

STRATEGIC DOCUMENTS ON OLDER PEOPLE – THE CASE OF CROATIA

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ABSTRACT

With 21.4% of its population aged 65 and over and a median age of 44.4 years, Croatia is among the oldest European and world countries. Population ageing and changes in economic, political, and social life (particularly changes in the family, but also in the attitude of the individual and society towards ageing) require new approaches in planning to meet the needs of older people and organising comprehensive formal, institutional and non-institutional forms of care for those in need. This paper aims to analyse the main strategic documents dealing with older people and their most common problems and offering solutions, mainly to meet their primary needs. The following documents have been analysed: *the Social Welfare Strategy for Older People in the Republic of Croatia for the period 2017–2020*, *the Strategy for Combating Poverty and Social Exclusion in the Republic of Croatia 2014–2020*, and *the National Plan to Combat Poverty and Social Exclusion in Croatia for the period from 2021 to 2027*. The analysis will seek to assess the extent to which the specific objectives of the operational plans are in line with the planned integrated approach to social services, with the basic criterion being the quality of services and individual needs. Any analysis of the challenges relating to population ageing and the ways to solve them, as well as the quality of life of older people, should be focused on the concept of active and healthy ageing, i.e. the potential of older people to contribute to their own well-being, family and community well-being.

Keywords: older people, strategic documents, Croatia, active and healthy ageing

INTRODUCTION

The United Nations has proclaimed the decade we live in (2021–2030) the Decade of Healthy Ageing, aiming to improve the lives of older people, their families, and communities. The focus is on four strongly interconnected action areas: combating ageism, age-friendly environments, integrated care, and access to long-term care [1]. Changes in the population age structure, including an increase in the number of older people and a decrease in the number of young people, are present in a growing number of countries. Population ageing is a process that has started several decades ago due to the decline in fertility and the increase in life expectancy in Europe and is one of the greatest challenges for European modern societies. According to Eurostat estimates, the number of older people in the EU-27 will increase from 90.5 million to 130.2 million between 2019 and 2100, while the median age will increase from 43.7 to 48.8 [2]. With 21.4% of its population aged 65 and over and a median age of 44.4 years, Croatia is among the oldest European and world countries [3]. Decades of continuous emigration

have led to a deterioration of the age structure and negative natural development, resulting in an overall decrease in the population of Croatia [4]. The first results of the Croatian Census 2021 relating to total population and households indicate a continuation of depopulation, and the data to be published next are expected to show a deterioration of all indicators of the population age. Population ageing and changes in economic, political, and social life (particularly changes in the family, but also in the attitude of the individual and society towards ageing) require new approaches in planning to meet the needs of older people and organising comprehensive formal, institutional and non-institutional forms of care for those in need.

In order for society to be able to plan and respond to the needs of older people (in accordance with its material and organisational capabilities) it first needs to know what older people consider a good quality of life. The idea of all ageing developed societies is to ultimately use the potential of older members to improve their personal quality of life, but also the quality of life of their communities. Research has confirmed that the perception of a good quality of life among older people varies from society to society, but the most important domains can almost always be classified into three groups, differing in the rank of importance with regard to the cultural specificities and economic opportunities of each society: 1) social relationships, 2) health, activities and functional ability, and 3) own home, finances and personal beliefs and attitude [5].

According to Gabriel and Bowling, for older people, the perception of a good life includes, among other things, living in own home and a neighbourhood that provides satisfaction and a sense of safety, having sufficient resources to meet basic needs, maintaining good interpersonal relationships (providing and receiving help and support), having access to local institutions and transport, engaging in hobbies and/or various activities, feeling included in society by retaining individual roles, maintaining health as best as possible (mobility, acceptance of facts that cannot be changed, a positive attitude towards life) and autonomy and control over one's own life [6].

This paper aims to analyse the main strategic documents dealing with older people and their most common problems and offering solutions, mainly to meet their primary needs. The following documents have been analysed: *the Social Welfare Strategy for Older People in the Republic of Croatia for the period 2017–2020*, *the Strategy for Combating Poverty and Social Exclusion in the Republic of Croatia 2014–2020*, and *the National Plan to Combat Poverty and Social Exclusion in Croatia for the period from 2021 to 2027*. The analysis will seek to assess the extent to which the specific objectives of the operational plans are in line with the planned integrated approach to social services, with the basic criterion being the quality of services and individual needs.

STRATEGIC DOCUMENTS ON OLDER PEOPLE IN CROATIA

Social Welfare Strategies for Older People in Croatia

In 2014, the first three-year strategic document on care for older residents was adopted under the title *Social Welfare Strategy for Older People in the Republic of Croatia for the period 2014–2016*, whose implementation was coordinated by the Ministry of Social Policy and Youth. However, more than half of this document concerned the analysis of the situation [7]. In the part called the action area, three areas were defined: legislative framework; information, communication and raising awareness, and expanding the network of social services, each of them including defined goals, measures, and activities. A key shortcoming of this document was that it was not binding. State administration

bodies, local and regional self-government units, service providers and civil society organisations were merely recommended to implement the measures set out in this document, while at the same time they were required to report annually to the Ministry of Social Policy and Youth on their implementation.

After the mentioned document expired, Croatia was without a strategic document for older people for nine months, with the new 2017–2020 strategy being adopted only in late September 2017. (Social Welfare Strategy for Older People in the Republic of Croatia for the period 2017–2020) [8]. The Strategy was drafted in order to ensure better social welfare for older people in Croatia and to give service providers access to EU funds to finance community-based services which are not covered by the Social Welfare Act, but which increase the quality of life of older people, allowing them to stay in their homes for as long as possible. Apart from the fact that the Strategy was adopted late, it includes the same strategic areas that were listed in the previous one, only slightly refined in terms of terminology – improving the legislative framework, informing and raising awareness of the rights of older people, and expanding and improving community-based services. State administration bodies, local and regional self-government units, service providers and civil society organisations are obliged to implement the measures from this Strategy, in contrast to the measures from the previous one.

The very title of the Strategy reveals that it is aimed exclusively at older people in need of a certain form of care, rather than being conceived as a strategy to increase the quality of life of all older people, with social welfare being only one of the areas concerned. Although the introduction highlights the need for an individual approach to older people and their needs, this principle has not been translated to measures and activities.

As regards the legislative framework, the first objective was to harmonise access to the network of social services for all beneficiaries and service providers under the same conditions and rules, that is, to introduce a single financing model based on payment per service provided. This has not occurred, and all residents of so-called state-owned facilities continue to have subsidised accommodation costs regardless of their income and assets. On 31 December 2020, 16,555 people were accommodated in nursing homes in Croatia, 59.9% of them in so-called state facilities [9]. Given that accommodation in state homes is available at below-market prices, the demand is high, resulting in long waiting lists. The government should aim to provide accommodation in state homes to those who have no other solution, subsidising costs only for those financially most vulnerable, and clearly elaborate the criteria for admission to state homes and subsidisation [10], thus avoiding social injustice.

One of the objectives of the Strategy was to improve the monitoring of the work of service providers for older people. The COVID-19 pandemic has shed light on the many weaknesses of the present system: too many residents in nursing homes, a large number of illegal nursing homes, some of which do not have even the minimum necessary infrastructure, frequently inadequate management structure, too few staff who are often insufficiently trained for these jobs [11]. It has been shown that nursing home monitoring is either not carried out or is ineffective. Due to numerous irregularities, insufficient quality of service and even accidents resulting in human casualties, the government has announced changes to the legislative framework aimed at the abolition of family homes, which would have a transitional period of five years to reorganise and become private homes or foster care facilities. It is unclear how the lost capacities of family homes will be compensated, given the growing need for institutional accommodation.

In order to improve the financial situation and social security of older people, an objective was defined – to introduce a national old-age pension for those who are socially disadvantaged and who receive no pension based on previous labour and paid contributions. This did not happen and the measure was abandoned. In 2021, the so-called national benefit for the elderly was introduced under the Act on the National Benefit for the Elderly [12], amounting to HRK 800 (EUR 105). The right to this benefit may be exercised by a Croatian citizen who has reached the age of 65 years, with 20 years of continuous residence in Croatia immediately before applying for this right¹³. According to estimates of the Croatian Government, 19,700 persons were to receive this benefit in 2021, with a planned cost of HRK 132 million. It turned out that only 5,658 beneficiaries exercised this right and that the cost was HRK 42.7 million [13]. The measure clearly has not yielded the results that the government hoped for, as the number of applications and beneficiaries is significantly lower than expected. Bađun and Urban cite two possible reasons: the first is the lack of information about this benefit among older people and the inability to exercise the right due to difficulties with application and payment, while the second concerns the unfulfilled expectation of the proponents of the act that part of the current recipients of a pension or guaranteed minimum benefit would abandon these rights and replace them with a new benefit [13]. In early 2022, 5,757 beneficiaries received the national old-age benefit, which was increased to HRK 820.80 (EUR 108.5) [14]. The amount of the national benefit is extremely low, providing for not even a minimum standard of living.

Institutional Accommodation and Non-Institutional Services

Within the third strategic area of service expansion and improvement, the first objective is to increase the availability of services for older people by encouraging the increase of accommodation capacities in institutions and encouraging the development of those community-based services aimed at keeping older people in their homes. The comparison of data on the number of state homes and capacities at the beginning and end of the Strategy implementation period shows that there has been no increase in capacity. The number of nursing homes owned by the state – 3 and the counties – 45 has been the same for years. However, there has been an increase in the number and capacity of private homes, which are often too expensive for low-income older people due to their market prices.

In most EU countries, including Croatia, the ageing process of the older population is very intensive, with their share continuously increasing. There are 2.9% of people aged 85 living in the EU-27 and 2.4% in Croatia [15]. Since this age group is facing serious impairment of the physical and mental health, they are significantly limited in terms of functional abilities, and therefore dependent on other people's care. The increase in the population of this age indicates that the need for formal care, long-term care and

¹³ Beside these two requirements, an applicant must comply with the following conditions: 1) the applicant is not a pension beneficiary or an insured person covered by the mandatory pension insurance; 2) the monthly income the applicant or his household members earned per a household member in the previous calendar year does not exceed the determined amount of the National Benefit for the Elderly; 3) the applicant is not entitled to the Guaranteed Minimum Benefit according to the regulations on social welfare, 4) the applicant is not entitled to service of accommodation according to the regulations on social welfare, 5) the applicant has not concluded a Contract of Support Until Death or a Lifelong Support Contract in capacity of a supported person

accommodation in nursing homes will also increase. Therefore, a shortcoming of the Strategy is that it does not specifically address the issue of reinforcing the network of nursing homes and increasing their capacity. The available strategies and plans suggest that the government does not intend to finance the construction of new nursing homes, but only plans to reinforce local-level non-institutional services. It seems that the expansion of the home network will be based on a private initiative, which for now clearly follows market principles and will therefore not be available to many people and in many areas.

Croatia sees large regional differences in the availability of institutional accommodation for older people. It is extremely low in less populated and less developed areas (for example, small islands, mountain areas, etc.). While these, usually small and traditional communities still record a very high level of solidarity, informal carers cannot compensate for the often complete absence of formal care for older people. According to SHARE study results, caring for a family member can become a burden that affects the caregiver, especially when it comes to caring for a severely ill person. The existence of a long-term care assistance system (even if one does not benefit from it) provides caregivers with a sense of control over the situation and improves their well-being [16].

POVERTY AND OLDER PEOPLE

Since older people are among the groups most at risk of poverty, the assessment of the role of public policies and strategies for tackling the problem of their large number in Croatian society needs to include two documents dealing with poverty and social exclusion: the Strategy for Combating Poverty and Social Exclusion in the Republic of Croatia 2014–2020 [17], and the National Plan to Combat Poverty and Social Exclusion in Croatia for the period from 2021 to 2027. [18].

The first document, the Strategy for Combating Poverty and Social Exclusion in the Republic of Croatia 2014–2020 was defined as the basic document that will enable a systematic and common approach of all relevant stakeholders in the solution of the issue of poverty and social exclusion, along with ensuring a minimum standard for the most disadvantaged members of society and preventing new occurrences of poverty and social exclusion. Three main priorities have been defined; providing conditions for combating poverty and social exclusion and reducing inequality in society; providing conditions for preventing the occurrence of new categories of the poor, as well as the reduction of the number of poor and socially excluded persons; and establishing a coordinated system of support for groups at risk of poverty and social exclusion. For the achievement of the three indicated priorities and corresponding primary objectives, activities are envisaged within eight strategic areas; education and lifelong learning, employment and access to employment; housing and availability of energy; access to social benefits and services; access to the healthcare system; care for older people; the fight against indebtedness and promotion of financial independence; balanced regional development. The initial part of the document singles out four groups of inhabitants most at risk of poverty and social exclusion, among which older people and pensioners occupy a significant place. They are specifically addressed in the fifth strategic area of care for older people, which envisages three activities: 1. improving the quality of life for older people and expanding community-based services; 2. improving the position of pensioners; 3. ensuring the sustainability of the pension system and ensuring the social adequacy of pensions.

Apart from the Strategy for Combating Poverty and Social Exclusion in the Republic of Croatia 2014–2020, the adoption of an Implementation Programme is envisaged.

However, the Strategy Implementation Programme was adopted only for the 2014–2016 period, and only at the end of the third quarter of implementation. The Programme included 40 activities with 96 measures for eight strategic areas. However, no implementation programme was adopted for the period since 2017, and several measures and activities were implemented that had been delayed in the previously planned two-year period. The proposal for an implementation plan continued to be delayed. Only in late 2019 was the implementation programme proposal for the period 2018–2020 submitted for public consultation.

The planned and especially implemented measures relating to older people at risk of poverty, which were intended to improve their material standard and increase their level of social inclusion, had no effect, given that in the period from 2014 to 2020 the at-risk-of-poverty rate for older people increased significantly, as shown by Central Bureau of Statistics (CBS) data.

Poverty is one of the biggest problems for older people in Croatia. Older people, especially women, are at high risk of poverty and social exclusion. According to CBS 2020 data, Croatia's at-risk-of-poverty rate by age group is highest in people aged 65 or over, at 31% (compared to only 23.1% in 2014) [19], [20]. In 2020, it was 34.6% for women (compared to 24.6% in 2014) and 25.8% for men (compared to 20.8% in 2014) [19], [20]. Comparing this 31% to the EU average at-risk-of-poverty rate of 16.5% in 2019, the situation seems to be dramatically worse. Particularly vulnerable are single households consisting of people aged 65 and over, where the at-risk-of-poverty rate is as high as 52.1% and has been steadily increasing in recent years [19].

This large number of impoverished pensioners reflects the economic conditions in which wages have been so low over the last 50 years that a large proportion of employees could not make significant savings, but also pension systems which neither in the former socio-political system nor after the 1990s enabled a significant increase in personal savings or mandatory savings in the introduced second pension pillar. So today, as in the past, pensions largely depend solely on intergenerational solidarity. Today, a large number of older people are financially dependent on their pension, which in Croatia averages 36.4% of the average salary. In early 2022, 1,139,229 pension beneficiaries were entitled to a pension under the Pension Insurance Act, with an average net pension of HRK 2,648.82 (EUR 353) [21]. However, the total number of pensioners is slightly higher at 1,232,708 as it includes Homeland War veterans, members of the Croatian Defense Council and former active military figures. Adding up their pensions, the average pension in Croatia was HRK 2,873.38 (EUR 383) or 39.4% of the net salary. According to the Strategy, the average pension for December 2013 (paid in January) was HRK 2,474.91, while the average pension share in the average net salary was 43.93%. In 2013, the average old-age pension for 40 and more years of pensionable service was HRK 3,479.08, with a 61.75% share in the average net salary. In 2022, the average old-age pension under the Pension Insurance Act for a pensionable service of 40 years and over is 4,078.14, which is 56.01% of the average salary [21]. This indicates a significant increase in the gap between the income of pensioners and employees.

The unfavourable ratio of the number of employees and pension beneficiaries is the reason for low pensions and the problem of sustainability of the pension system. Besides, the large number of pension beneficiaries¹⁴ in Croatia results not only from unfavourable

¹⁴ In February 2022, the ratio of the number of pension beneficiaries to the number of insured persons was 1:1.27 [21].

demographic trends but also from numerous problems caused by the transformation of the social into private property and related economic issues, including the collapse of many industrial companies throughout the country. The problem of unemployment has often been addressed by the model of early retirement of still working-age and vital residents¹⁵, which in the long run has left many negative consequences for the economy and society in general.

According to a study by the Institute of Economics [22], Croatian residents are poorly informed about possible forms of retirement savings, and real estate, life insurance and bank deposits are considered the most appropriate forms of savings for pleasant retirement life. While they are aware that they will need additional income in retirement, they intend to earn it through part-time work and agriculture, which requires good health, which they may or may not have after the age of 65. Besides, their expectations of pensions are much higher than what they may receive [22].

Other studies assessing the quality of life of older people confirmed that despite mostly small pensions, owning a property, an apartment or a house in which they live provides some material safety for older people [23].

Until a few years ago, due to high unemployment among young people, there were extremely few opportunities for pensioners to earn additional income based on some kind of paid work [24]. However, in recent years, opportunities have opened up for older people to work in addition to receiving a pension, driven by labour shortages due to the high age of the population and changes in the legislative framework. Pensioners are allowed to work a maximum of half of the working hours, while receiving their pensions. However, this reform has also failed to provide equal opportunities for all pensioners, as it allows, for example, retired military and police officers, some retired veterans and officials to work full time and receive half of their pensions if they wish, which is not possible for other pensioners.

Despite obvious problems with the financing of the Croatian pension system, not much has been done to encourage and allow people to stay employed for as long as possible, except at a declarative level. In one of its analyses, the World Bank concludes that despite the reforms implemented in Croatia, there are still numerous options for early retirement and no significant incentives for longer employment [25]. Therefore, between 2000 and 2020, the expected length of service in Croatia increased by just over 2 years, which is significantly lower than the EU average of 3.4 years in that period [26]. Croatia and Greece are at the bottom of the EU-27 scale with only 32.8 years of the expected length of service, with only Italy ranked worse with 31.2 years. In addition, men in Croatia record the shortest length of service in the entire EU – 35.1 years [26]. In addition to existing demographic and fiscal constraints, the only way to ensure a sustainable increase in pensions in Croatia is to extend the length of service.

The evaluation of the efficiency of the implementation of measures and actions undertaken to alleviate poverty in Croatia, carried out by the State Audit Office in 2020, pointed to numerous shortcomings in the implementation of the Strategy, including irregular meetings of working groups, failure to prepare the implementation programme since 2017, irregular drafting and poor quality of annual reports on measure implementation, but also non-compliance of the main objective of the measure with the activities, unclear target groups and indicators of measure impact, etc.

¹⁵The early retirement model has also contributed to low pensions.

After the Strategy expired, Croatia remained without any strategic document in this area for almost a year, as the National Plan to Combat Poverty and Social Exclusion in Croatia for the period from 2021 to 2027 was only adopted in December 2021. This means that the first year for which it was envisaged had expired before its adoption. The situation is similar with the Action Plan to Combat Poverty and Social Exclusion for the period from 2021 to 2024, whose first implementation year had also expired before its adoption. This speaks in favor of the thesis that this issue is not among the priorities of the Government or Croatian public policies.

The National Plan to Combat Poverty and Social Exclusion for the period from 2021 to 2027 defines eight programme areas: health care, education, employment and access to employment, pension system, housing, social welfare, civil society development and regional development. Unlike the 2014–2020 Strategy, a larger number of vulnerable social groups are now defined, while older people and pensioners are placed in the same category as children and young people. The only objective relating to reducing poverty among older people is to increase the amount of family and minimum pensions.

CONCLUSION

Any analysis of the challenges relating to population ageing and the ways to solve them, as well as the quality of life of older people, should be focused on the concept of active and healthy ageing, i.e. the potential of older people to contribute to their own well-being, family and community well-being. The active ageing approach implies changing the focus of society from what older people can no longer do to emphasising their abilities and knowledge. It is simply a continuation of the participation of older people in society, which is beneficial to all domains of life (including economic, which is extremely important) of an old person individually, but also to society as a whole.

Relevant plans and main strategic activities should focus on improving the quality of life of older people as individuals, but also as active community members. According to the documents analysed, the priority should be the protection of older people without an income and those with income below the at-risk-of-poverty threshold, then the development of community-based social services for all those in need and raising awareness of healthy living and the role of active and healthy ageing.

Regardless of a large number of pensioners, and in order to achieve social adequacy and sustainability of the pension system, the planned improvement of their position – by adjusting pensions, allowing them to work along with receiving a pension, increasing the number of people with remaining working capacity, i.e. their return to the labour system – are not public policy priorities under the conditions that have determined life in Croatia in the last two years in addition to the long-term economic backlog within the EU-27 – the COVID-19 pandemic and two major earthquakes, the consequences of which have not begun to be remedied to this day.

Unfavourable demographic processes, such as continued depopulation and emigration, unfavourable age and educational structure, low economic activity, extremely uneven population density, which will be further highlighted by the results of the Census 2021, should be mitigated by balanced regional development. It is necessary to create a quality network of institutional and non-institutional care for the ageing population, especially in counties with poor demographic indicators due to the high emigration of young people. Therefore, the strategic approach to care for older citizens of Croatia should primarily seek to develop various forms of care available in their environment tailored to their needs, encourage their continued active participation in the life of the community, which

can contribute most to the personal quality of life, and establish non-institutional forms of care, such as home assistance, various daily activities adapted to the abilities and needs of older people, counselling to raise awareness of healthy life at a local level (local committees, city districts), encouraging volunteering in the local community among all age groups, and supporting existing and establishing new providers of non-institutional services for older people. However, due to the growing number of older people and their need for all forms of care, it is necessary to continuously expand the network of nursing homes.

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