated reserves for that purpose in their balance sheets.

**Social contributions paid by protected persons** are payments made by individuals and households to social protection schemes in order to obtain or keep the right to receive social benefits.

**General government contributions** are costs to general government of running government-controlled non-contributory schemes, and financial support provided by general government to other resident social protection schemes.

**Transfers from other schemes** mean unrequited payments received from other social protection schemes, which primarily includes social contributions re-routed from other schemes.

**Other receipts** include miscellaneous current receipts of social protection schemes.

**Purchasing power standard (PPS)** is an artificial common currency eliminating the effect of price level differences across countries. Theoretically, one PPS can buy the same amount of goods and services in each country.

## Module on pension beneficiaries

Pension beneficiaries are defined as recipients of one or more periodic cash benefits of a social protection scheme falling within seven pension categories (disability pension; early retirement benefit due to reduced capacity to work; old-age pension; anticipated old-age pension; partial pension; survivors' pension; early retirement benefit due to labour market reasons), but person who receives more than one pension is counted only once – double counting is to be avoided.

**Government payments to employers** (including incentives related to the COVID-19 pandemic) are included in the ESSPROS survey coverage in the following cases:

- the employer retains the employees for whom they receive incentives and whom they pay salary
- the employee for whom the incentive is requested does not work a part of the working time proportionate to the amount of the incentive.

## Abbreviations

bln	billion
COVID – 19	COrona Vlrus Disease – 19
Eurostat	Statistical Office of the European Union
EU-27	European Union (27 Member States)
ESSPROS	European System of Integrated Social Protection Statistics
GDP	gross domestic product
mln	million
PPS	purchasing power standard

## Symbols

-	no occurrence
0,0	value not zero but less than 0.05 of the unit of measure used

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