

European Housing Exclusion Index

CROATIA

Overall rank¹ : 17th

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|---|------------|--|
| Population in housing cost overburden (spending more than 40% of disposable income in housing) | EU Average |  15 th |
| 8,4% | 11% | |
| Evolution of housing cost overburden 2008-2013 | EU Average |  1 st |
| -5,7pts | +0,5pts | |
| Poor households' exposure to the housing market ² | EU Average |  4 th |
| 3,7% | 21,8% | |
| Rent and mortgage arrears (among poor households) | EU Average |  1 st |
| 0,9% | 10,1% | |
| Utilities arrears (among poor households) | EU Average |  25 th |
| 47,2% | 21,2% | |
| Likelihood (subjective) of having to leave housing in the next six months due to increasing costs | EU Average |  10 th |
| 3,9% | 5,5% | |
| Overcrowding | EU Average |  24 th |
| 42,8% | 17,3% | |
| Severe housing deprivation | EU Average |  16 th |
| 4,5% | 5,2% | |
| Inability to keep home adequately warm | EU Average |  15 th |
| 9,9% | 10,8% | |

¹ Average results of tables 1, 4, 5, 7, 8, 9 from the report *An Overview of Housing Exclusion in Europe 2015*.

² Poor tenants on the private market and poor people with mortgages to pay.

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|---|------------|
| Evolution of inability to keep home adequately warm 2008-2013 | EU Average |
| +1,6 pts | +0,7 pts |



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| Rural population encountering difficulties in accessing public transport | EU Average |
| 29,0% | 35% |



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| Gender effect : Risk for women of experiencing housing cost overburden compared to men, among poor households ³ | EU Average |
| +18% | +13% |



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|---|------------|
| Age/youth effect : Risk for young people of experiencing housing cost overburden, among overall poor population | EU Average |
| -4% | +29% |



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| Age/ageing effect : Risk for older people of experiencing housing cost overburden, among overall poor population | EU Average |
| +12% | -6% |



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³ Gender and age effects are watched among poor population, in order to counteract the difference in income between social groups and to assess if there are aggravating factors for housing exclusion, regardless of income issues.