### = Demographics of Croatia =

The demographic characteristics of the population of Croatia are known through censuses , normally conducted in ten @-@ year intervals and analysed by various statistical bureaus since the 1850s . The Croatian Bureau of Statistics has performed this task since the 1990s . The latest census in Croatia was performed in April 2011 . The permanent population of Croatia at the 2011 census had reached 4 @.@ 29 million . The population density is 75 @.@ 8 inhabitants per square kilometre , and the overall life expectancy in Croatia at birth was 78 years in 2012 . The population rose steadily ( with the exception of censuses taken following the two world wars ) from 2 @.@ 1 million in 1857 until 1991 , when it peaked at 4 @.@ 7 million . Since 1991 , Croatia 's death rate has continuously exceeded its birth rate ; the natural growth rate of the population is negative . Croatia is in the fourth or fifth stage of the demographic transition . In terms of age structure , the population is dominated by the 15 ? to 64 ? year ? old segment . The median age of the population is 41 @.@ 4 , and the gender ratio of the total population is 0 @.@ 93 males per 1 female .

Demographics professors from Zagreb Faculty of Economics predict that the population will decrease by 350 @.@ 000 people by 2030, based on current number of children born and people emigrating. Population going below 4 million people in the next 15 years can be avoided in only two ways - if 350 @.@ 000 more people immigrate than the number of people who emigrate or if the number of children born almost doubles. Experts believe both options are unlikely.

Croatia is inhabited mostly by Croats ( 90 @.@ 4 % ) , while minorities include Serbs ( 4 @.@ 5 % ) , and 21 other ethnicities ( less than 1 % each ) . The demographic history of Croatia is marked by significant migrations , including the arrival of the Croats in the area growth of Hungarian and German speaking population since the union of Croatia and Hungary , and joining of the Habsburg Empire , migrations set off by Ottoman conquests and growth of Italian speaking population in Istria and in Dalmatia during Venetian rule there . After the collapse of Austria @-@ Hungary , the Hungarian population declined , while the German @-@ speaking population was forced or compelled to leave after World War II and similar fate was suffered by the Italian population . Late 19th century and the 20th century were marked by large scale economic migrations abroad . The 1940s and the 1950s in Yugoslavia were marked by internal migrations in Yugoslavia , as well as by urbanisation . The most recent significant migrations came as a result of the Croatian War of Independence when hundreds of thousands were displaced .

The Croatian language is the official language, but minority languages are officially used in some local government units. Croatian is declared as the native language by 95 @.@ 60 % of the population . A 2009 survey revealed that 78 % of Croatians claim knowledge of at least one foreign language? most often English. The main religions of Croatia are Roman Catholicism (86 @.@ 28 %), Eastern Orthodoxy (4 @.@ 44 %) and Islam (1 @.@ 47 %). Literacy in Croatia stands at 98 @.@ 1 % . The proportion of the population aged 15 and over attaining academic degrees grew rapidly since 2001, doubling and reaching 16 @.@ 7 % by 2008. An estimated 4 @.@ 5 % of the GDP is spent for education. Primary and secondary education are available in Croatian and in languages of recognised minorities. Croatia has a universal health care system and in 2010, the nation spent 6 @.@ 9 % of its GDP on healthcare . Net monthly income in September 2011 averaged 5 @,@ 397 kuna ( c . 729 euro ) . The most significant sources of employment in 2008 were manufacturing industry, wholesale and retail trade and construction. In October 2011, unemployment rate was 17 @.@ 4 % . Croatia 's median equivalent household income tops average Purchasing Power Standard of the ten countries which joined the EU in 2004, while trailing the EU average . 2011 census recorded a total of 1 @.@ 5 million private households, which predominantly owned their own housing. Average urbanisation rate in Croatia stands at 56 %, with augmentation of urban population and reduction of rural population.

#### = = Population = =

With a population of 4 @.@ 29 million in 2011, Croatia ranks 125th in the world by population. Its population density is 75 @.@ 8 inhabitants per square kilometre. The overall life expectancy in

Croatia at birth is 78 years . The total fertility rate of 1 @.@ 50 children per mother is one of the lowest in the world . Since 1991 , Croatia 's death rate has nearly continuously exceeded its birth rate . The Croatian Bureau of Statistics forecast that the population may even shrink to 3 @.@ 1 million by 2051 , depending on the actual birth rate and the level of net migration . The population of Croatia rose steadily from 2 @.@ 1 million in 1857 until 1991 , when it peaked at 4 @.@ 7 million , with the exception of censuses taken in 1921 and 1948 , i.e. following two world wars . The natural growth rate of the population is negative . Croatia started advancing from the first stage of the demographic transition in the late 18th and early 19th centuries ( depending on where in Croatia is being discussed ) . Croatia is in the fourth or fifth stage of the demographic transition .

One explanation for the recent population decrease is the Croatian War of Independence . During the war , large sections of the population were displaced and emigration increased . In 1991 , in predominantly Serb areas , more than 400 @,@ 000 Croats and other non @-@ Serbs were either removed from their homes by the Croatian Serb forces or fled the violence . In 1995 , during the final days of the war , more than 120 @,@ 000 and perhaps as many as 200 @,@ 000 Serbs fled the country before the arrival of Croatian forces during Operation Storm . Within a decade following the end of the war , only 117 @,@ 000 Serb refugees returned out of the 300 @,@ 000 displaced during the entire war . Most of Croatia 's remaining Serbs never lived in areas occupied in the Croatian War of Independence . Serbs have been only partially re @-@ settled in the regions they previously inhabited , while some of the settlements previously inhabited by Serbs were settled by Croat refugees from Bosnia and Herzegovina , mostly from Republika Srpska .

In 2014, there were 39 @,@ 566 live births in Croatia, comprising 20 @,@ 374 male and 19 @,@ 192 female children. Virtually all of those were performed in medical facilities; only 19 births occurred elsewhere. Out of the total number, 32 @,@ 677 children were born in wedlock or within 300 days after the end of the marriage, and the average age of mothers at the birth of their first child was 28 @.@ 4 years. General fertility rate, i.e. number of births per 1 @,@ 000 women aged 15 ? 49 is 42 @.@ 9, with the age specific rate peaking at 101 @.@ 0 per million for women aged 25 ? 29 . In 2009 , 52 @,@ 414 persons died in Croatia , 48 @.@ 5 % of whom died in medical facilities and 90 @.@ 0 % of whom were receiving medical treatment at the time. Cardiovascular disease and cancer were the primary causes of death in the country, with 26 @,@ 235 and 13 @,@ 280 deaths respectively. In the same year, there were 2 @,@ 986 violent deaths, including 2 @,@ 121 due to accidents. The latter figure includes 616 deaths in traffic accidents. In 2014, the birth rate was 9 @.@ 3 per mille, exceeded by the mortality rate of 12 @.@ 0 per mille. The infant mortality rate was 5 @.@ 0 per mille in 2014. In terms of age structure, the population of Croatia is dominated by the 15 ? 64 year older segment ( 68 @.@ 1 % ) , while the size of the population younger than 15 and older than 64 is relatively small (15 @.@ 1 % and 16 @.@ 9 % respectively). The median age of the population is 41 @.@ 4. The sex ratio of the population is 1 @.@ 06 males per 1 female at birth and up to 14 years of age, and 0 @.@ 99 males per 1 female between the ages of 15 and 64. But at ages over 64 the ratio is 0 @.@ 64 males per 1 female. The ratio for the total population is 0 @.@ 93 males per 1 female.

In contrast to the shrinking native population , since the late 1990s there has been a positive net migration into Croatia , reaching a level of more than  $7\ @, @$  000 net immigrants in 2006 . In recent years , the Croatian government has been pressured each year to add 40 % to work permit quotas for foreign workers . In accordance with its immigration policy , Croatia is also trying to entice emigrants to return .

There were 8 @,@ 468 immigrants in Croatia in 2009 , more than half of them ( 57 @.@ 5 % ) coming from Bosnia and Herzegovina , a sharp decline from the previous year 's 14 @,@ 541 . In the same year , there were 9 @,@ 940 emigrants from the country , 44 @.@ 8 % of them leaving to Serbia . The number of emigrants represents a substantial increase compared to the figure of 7 @,@ 488 recorded in 2008 . In 2009 , the net migration to and from abroad peaked in the Sisak @-@ Moslavina County ( -1,093 persons ) and the city of Zagreb ( +830 persons ) .

In 2009, a total of 22 @,@ 382 marriages were performed in Croatia as well as 5 @,@ 076 divorces. The 2001 census recorded 1 @.@ 47 million households in the country.

The first modern population census in the country was conducted in 1857, and 15 more have been performed since then . Since 1961 the censuses are conducted in regular ten @-@ year intervals, with the latest one in 2011. The first institution set up in the country specifically for the purposes of maintaining population statistics was the State Statistical Office, founded in 1875. Since its founding, the office changed its name and structure several times and was alternately subordinated to other institutions and independent, until the most recent changes in 1992, when the institution became the Croatian Bureau of Statistics. The 2011 census was performed on 1 ? 28 April 2011, recording situation as of 31 March 2011. The first census results, containing the number of the population by settlement, were published on 29 June 2011, and the final comprehensive set of data was published in December 2012. The 2011 census and processing of the data gathered by the census was expected to cost 171 @.@ 9 million kuna ( 23 @.@ 3 million euro ). The 2011 census was performed using new methodology: the permanent population was determined as the enumerated population who lived in the census area for at least 12 months prior to the census, or plans to live in the same area for at least 12 months after the census. This method was also retroactively applied to the 2001 census data.

= = Vital statistics = =

= = Ethnic groups = =

Croatia is inhabited mostly by Croats ( 90 @.@ 42 % ), while minority groups include Serbs ( 4 @.@ 36 % ), Bosniaks, Hungarians, Italians, Albanians, Slovenes, Germans, Czechs, Romani people and others ( 5 @.@ 22 % ). The Constitution of the Republic of Croatia specifies 22 minorities explicitly. Those are Serbs, Czechs, Slovaks, Italians, Hungarians, Jews, Germans, Austrians, Ukrainians, Ruthenians, Macedonians, Bosniaks, Slovenes, Montenegrins, Russians, Bulgarians, Poles, Romani, Rumanians, Turks, Vlachs and Albanians.

= = = Significant migrations = = =

The demographic history of Croatia is characterised by significant migrations, starting with the arrival of the Croats in the area. According to the work De Administrando Imperio written by the 10th @-@ century Byzantine Emperor Constantine VII, the Croats arrived in the area of modern @-@ day Croatia in the early 7th century. However, that claim is disputed, and competing hypotheses date the event between the 6th and the 9th centuries. Following the establishment of a personal union of Croatia and Hungary in 1102, and the joining of the Habsburg Empire in 1527, the Hungarian and German speaking population of Croatia began gradually increasing in number. The processes of Magyarization and Germanization varied in intensity but persisted to the 20th century. The Ottoman conquests initiated a westward migration of parts of the Croatian population; the Burgenland Croats are direct descendants of some of those settlers. To replace the fleeing Croats the Habsburgs called on the Orthodox populations of Bosnia and Serbia to provide military service in the Croatian Military Frontier. Serb migration into this region peaked during the Great Serb Migrations of 1690 and 1737 ? 39 . Similarly, Venetian Republic rule in Istria and in Dalmatia. following the Fifth and the Seventh Ottoman? Venetian Wars ushered gradual growth of Italian speaking population in those areas. Following the collapse of Austria @-@ Hungary in 1918, the Hungarian population declined, especially in the areas north of the Drava river, where they represented the majority before World War I.

The period between 1890 and World War I was marked by large economic emigration from Croatia to the United States, and particularly to the areas of Pittsburgh, Cleveland and Chicago. Besides the United States, the main destination of the migrants was South America, especially Argentina, Chile, Bolivia and Peru. It is estimated that 500 @,@ 000 people left Croatia during this period.

After World War I, the main focus of emigration shifted to Canada, where about 15 @,@ 000 people settled before the onset of World War II . During World War II and in the period immediately following the war, there were further significant demographic changes as the German @-@ speaking population, the Volksdeutsche, were either forced or otherwise compelled to leave? reducing their number from the prewar German population of Yugoslavia of 500 @,@ 000, living in parts of present @-@ day Croatia and Serbia, to the figure of 62 @,@ 000 recorded in the 1953 census. A similar fate was suffered by the Italian population in Yugoslavia populating parts of present @-@ day Croatia and Slovenia, as 350 @,@ 000 left for Italy. The 1940s and the 1950s in Yugoslavia were marked by colonisation of settlements where the displaced Germans used to live. by people from the mountainous parts of Bosnia and Herzegovina, Serbia and Montenegro, and migrations to larger cities spurred on by the development of industry. In the 1960s and 1970s, another wave of economic migrants left Croatia . They largely moved to Canada , Australia , New Zealand and Western Europe. During this period, 65 @,@ 000 people left for Canada, and by the mid @-@ 1970s there were 150 @,@ 000 Croats who moved to Australia . Particularly large European emigrant communities of Croats exist in Germany, Austria and Switzerland, which largely stem from the 1960s and 1970s migrations.

The most recent significant migrations came as a result of the 1991 ? 1995 Croatian War of Independence . In 1991 , more than 400 @,@ 000 Croats and other non @-@ Serbs were displaced by the Croatian Serb forces or fled the violence in areas with significant Serb populations . During the final days of the war , in 1995 , between 120 @,@ 000 and 200 @,@ 000 Serbs fled the country before the arrival of the Croatian forces during Operation Storm . Ten years after the war , only 117 @,@ 000 Serb refugees returned out of the 300 @,@ 000 displaced during the entire war . Most of the Serbs in Croatia who remained never lived in areas occupied during the Croatian War of Independence . Serbs have been only partially re @-@ settled in the regions they previously inhabited , but some of the areas previously inhabited by Serbs were later settled by Croat refugees from Bosnia and Herzegovina , largely from the Republika Srpska .

# = = = Demographic losses in the 20th century wars and pandemics = = =

In addition to demographic losses through significant migrations , the population of Croatia suffered significant losses due to wars and epidemics . In the 20th century alone , there were several such events . The first was World War I , when the loss of the population of Croatia amounted to an estimated 190 @,@ 000 persons , or about 5 @.@ 5 % of the total population recorded by the 1910 census . The 1918 flu pandemic started to take its toll in Croatia in July 1918 , with peaks of the disease occurring in October and November . Available data is scarce , but it is estimated that the pandemic caused at least 15 @,@ 000 ? 20 @,@ 000 deaths . During World War II , nearly 195 @,@ 000 people died in the territory of present @-@ day Croatia . The surrender of the armed forces of the Independent State of Croatia and of the civilians accompanying the troops of the British Army at the end of World War II was followed by repatriation and subsequent events that became known as the Bleiburg tragedy . A substantial number of people were executed , but the exact number is disputed . The claims range from 12 @,@ 000 ? 15 @,@ 000 to as many as 80 @,@ 000 killed in May 1945 . Finally , approximately 20 @,@ 000 were killed or went missing during the 1991 ? 1995 Croatian War of Independence . The figure pertains only to those persons who would have been recorded by the 1991 census as living in Croatia .

## = = Languages = =

The Croatian language is the official language of Croatia , and one of 24 official languages of the European Union since 2013 . Minority languages are in official use in local government units where more than a third of the population consists of national minorities or where local legislation mandates their use . These languages are Czech , Hungarian , Italian , Ruthenian , Serbian and Slovak . According to the 2011 Census , 95 @.@ 60 % of citizens of Croatia declared Croatian as their native language , 1 @.@ 23 % declared Serbian as their native language , while no other

language is represented in Croatia by more than 0 @ . @ 5 % of native speakers among the population of Croatia .

Croatian replaced Latin as the official language of the Croatian government in 1847. It is a South Slavic language, and most Croatian vocabulary is derived from the Slavic branch of the Indo @-@ European language family. Croatian is written using the Latin alphabet and has three major dialects, with Shtokavian dialect used as the standard Croatian, and Chakavian and Kajkavian dialects distinguished by their lexicon, phonology, and syntax.

From 1961 to 1991, the official language was Serbo @-@ Croatian or Croato @-@ Serbian. Even during socialist rule, Croats often referred to their language as Croato @-@ Serbian (instead of Serbo @-@ Croatian) or as Croatian. Croatian and Serbian variants of the language were not officially recognised as different at the time, but referred to as the west and east version, and had different alphabets: the Latin alphabet and Serbian Cyrillic. Croatians are protective of their language from foreign influences, as the language was under constant change and threats imposed by previous rulers (i.e. Austrian German, Hungarian, Italian and Turkish words were changed and altered to "Slavic "looking / sounding ones). Efforts made to impose policies to alter Croatian into "Serbo @-@ Croatian or Croato @-@ Serbian " or a " South Slavic " language met resistance from Croats in the form of Croatian linguistic purism.

A 2009 survey revealed that 78 % of Croatians claim knowledge of at least one foreign language . According to a survey ordered by the European commission in 2005 , 49 % of Croatians speak English as their second language , 34 % speak German , and 14 % speak Italian . French and Russian are spoken by 4 % each , and 2 % of Croatians speak Spanish . A substantial proportion of Slovenes (59 %) have a certain level of knowledge of the Croatian language .

## = = Religions = =

The main religions of Croatia are Roman Catholicism 86 @.@ 28 %, Eastern Orthodoxy 4 @.@ 44 %, Protestantism 0 @.@ 34 %, other Christianity 0 @.@ 30 %, and Islam 1 @.@ 47 %. In the Eurostat Eurobarometer Poll of 2005, 67 % of the population of Croatia responded that " they believe there is a God " and 7 % said they do not believe " there is any sort of spirit, God, or life force ", while 25 % expressed a belief in " some sort of spirit or life force ". In a 2009 Gallup poll, 70 % answered affirmatively when asked " Is religion an important part of your daily life? " Significantly, a 2008 Gallup survey of the Balkans indicated church and religious organisations as the most trusted institutions in the country. The survey revealed that 62 % of the respondents assigned " a lot " or " some " trust to those institutions, ranking them ahead of all types of governmental, international or non @-@ governmental institutions.

Public schools allow religious education , in cooperation with religious communities that have agreements with the government , but attendance is not mandatory . The classes are organized widely in public elementary and secondary schools . In 2009 , 92 % of elementary school pupils and 87 % of secondary school students attended the religious education classes . Public holidays in Croatia also include the religious festivals of Epiphany , Easter Monday , Corpus Christi Day , Assumption Day , All Saints ' Day , Christmas , and St. Stephen 's or Boxing Day . The religious festival public holidays are based on the Catholic liturgical year , but citizens of the Republic of Croatia who celebrate different religious holidays have the right not to work on those dates . This includes Christians who celebrate Christmas on 7 January per the Julian calendar , Muslims on the days of Ramadan Bayram and Kurban Bayram , and Jews on the days of Rosh Hashanah and Yom Kippur . Marriages performed by the religious communities having agreements with the state are officially recognized , eliminating the need to register the marriages in a registrar office .

The legal position of religious communities is defined by special legislation, specifically regarding government funding, tax benefits, and religious education in schools. Other matters are left to each religious community to negotiate separately with the government. Registration of the communities is not mandatory, but registered communities become legal persons and enjoy tax and other benefits. The law stipulates that to be eligible for registration, a religious group must have at least 500 believers and be registered as a civil association for 5 years. Religious groups based

abroad must submit written permission for registration from their country of origin .

## = = Education = =

Literacy in Croatia is 98 @.@ 1 percent . The 2001 census reported that 15 @.@ 7 % of the population over the age of 14 has an incomplete elementary education, and 21 @.@ 9 % has only an elementary school education . 42 @.@ 8 % of the population over the age of 14 has a vocational education and 4 @.@ 9 % completed gymnasium . 4 @.@ 2 % of the same population received an undergraduate degree, while 7 @.@ 5 % received an academic degree, and 0 @.@ 5 % received a postgraduate or a doctoral degree. Croatia recorded a substantial growth of the population attaining academic degrees and by 2008, this population segment was estimated to encompass 16 @.@ 7 % of the total population of Croatians 15 and over . A worldwide study about the quality of living in different countries published by Newsweek in August 2010 ranked the Croatian education system at 22nd, a position shared with Austria. In 2004, it was estimated that 4 @.@ 5 % of the GDP is spent for education, while schooling expectancy was estimated to 14 years on average. Primary education in Croatia starts at the age of six or seven and consists of eight grades. In 2007 a law was passed to increase free, noncompulsory education until 18 years of age. Compulsory education consists of eight grades of elementary school . Secondary education is provided by gymnasiums and vocational schools. As of 2010, there are 2 @,@ 131 elementary schools and 713 schools providing various forms of secondary education. Primary and secondary education are also available in languages of recognised minorities in Croatia, where classes are held in Czech, Hungarian, Italian, Serbian and German languages.

There are 84 elementary level and 47 secondary level music and art schools, as well as 92 schools for disabled children and youth and 74 schools for adults. Nationwide leaving exams ( Croatian : dr?avna matura ) were introduced for secondary education students in the 2009 ? 2010 school year . It comprises three compulsory subjects ( Croatian language , mathematics , and a foreign language ) and optional subjects and is a prerequisite for a university education .

Croatia has eight universities, the University of Zagreb, University of Split, University of Rijeka, University of Osijek, University of Zadar, University of Dubrovnik, University of Pula and Dubrovnik International University. The University of Zadar, the first university in Croatia, was founded in 1396 and remained active until 1807, when other institutions of higher education took over. It was reopened in 2002. The University of Zagreb, founded in 1669, is the oldest continuously operating university in Southeast Europe. There are also 11 polytechnics and 23 higher education institutions, of which 19 are private. In total, there are 132 institutions of higher education in Croatia, attended by more than 145 thousand students.

There are 205 companies , government or education system institutions and non @-@ profit organizations in Croatia pursuing scientific research and the development of technology . Combined , they spent more than 3 billion kuna ( 400 million euro ) and employed 10 @,@ 191 full @-@ time research staff in 2008 . Among the scientific institutes operating in Croatia , the largest is the Ru?er Bo?kovi? Institute in Zagreb . The Croatian Academy of Sciences and Arts in Zagreb is a learned society promoting language , culture , arts and science since its inception in 1866 . Scientists from Croatia include inventors and Nobel Prize winners .

#### = = Health = =

Croatia has a universal health care system , the roots of which can be traced back to the Hungarian @-@ Croatian Parliament Act of 1891 , providing a form of mandatory insurance for all factory workers and craftsmen . The population is covered by a basic health insurance plan provided by statute and optional insurance . In 2014 , the annual compulsory healthcare related expenditures reached 21 @.@ 8 billion kuna ( 2 @.@ 9 billion euro ) . Healthcare expenditures comprise only 0 @.@ 6 % of private health insurance and public spending . In 2010 , Croatia spent 6 @.@ 9 % of its GDP on healthcare , representing a decline from approximately 8 % estimated in 2008 , when 84 % of healthcare spending came from public sources . According to the World Health Organization (

WHO), Croatia ranks around the 50th in the world in terms of life expectancy.

There are hundreds of healthcare institutions in Croatia , including 79 hospitals and clinics with 23 @,@ 967 beds . The hospitals and clinics care for more than 700 thousand patients per year and employ 5 @,@ 205 medical doctors , including 3 @,@ 929 specialists . There are 6 @,@ 379 private practice offices , and a total of 41 @,@ 271 health workers in the country . There are 63 emergency medical service units , responding to more than a million calls . The principal cause of death in 2008 was cardiovascular disease at 43 @.@ 5 % for men and 57 @.@ 2 % for women , followed by tumours , at 29 @.@ 4 % for men and 21 @.@ 4 % for women . Other significant causes of death are injuries , poisonings and other external causes ( 7 @.@ 7 % men / 3 @.@ 9 % women ) , digestive system diseases ( 5 @.@ 7 % men / 3 @.@ 6 % women ) , respiratory system diseases ( 5 @.@ 1 % men / 3 @.@ 5 % women ) and endocrine , nutritional and metabolic diseases ( 2 @.@ 1 % men / 3 @.@ 0 % women ) . There is no other cause of disease affecting more than 3 % of the population . In 2014 only 22 Croatians had been infected with HIV / AIDS and 4 had died from the disease . In 2008 it was estimated by the WHO that 27 @.@ 4 % of Croatians over age of 15 were smokers . According to 2003 WHO data , 22 % of the Croatian adult population is obese .

= = Economic indicators = =

= = = Personal income, jobs and unemployment = = =

Net monthly income in September 2011 averaged 5 @,@ 397 kuna ( c . 729 euro ) , dropping 2 @.@ 1 % relative to the previous month . In the same month , gross monthly income averaged 7 @,@ 740 kuna ( c . 1 @,@ 046 euro ) , and it includes the net salary along with income tax , retirement pension insurance , healthcare insurance , occupational safety and health insurance and employment promotion tax . The average net monthly income grew compared to 5 @,@ 311 kuna ( c . 717 euro ) in 2009 or 3 @,@ 326 kuna ( c . 449 euro ) in 2000 . The highest net salaries were paid in financial services sector , and in April 2011 those averaged 10 @,@ 041 kuna ( c . 1 @,@ 356 euro ) , while the lowest ones , paid in the same month , were in the manufacturing and leather processing industries , averaging at 2 @,@ 811 kuna ( c . 380 euro ) . Since January 2016 , the minimum wage in Croatia is 3 @,@ 120 kuna before tax ( c . 400 euro ) .

Number of employed persons recorded steady growth between 2000 and 2008 when it peaked , followed by 4 % decline in 2009 . That year , there were 1 @ .@ 499 million employed persons , with 45 % of that number pertaining to women . The total number of employed persons includes 252 @ ,@ 000 employed in crafts and freelance professionals and 35 @ ,@ 000 employed in agriculture . The most significant sources of employment in 2008 were manufacturing industry and wholesale and retail trade ( including motor vehicle repair services ) employing 278 @ ,@ 640 and 243 @ ,@ 640 respectively . Further significant employment sector was construction industry comprising 143 @ ,@ 336 jobs that year . In the same year , more than 100 @ ,@ 000 were employed in public administration , defence and compulsory social insurance sector as well as in education . Since 2009 , negative trends persisted in Croatia with jobs in the industry declined further by 3 @ .@ 5 % . Number of unemployed and retired persons combined exceeded number of employed in August 2010 , as it fell to 1 @ .@ 474 million . In 2009 , labour force consisted of 1 @ .@ 765 million persons out of 3 @ .@ 7 million working age population ? aged 15 and over . In October 2011 , unemployment rate stood at 17 @ .@ 4 % . 7 @ .@ 2 % of employed persons hold a second job . In comparison with the member states of the European Union ( EU ) , Croatia 's median equivalent

In comparison with the member states of the European Union (EU), Croatia 's median equivalent household income in terms of the Purchasing Power Standard (PPS) stands at 470, topping average PPS of the ten countries which joined the EU in 2004 (EU10), as well as Romania and Bulgaria, while significantly lagging behind the EU average. Within Croatia, the highest PPS is recorded in Istria County (769), the City of Zagreb (640) and the Primorje @-@ Gorski Kotar County (576). The lowest PPS is observed in the Bjelovar @-@ Bilogora County and the Virovitica @-@ Podravina County (267).

2011 census recorded a total of 1 @,@ 534 @,@ 148 private households in Croatia as well as 1 @,@ 487 other residential communities such as retirement homes , convents etc . At the same time , there were 1 @,@ 923 @,@ 522 permanent housing units ? houses and apartments . 2001 census recorded 1 @.@ 66 million permanent housing units , including 196 thousand intermittently occupied and 42 thousand abandoned ones . Average size of a permanently used housing unit is 74 @.@ 4 square metres ( 801 square feet ) . The intermittently used housing units include 182 thousand vacation houses and 8 thousand houses used during agricultural works . The same census also recorded 25 thousand housing units used for business purposes only . As of 2007 , 71 % of the households owned their own housing and had no mortgage or other loans to repay related to the housing , while further 9 % were repaying loans for their housing . The households vary by type and include single households ( 13 % ) , couples ( 15 % ) , single parent households ( 4 % ) , couples with children ( 27 % ) and extended family households ( 20 % ) . There are approximately 500 homeless persons in Croatia , largely living in Zagreb .

Average urbanisation rate in Croatia stands at 56 %, with the maximum rate recorded within the territory of the City of Zagreb , where it reached 94 @.@ 5 % and Zagreb metropolitan area comprising the City of Zagreb and the Zagreb County , where it stands at 76 @.@ 4 % . Very significant rate of urbanisation was observed in the second half of the 20th century . 1953 census recorded 57 % of population which was active in agriculture , while a census performed in 1991 noted only 9 @.@ 1 % of population active in that field . This points to augmentation of urban population and reduction of rural population .