

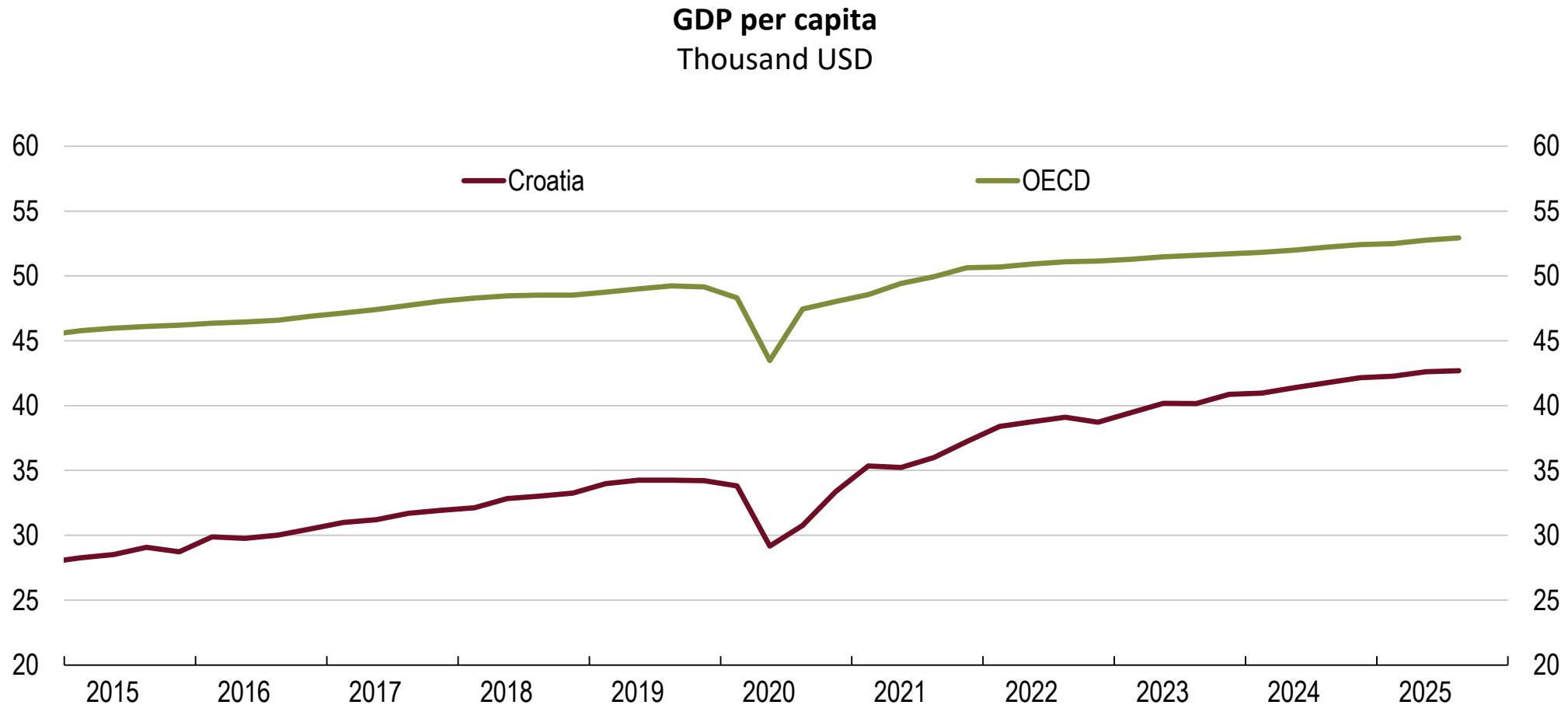
# OECD ECONOMIC SURVEY OF CROATIA

Maintaining reform momentum to sustain economic convergence

Zagreb  
30 January 2026

[oe.cd/Croatia](http://oe.cd/Croatia)

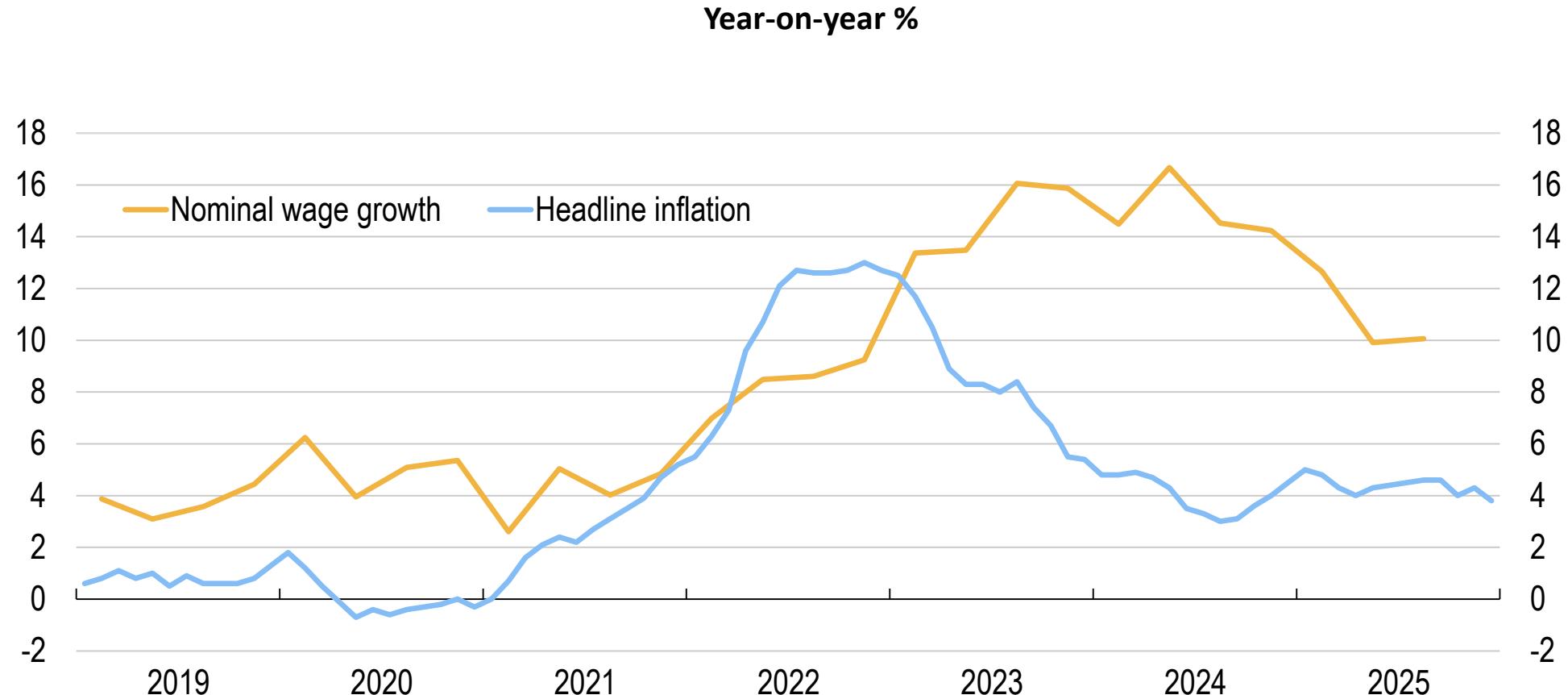
# Croatia is converging towards OECD average living standards



Note: In constant 2020 purchasing power parity.

Source: OECD Quarterly National Accounts and OECD Economic Outlook database.

# Inflation pressures have eased but remain high



Note: Headline inflation refers to harmonised consumer price inflation.

Source: Eurostat; Croatian Bureau of Statistics.

# Economic convergence is set to continue despite growth moderation

	2025	2026	2027
 Real GDP growth, %	3.2	2.7	2.4
 Unemployment rate, %	4.8	4.8	4.9
 Harmonised consumer price inflation, %	4.4	3.3	2.5
 Fiscal balance, % of GDP	-2.9	-2.9	-2.7

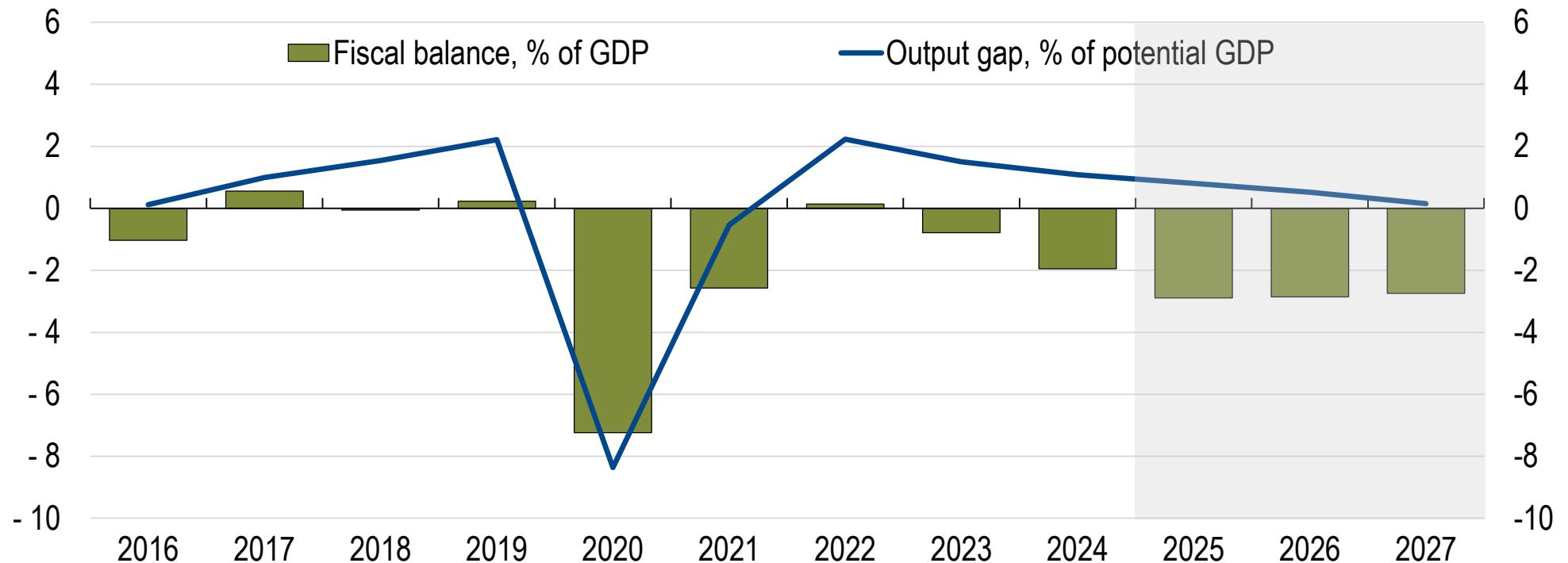
Source: OECD Economic Outlook database.



# Maintaining macroeconomic stability and sustainability



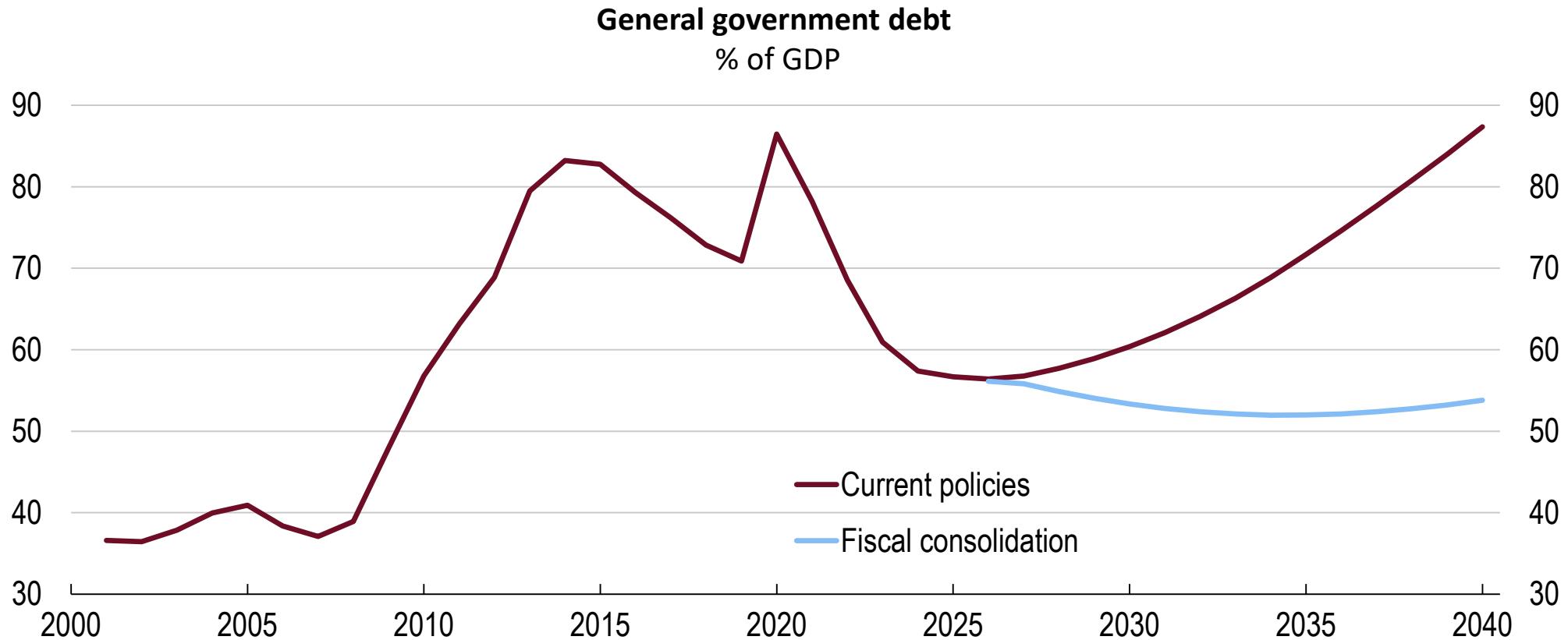
# Tighter fiscal policy would be warranted



Note: Shaded area depicts projection.

Source: OECD Economic Outlook 118 database.

# Fiscal sustainability requires spending restraint and broadening tax bases

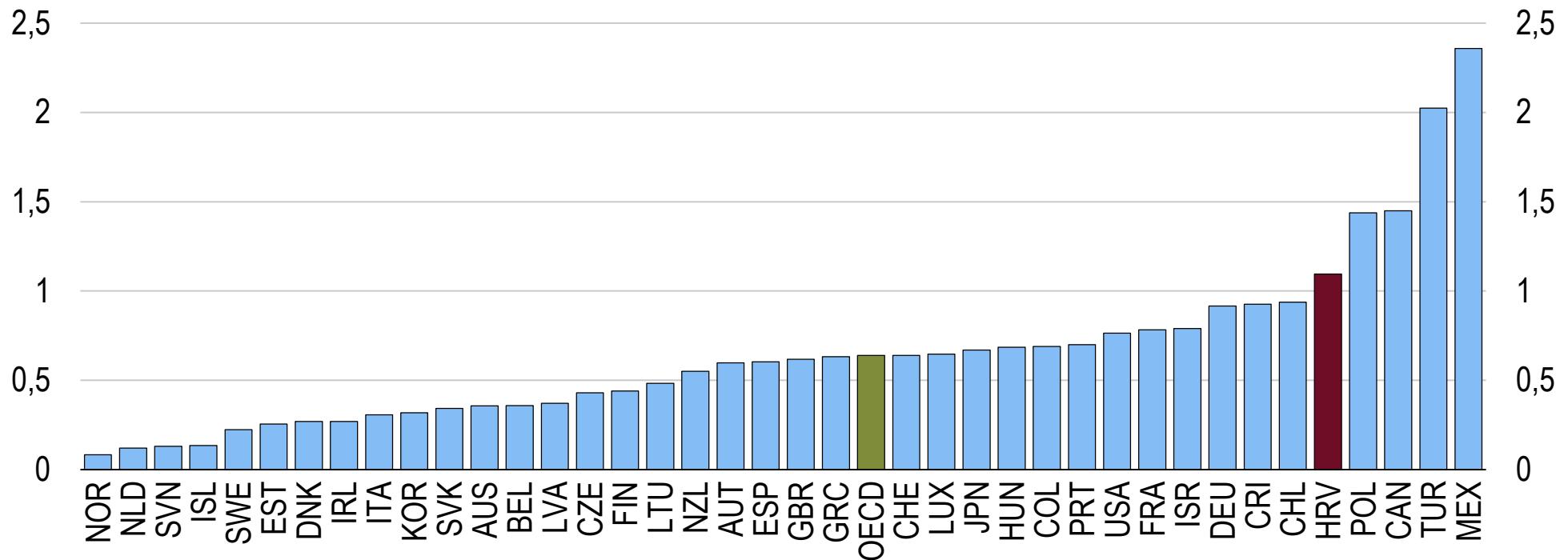


Note: The “Current policies” scenario is based on the OECD Economic Outlook 118 database until 2027 and the OECD Long-Term Model thereafter. Increases in ageing-related costs are not offset and based on the EU Ageing Report 2024 and Croatia’s Ministry of Labour, Pension System and Social Policy. The “Fiscal consolidation” scenario assumes that a structural primary budget deficit of 0.4% is reached in 2028 and maintained thereafter. Source: OECD Long-Term Model; EU Ageing Report 2024; Croatia’s Ministry of Labour, Pension System and Social Policy.

# Stronger governance of state-owned enterprises can boost productivity and improve public services

## OECD Indicators of Product Market Regulation, quality and scope of public ownership

Index scale of 0-6 from least to most restrictive, 2023



Source: OECD 2023-2024 Product Market Regulation database (December 2025).



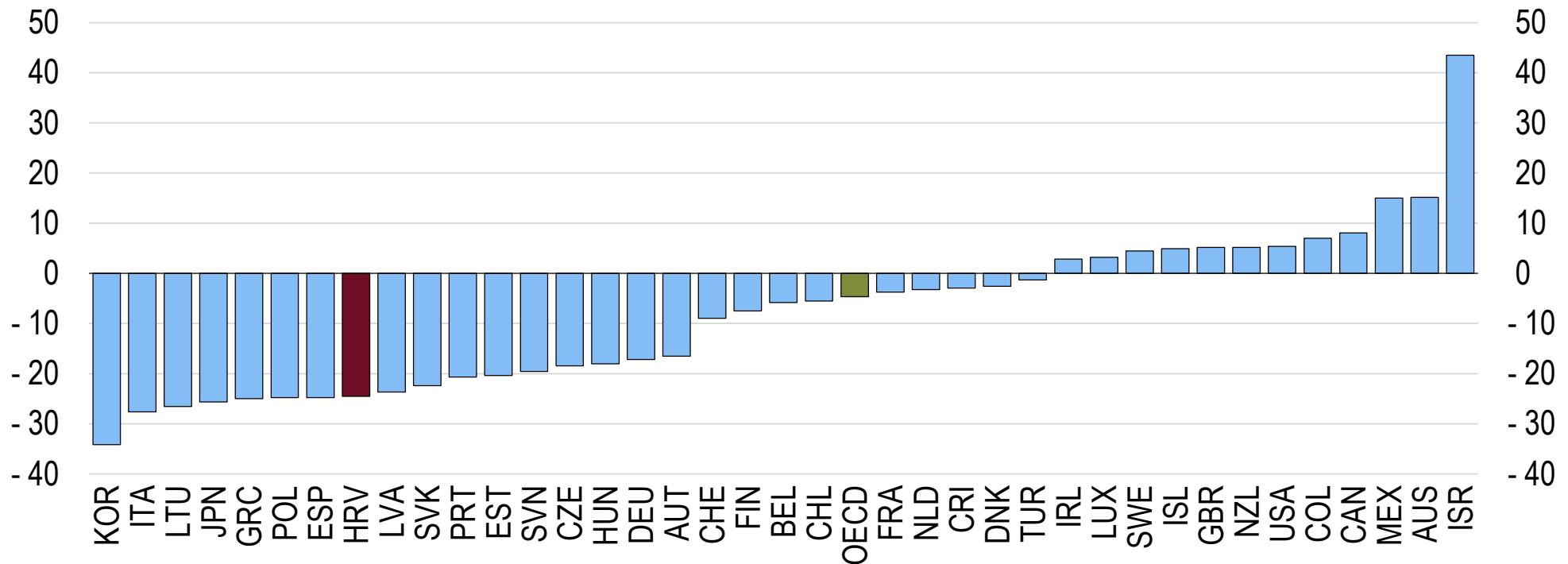
# Addressing population ageing



# Population ageing is expected to result in a significant reduction of the workforce

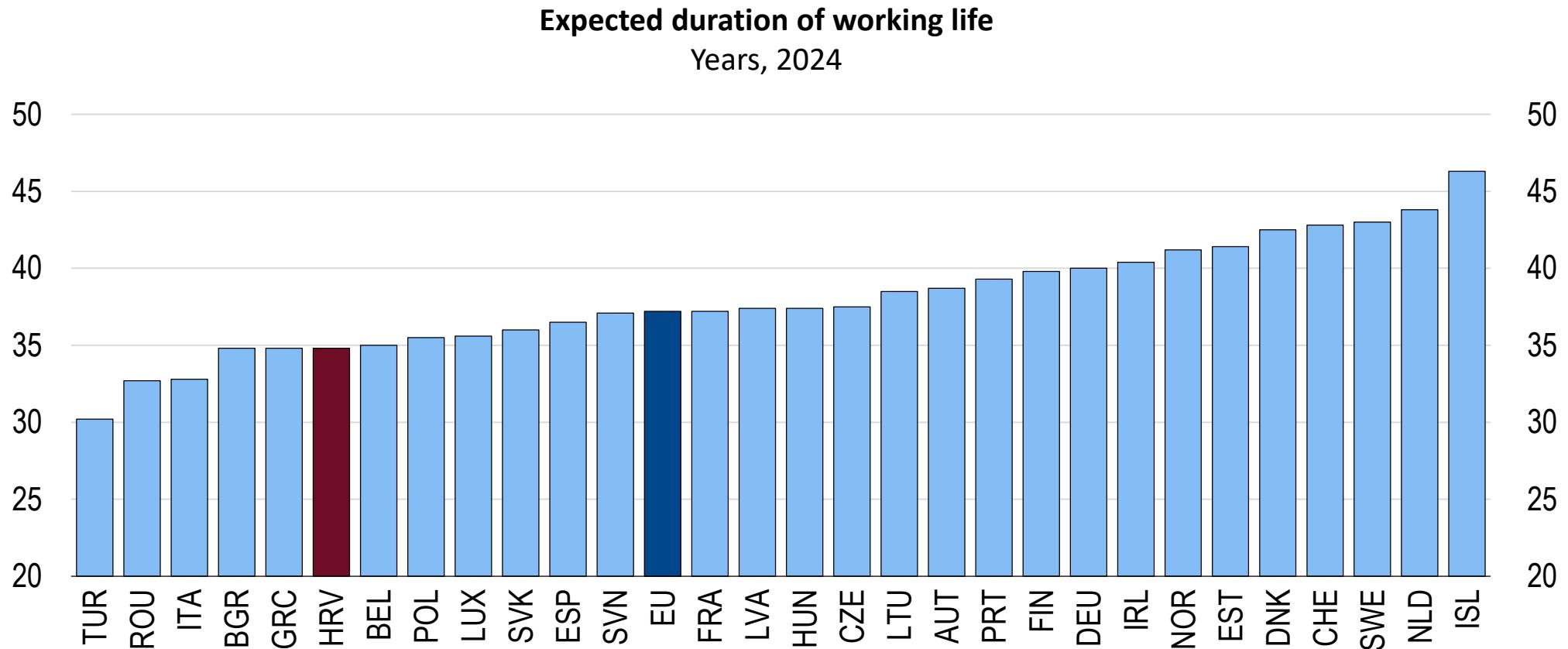
Working-age population, 20-64 year olds

Estimated change in %, 2024-2050



Source: United Nations, Department of Economic and Social Affairs, Population Division (2024).

# Reducing incentives for early retirement and increasing the retirement age can help prolong working lives



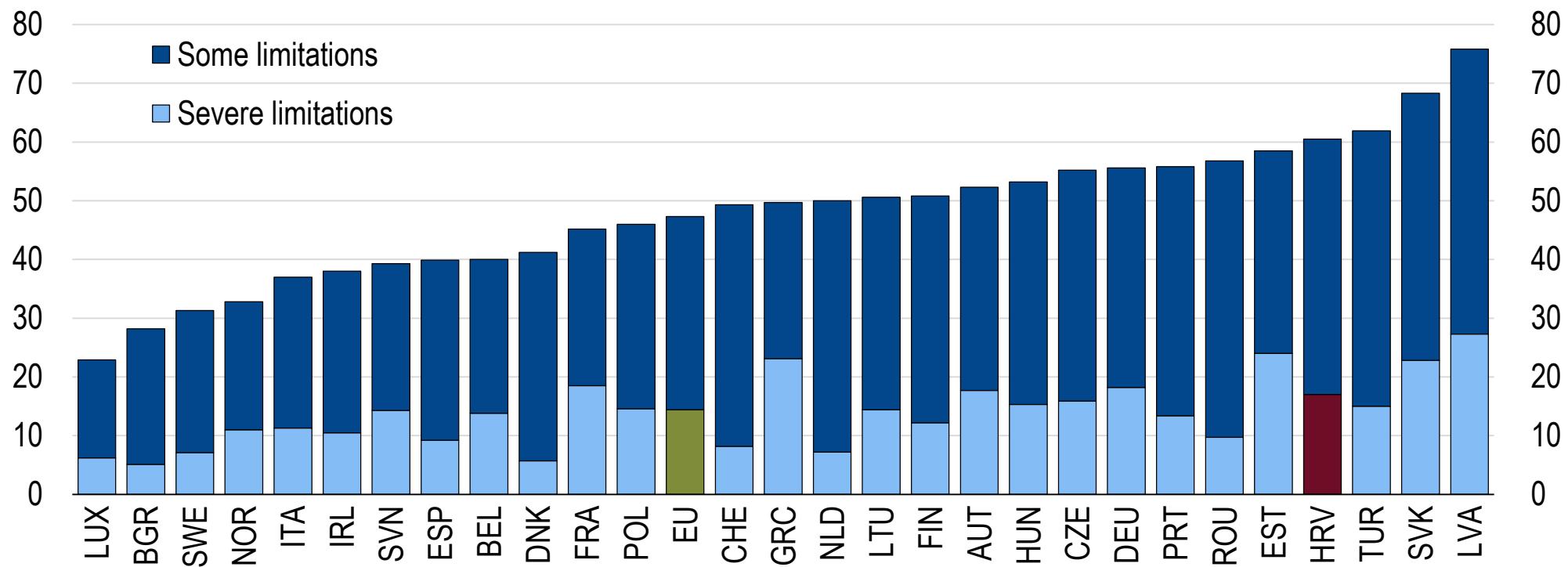
Note: The indicator on duration of working life is an estimation of the number of years a person, currently aged 15 years, is expected to be in the labour force (i.e. to be employed or unemployed) throughout their life.

Source: Eurostat.

# Stronger prevention and higher-quality care are needed to improve health outcomes

**Self-perceived long-standing limitations in usual activities due to health problems**

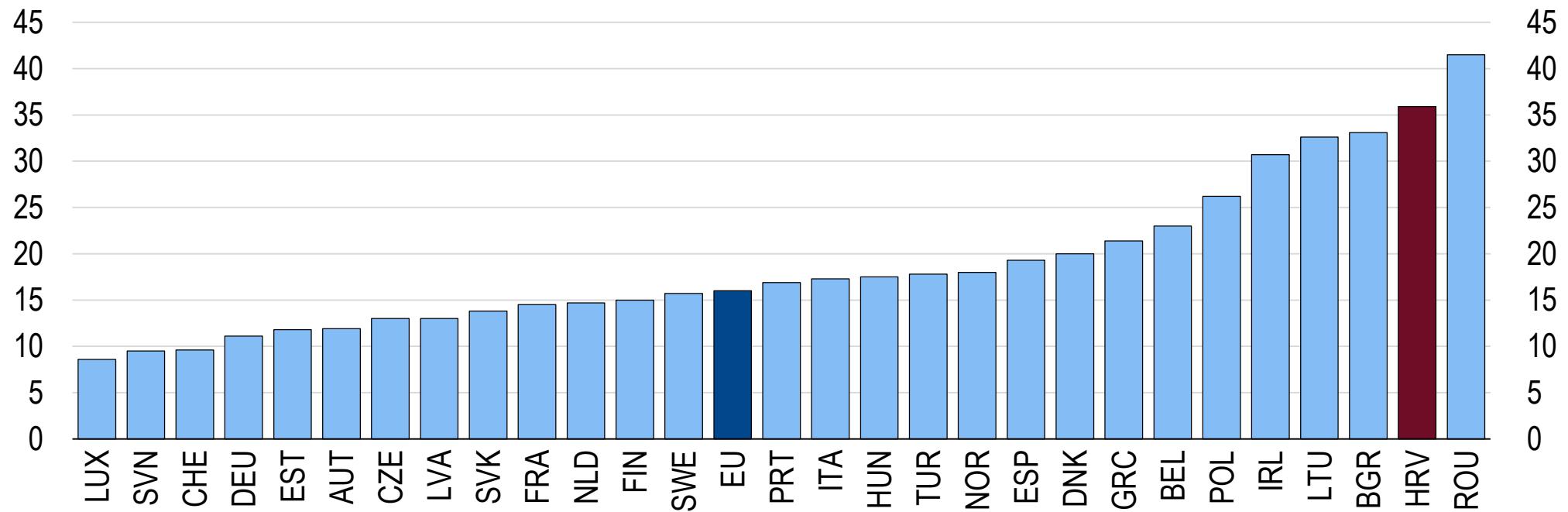
Adults aged 65 and over, %, 2024 or latest available year



Source: Eurostat.

# Wider access to professional rehabilitation for persons with disabilities can boost employment

**Disability employment gap**  
Difference in employment rates between people without and with activity limitation, percentage points, 2024 or latest



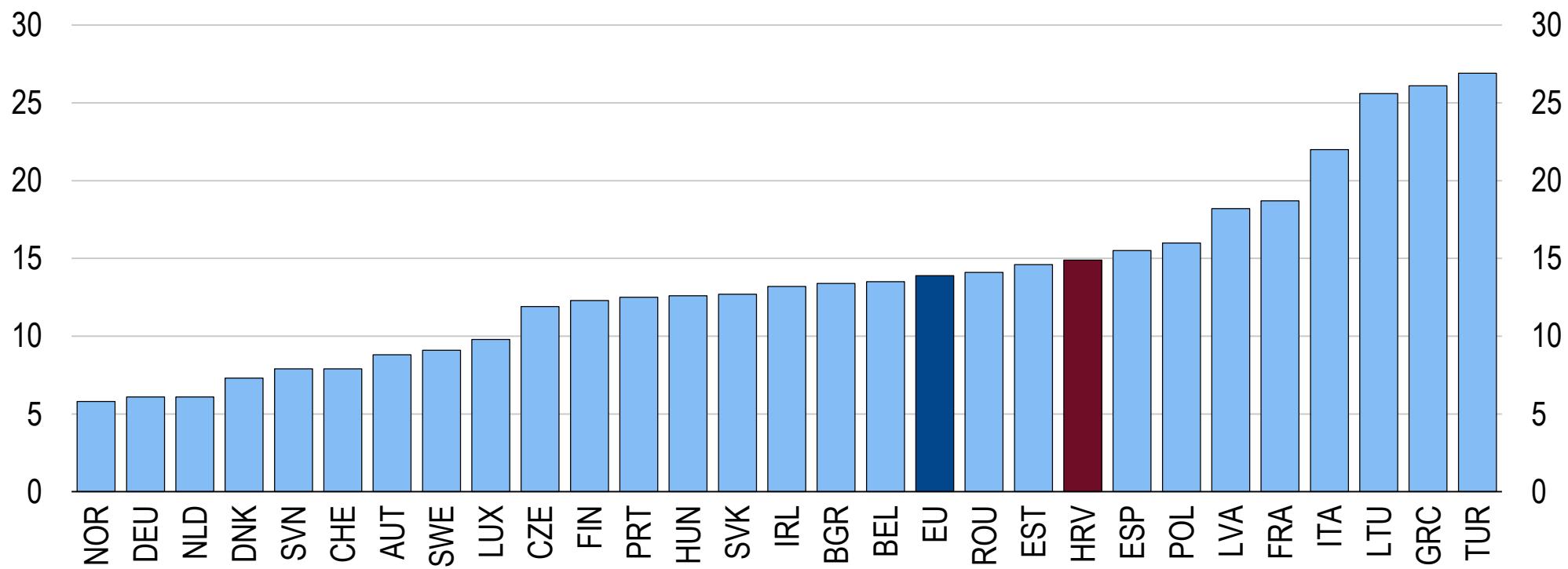
Note: Activity limitation is operationalised by using the Global Activity Limitation Indicator for observing limitation in activities people usually do because of one or more health problems.

Source: Eurostat.

# Strengthening work-based learning would support the employment of vocational education graduates

Vocational education graduates neither in employment nor in education and training

Aged 15 to 29, %, 2024



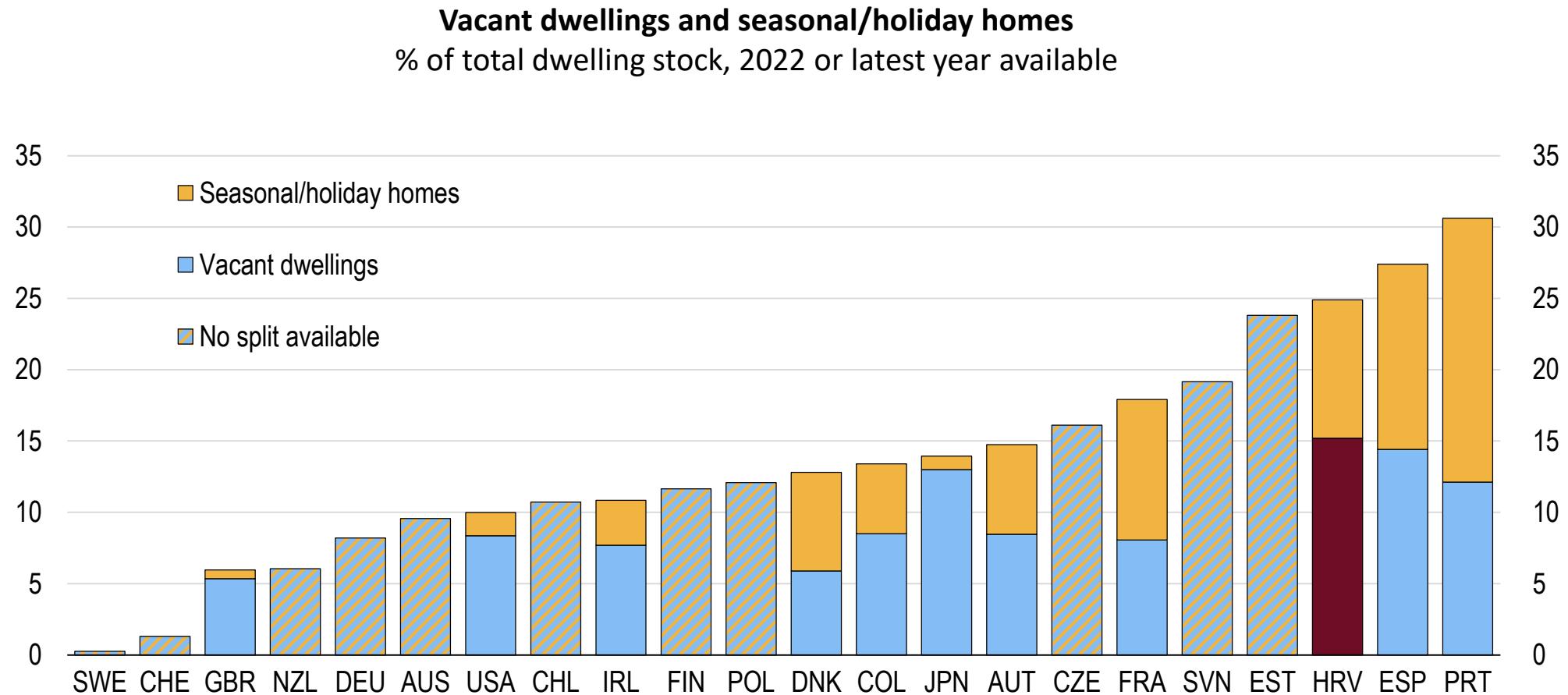
Source: Eurostat.



# Tackling housing challenges



# High vacancies and holiday rentals reduce housing supply and affordability

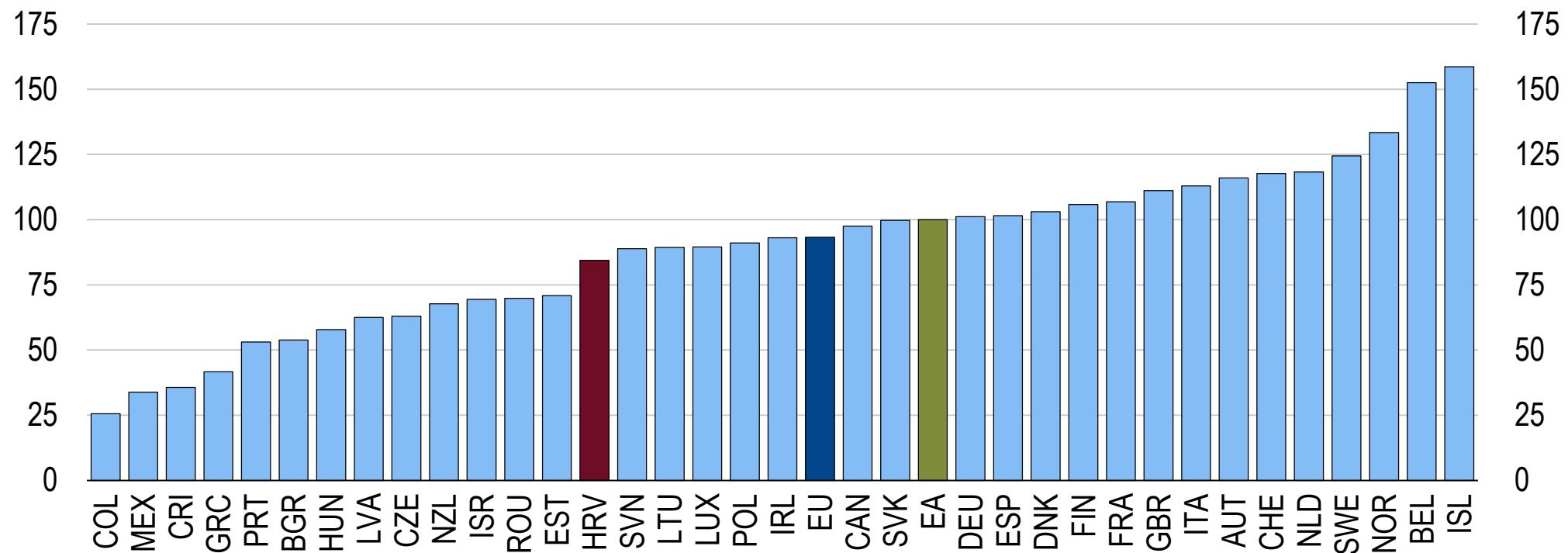


Source: OECD Affordable Housing Database; Croatian Bureau of Statistics.

# Improving land-use policies and efficiency of construction can raise housing supply

Labour productivity in the construction sector, gross value added per hour worked

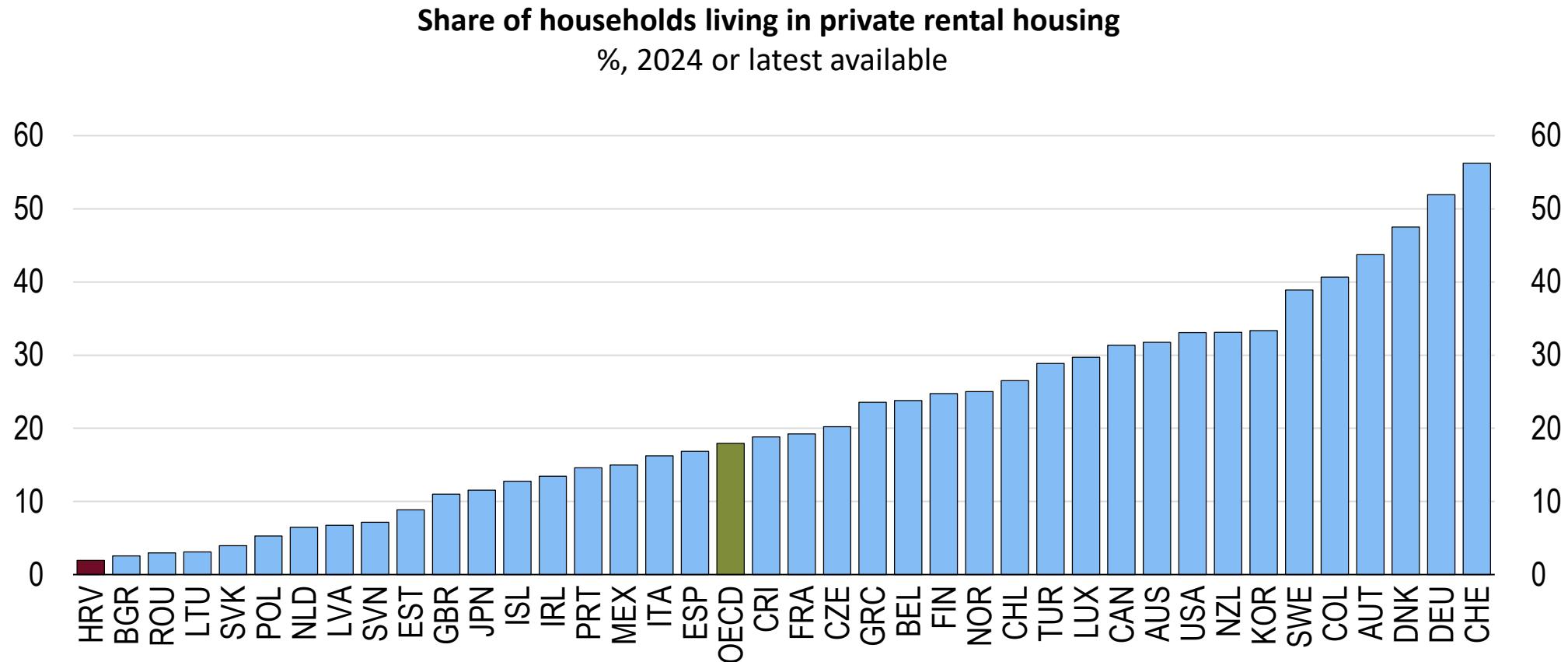
Euro area (EA) = 100, 2024 or latest available year



Note: In constant 2020 purchasing power parity.

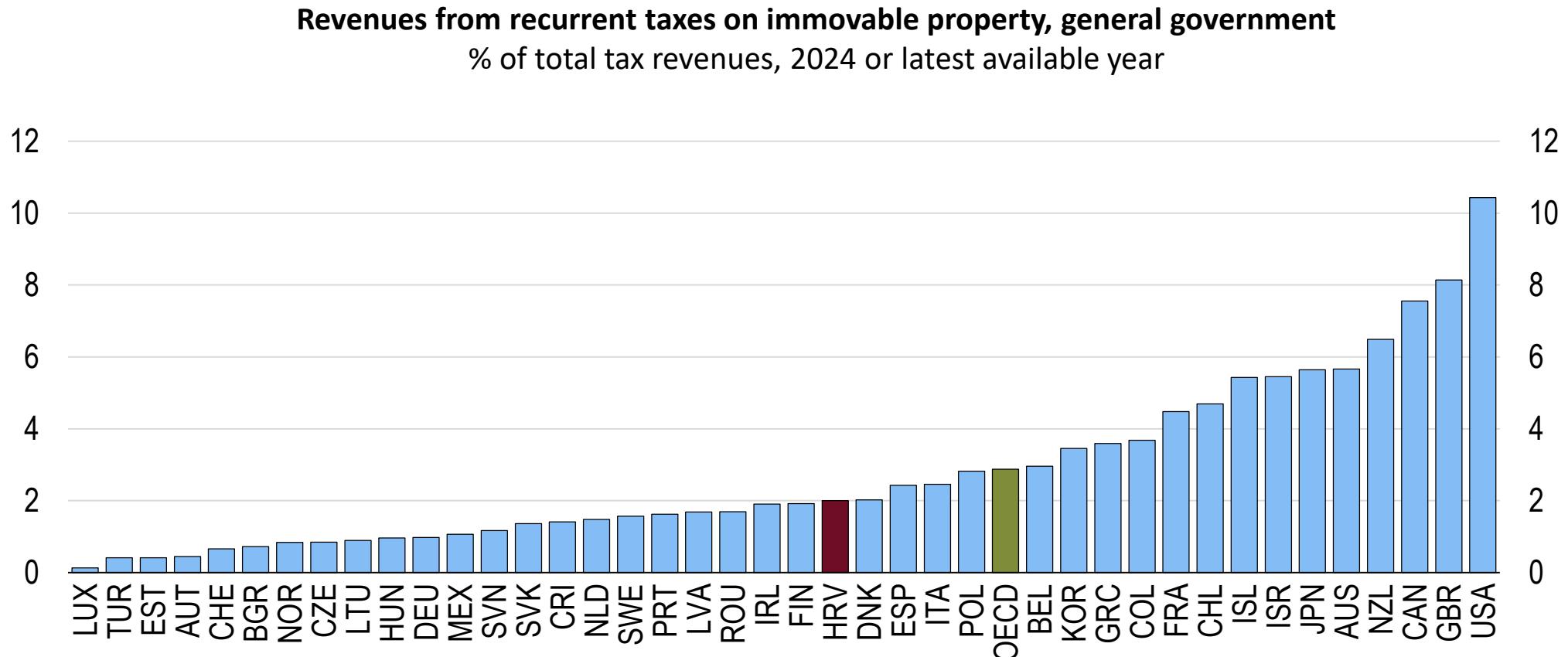
Source: OECD calculations based on OECD National Accounts Database.

# Developing the long-term rental market could enhance labour mobility



Source: OECD (2025), OECD Affordable Housing Database - indicator HM1.3 Housing tenures.

# Taxation of property could be optimised



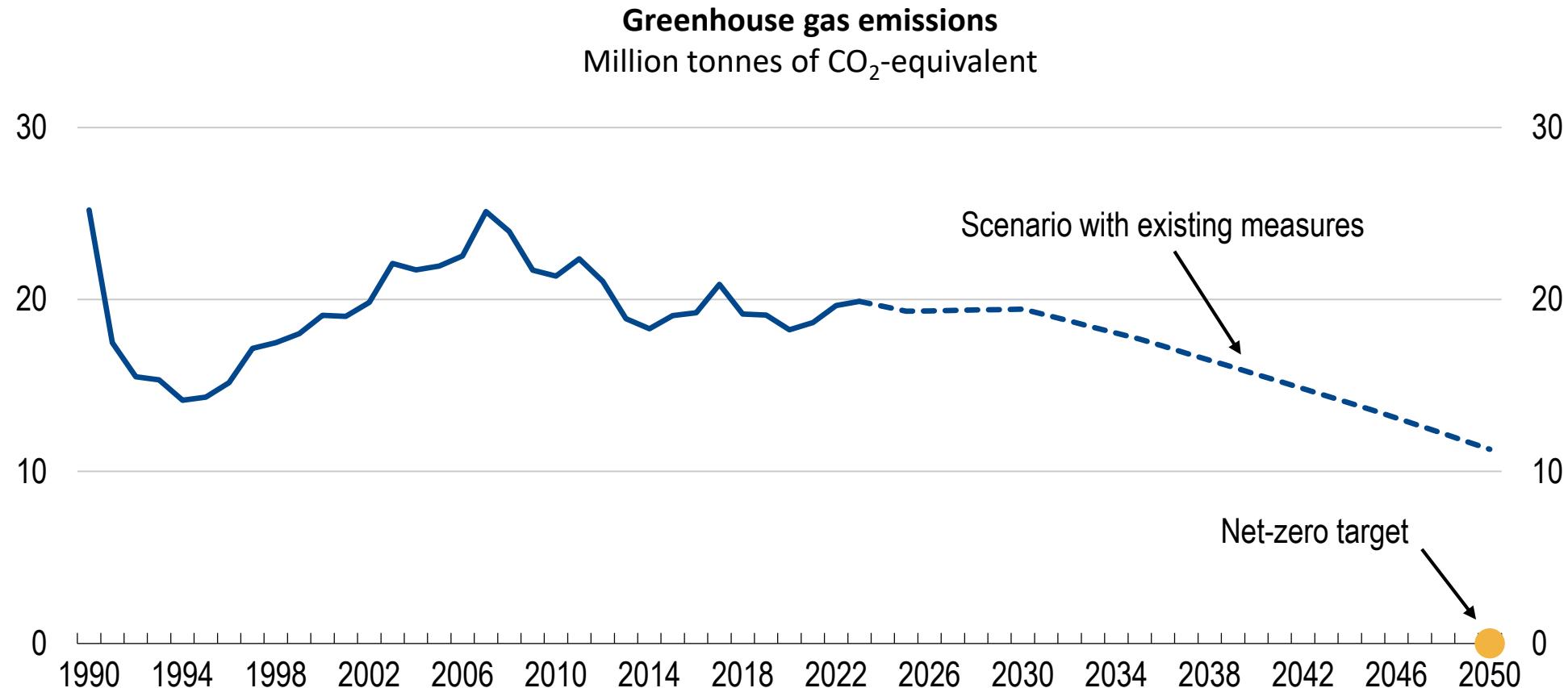
Source: OECD Revenue Statistics.



# Towards a net-zero economy



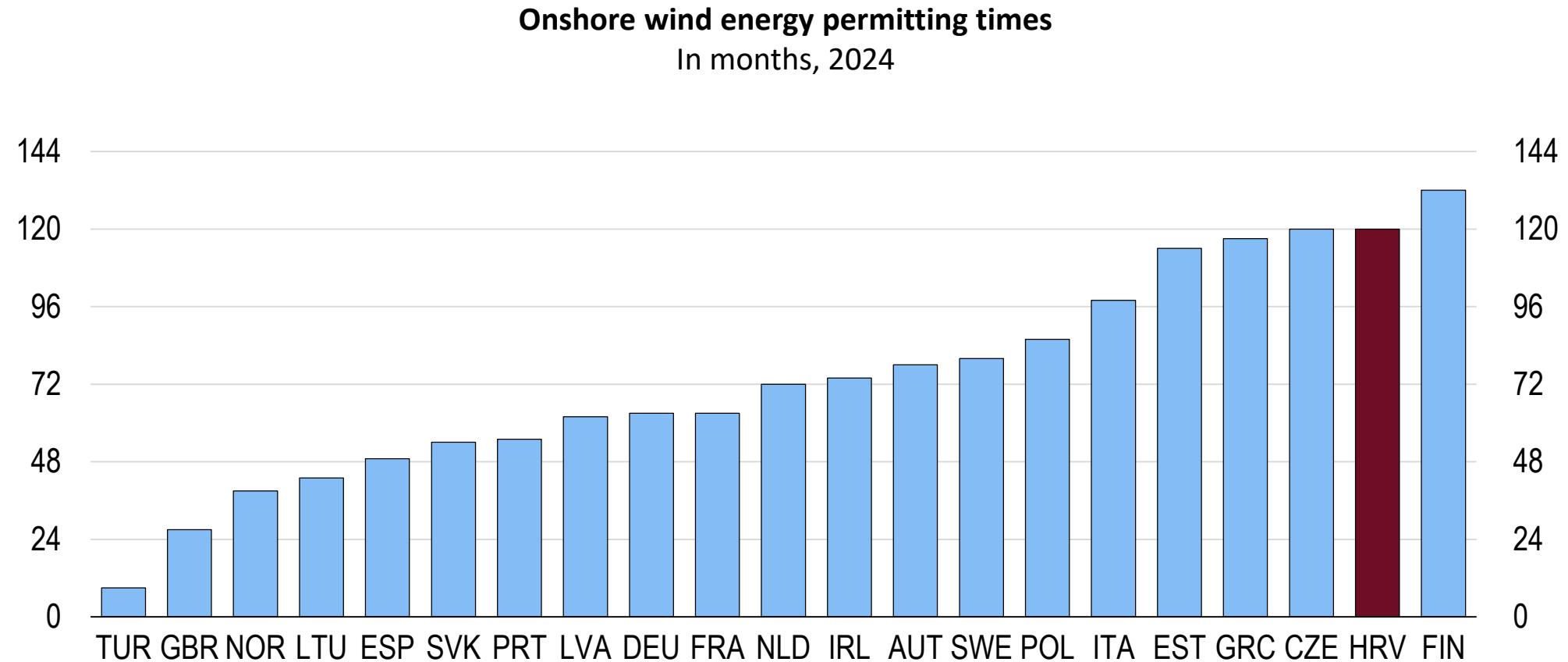
# Accelerated policy action is needed to reach net-zero by 2050



Note: Data include land use, land-use change and forestry.

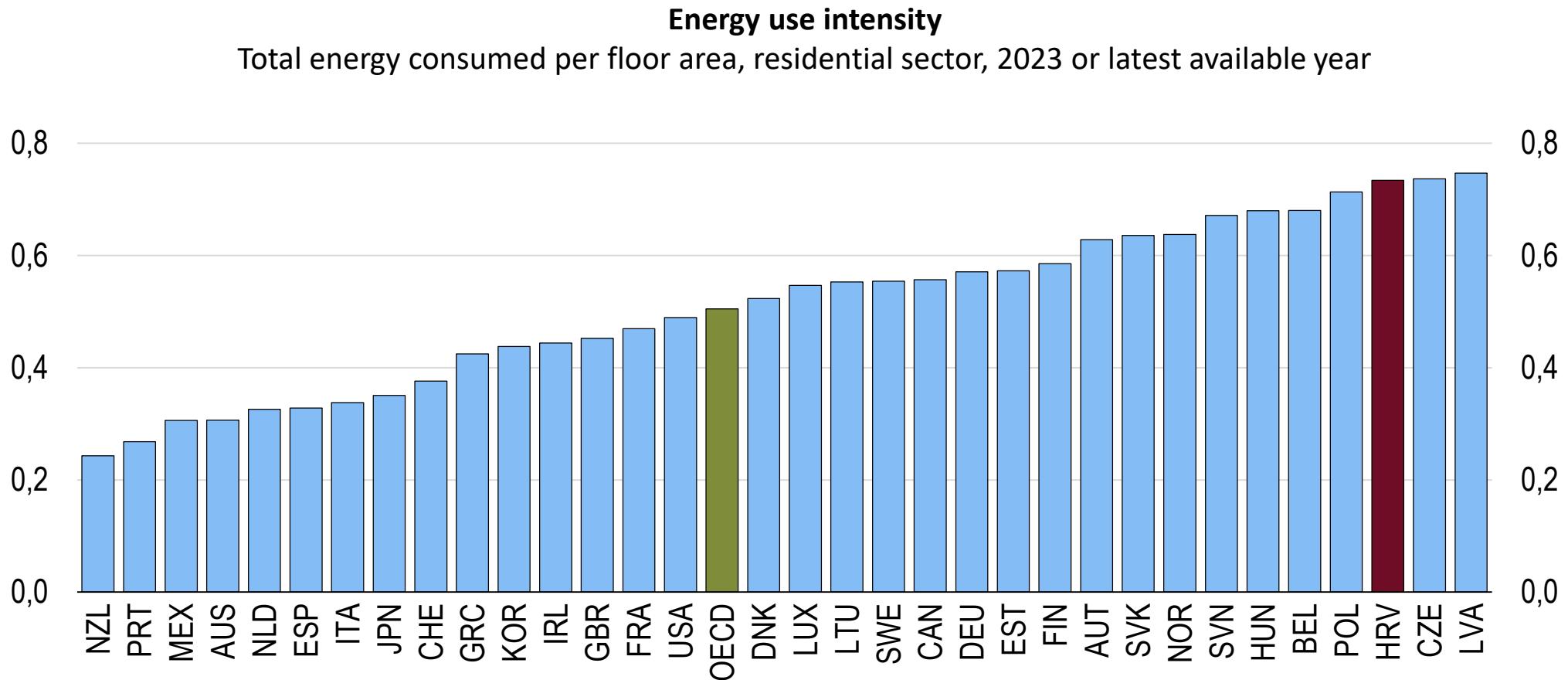
Source: Croatia's Nationally Determined Contributions-Common Tabular Formats; OECD, "Air emissions - Greenhouse gas emissions Inventories", OECD Environment Statistics.

# Faster permitting procedures can boost renewable energy deployment



Source: WindEurope, Wind Energy Permitting Insights.

# Stricter regulation and targeted financial assistance would help incentivise housing renovation



Note: Total energy consumed per floor area is measured in gigajoule per square metre.

Source: International Energy Agency, Energy End-Uses and Efficiency Indicators database.



# For more information



## Disclaimers:

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