

## **Social inclusion**

According to the Croatian Bureau of Statistics, in 2021, 22,3% of the population of Croatia was over 65, with 62% of the population over 65 being women.

The Croatian National Development Strategy 2030 sets 'dignified aging' as one of the priority areas within the 'Healthy, active and quality life' strategic goal, noting that one of the biggest challenges of the decade is overcoming passiveness and the risk of poverty for older persons.

In Croatia the Anti-Discrimination Act has been in force since 2009. It covers 17 grounds, including expressly age. Additionally, this ban on discrimination covers a very wide area, including but not excluded to employment and work; education, science and sports; social security, including social welfare, pension and health insurance and unemployment insurance; health protection; judiciary and administration; housing; public informing and the media; access to goods and services and their providing; membership and activities in trade unions, civil society organisations, political parties or any other organisations; access to participation in the cultural and artistic creation.

The specific and sometimes unacceptable behaviours towards older persons point to ageism and age discrimination. The increase in the cost of living, high inflation, insufficient LTC capacity and a lack of home-based services for older persons, a lack of measures designed for reconciling professional life with family life and caring for older family members, a lacking healthcare system that makes accessing health services difficult, all of these pose great challenges in the care system and for older persons.

Violence against older persons continues to be discussed only on occasion, and the data that is being collected is inadequate and lacks context for a more serious analysis. On the other hand, violence against older persons remains unrecognized or hidden due to family reasons.

Although relevant national documents focus on guaranteeing access to certain rights and services, the potential for leading a healthy and active life in the community relies on a variety of factors - the availability of local services, availability of public transport and infrastructure, the quality and accessibility of healthcare. However, long waiting lists for healthcare services, and a lack of local support systems and funds can result in older persons being less involved and more isolated.

One piece of research conducted in Croatia<sup>1</sup> found that 52,3% of older persons with disabilities do not consider themselves active members of the local community, 24,3% consider themselves partially active, and only 8,4% of older persons with a disability consider themselves fully active. The said research cites poor health, a lack of will and interest in activities offered in the community and poor financial situation as reasons for a lack of involvement.

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<sup>1</sup> Leutar Z., Štambuk A., Mijatović M. (2014.): Socijalna uključenost u zajednicu starijih osoba s invaliditetom, Zagreb, Studijski centar socijalnog rada.

Older, rural women who did not work outside the home are a particularly vulnerable group since they didn't fulfil the criteria for a government pension. Their situation was expected to improve when the 'National benefit for older persons' was introduced in 2021, which was also one of the recommendations of the Ombudswoman. At this point, two-thirds of the National benefit recipients are women, the average recipient is 73 years old, with about 15% of the recipients over 80 years of age. However, half of all applications have been rejected, raising concerns about whether the set rules are too strict and whether many older, poor women are still falling through the cracks. Furthermore, there have been concerns whether the amount, (now at 120 euros a month), is too low compared to regular welfare benefits (which additionally allow access to other national and local benefits) and whether the women recipients can afford to pay for the mandatory bank accounts or reach the banks and the ATMs that are often dozens of kilometres away.

Although more retired older persons are returning to the labour market and work part-time, mostly in the same profession, for some professions – such as school teachers– there is no such option as the Primary and Secondary School Education Act limits their working to the age of 65.

As we have mentioned in the input on the right to health, the Ombudswoman reacted in the case of a discriminatory clause in the Mandatory Health Insurance Act that makes hiring an employee over 65<sup>2</sup> potentially more expensive for the employer in case the employee gets sick, in spite of the fact that such employees pay the same health insurance cost as other employees.

Older persons who live in long-term care facilities (LTC) often have mobility issues and need functioning elevators to be able to go out and step into the community. A number of LTC facilities in Croatia have no elevators, or they have elevators that are out of service, which in combination with severe understaffing, confines residents to their rooms, depriving them not only of interaction with their surroundings but also of fresh air.

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<sup>2</sup> currently there is a legislative proposal in procedure which sets this limit at 70