










European Housing Exclusion Index

CROATIA

Overall rank¹ : 17th

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.

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

 17th

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

 8th

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

 21th

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

 7th

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

 19th

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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.