

OECD ECONOMIC SURVEY OF CROATIA

Focus on: Tackling housing challenges

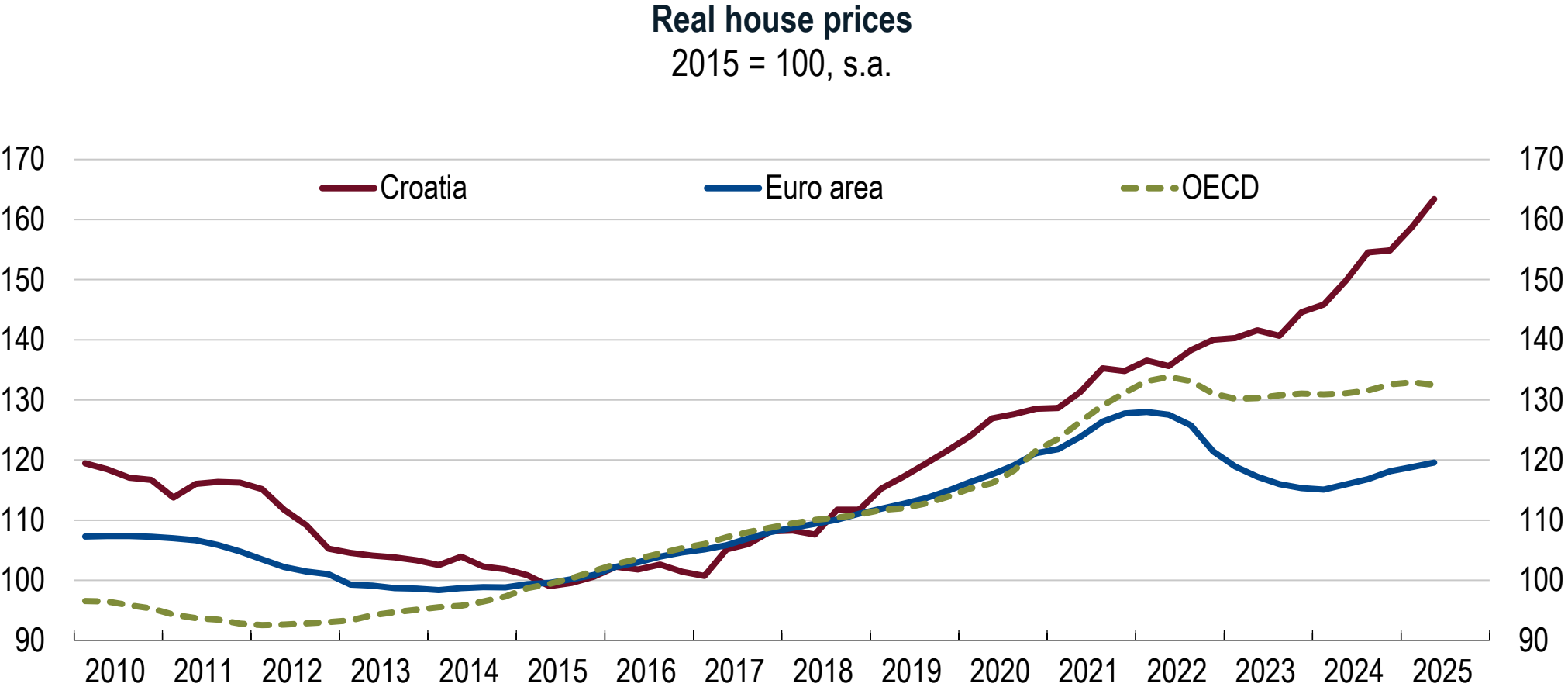
Institute of Public Finance
5 February 2026

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Real house prices have increased rapidly in the last decade

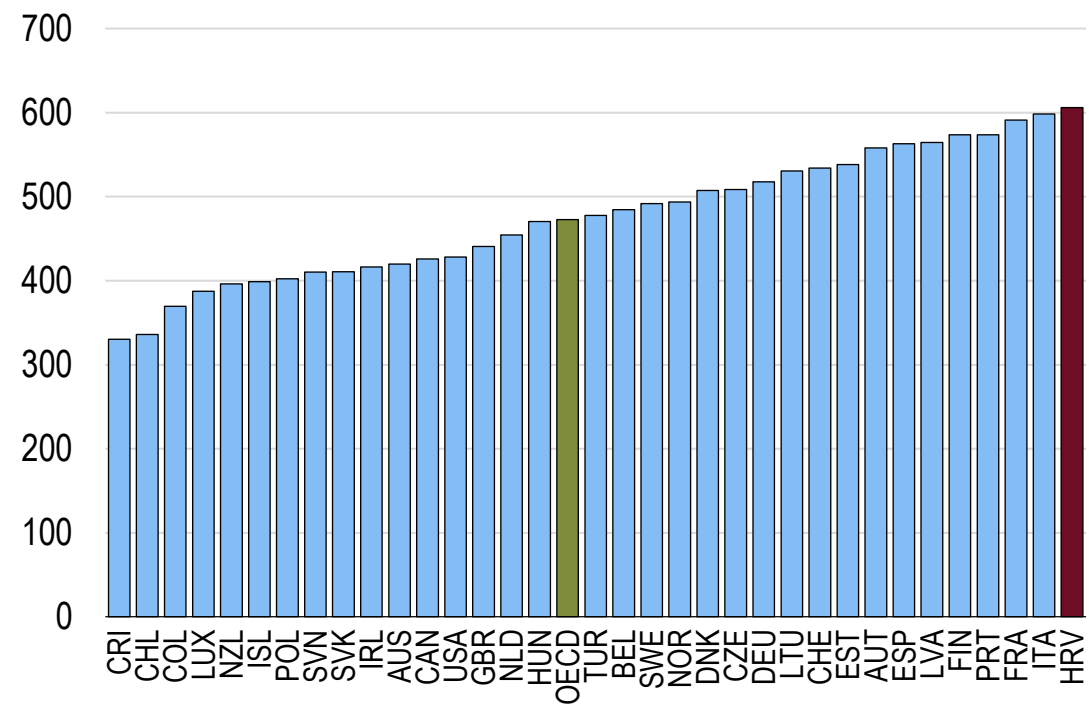


Source: OECD Analytical House Price database.

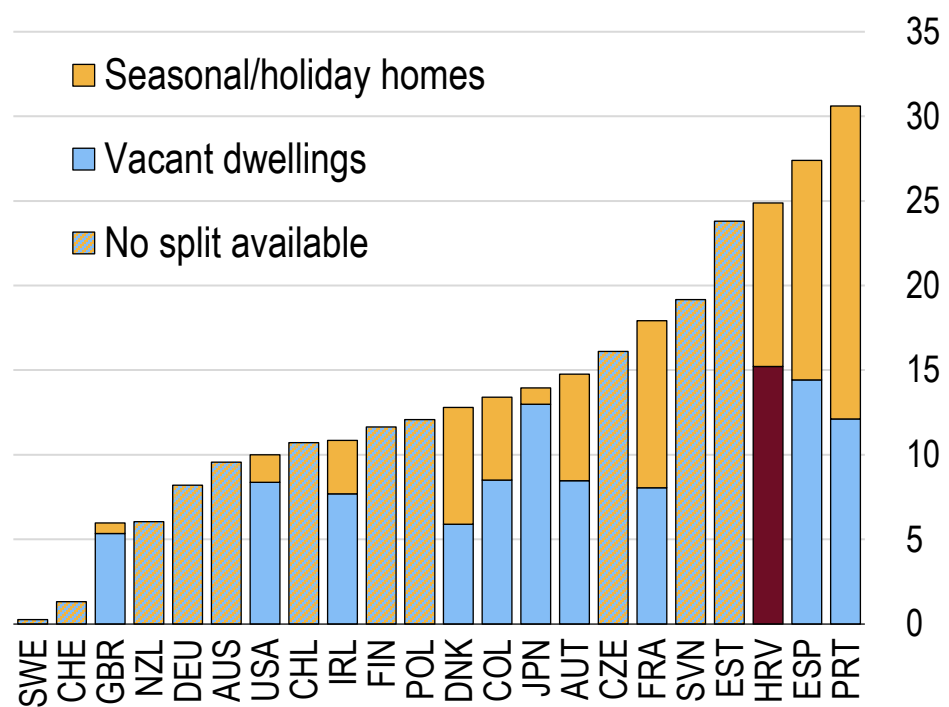


High vacancies and holiday rentals reduce residential housing supply

Number of dwellings
Per 1 000 inhabitants, 2022 or latest available year



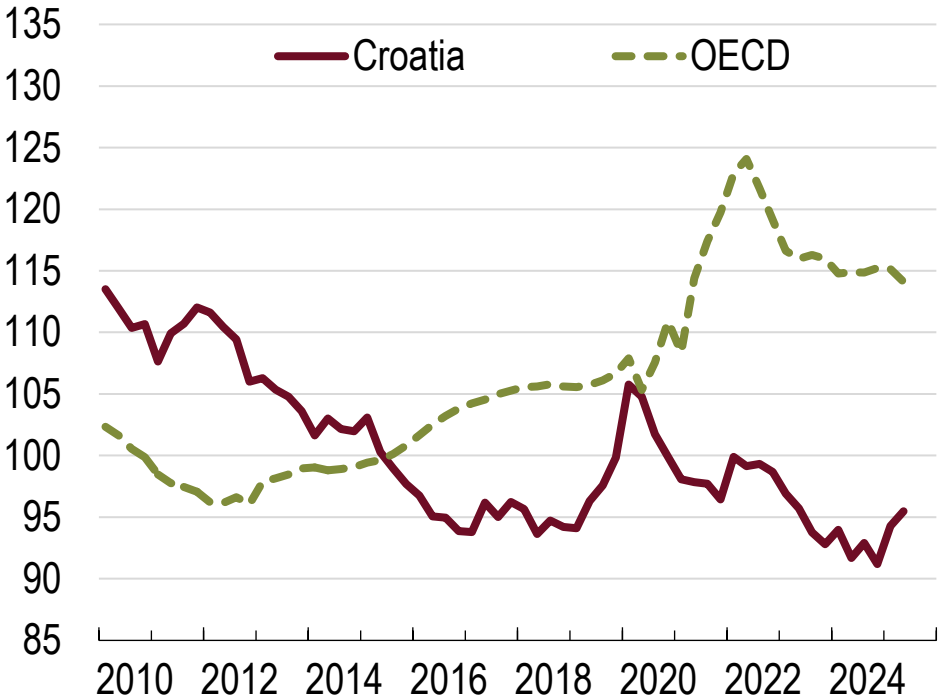
Vacant dwellings and seasonal/holiday homes
% of total dwelling stock, 2022 or latest year available



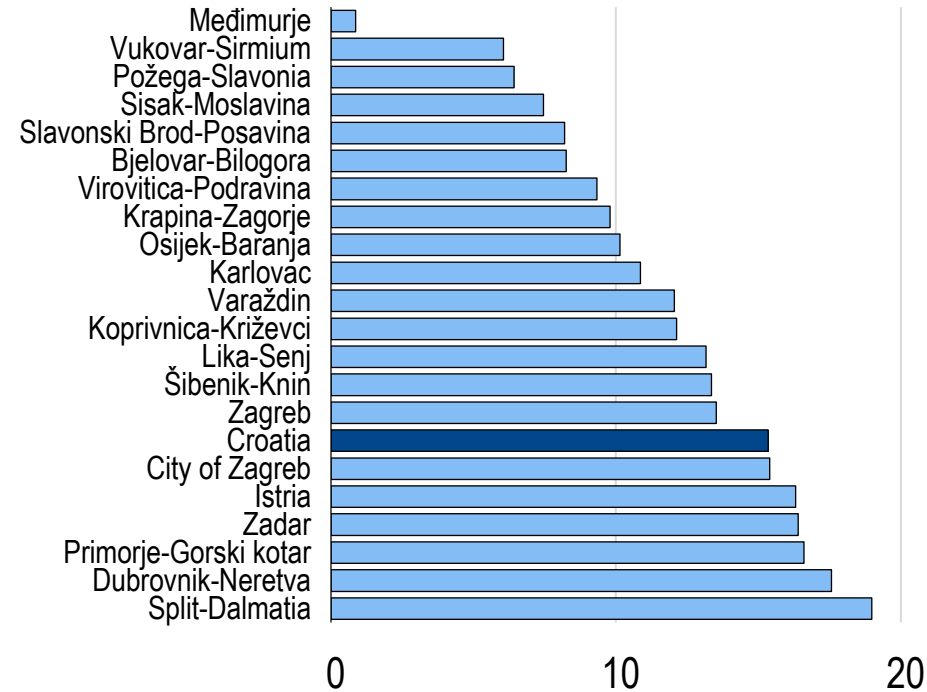
Source: OECD Affordable Housing Database, <https://oe.cd/ahd>; Croatian Bureau of Statistics.

Affordability has not deteriorated as in other OECD countries, but regional disparities are high

House price-to-income ratio
2015 = 100



House price by county
Ratio to net disposable income per inhabitant, 2022



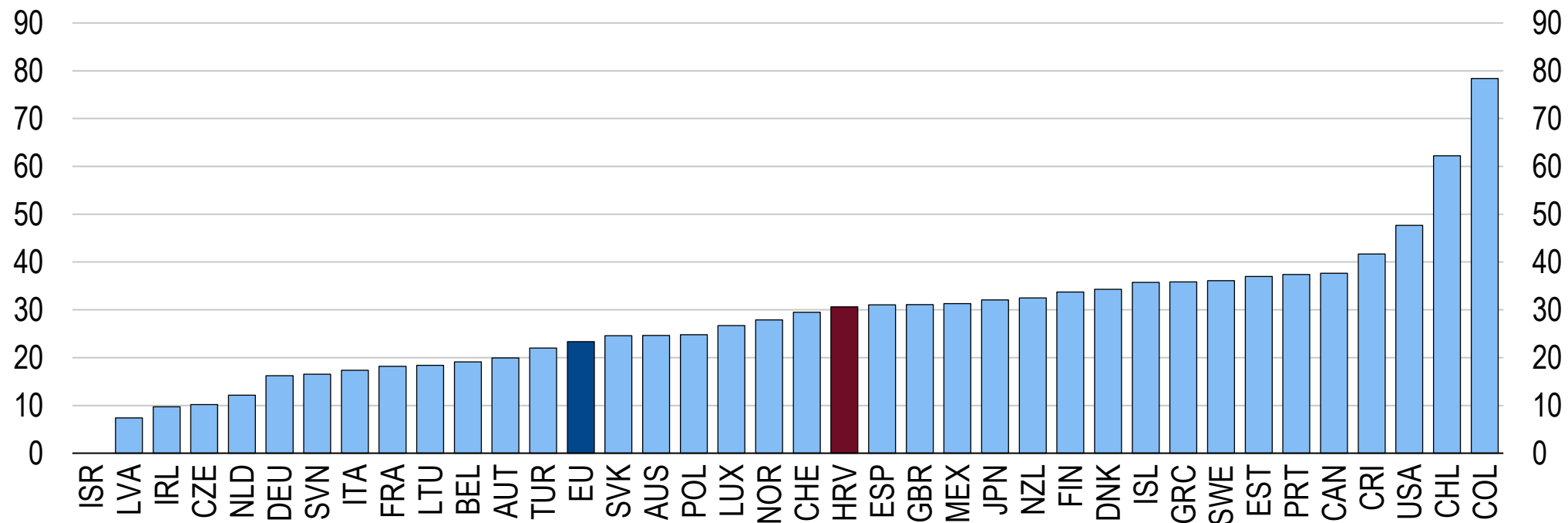
Note: In panel B, data show the number of years over which cumulated households' disposable income equals the average price of a 75 m2 apartment.

Source: OECD Analytical House Price database; OECD calculations based on Eurostat and Croatian Bureau of Statistics.



Low-income households spend much of their earnings on housing

Share of population in the bottom quintile of the income distribution spending more than 40% of disposable income on mortgage and rent, %, 2022 or latest year available

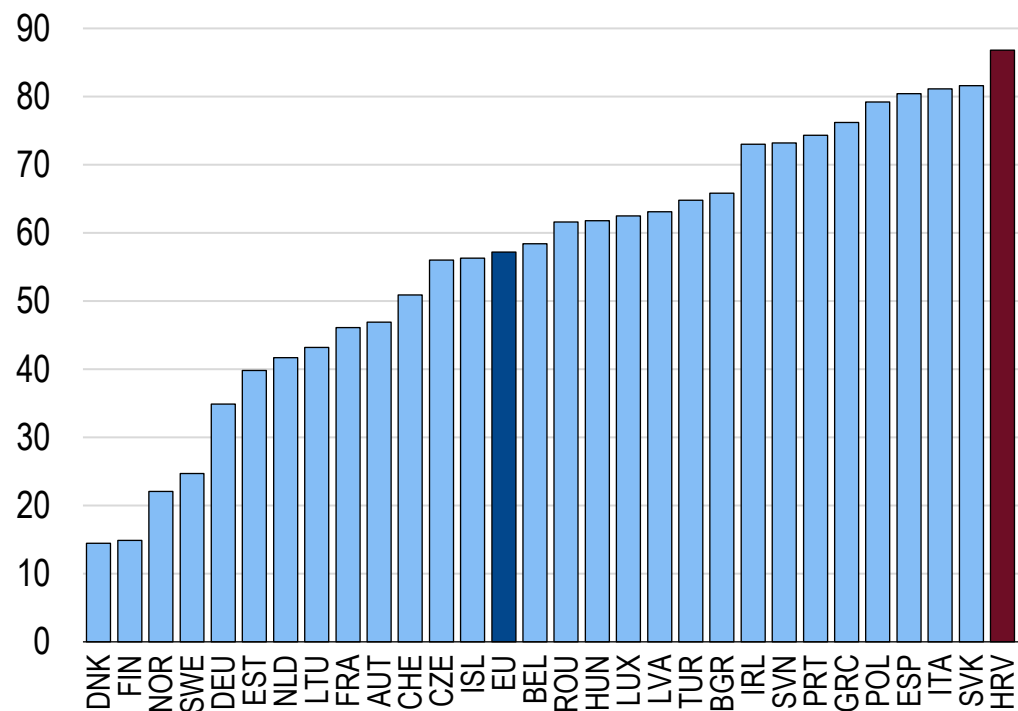


Source: OECD Affordable Housing Database, <https://oe.cd/ahd>.

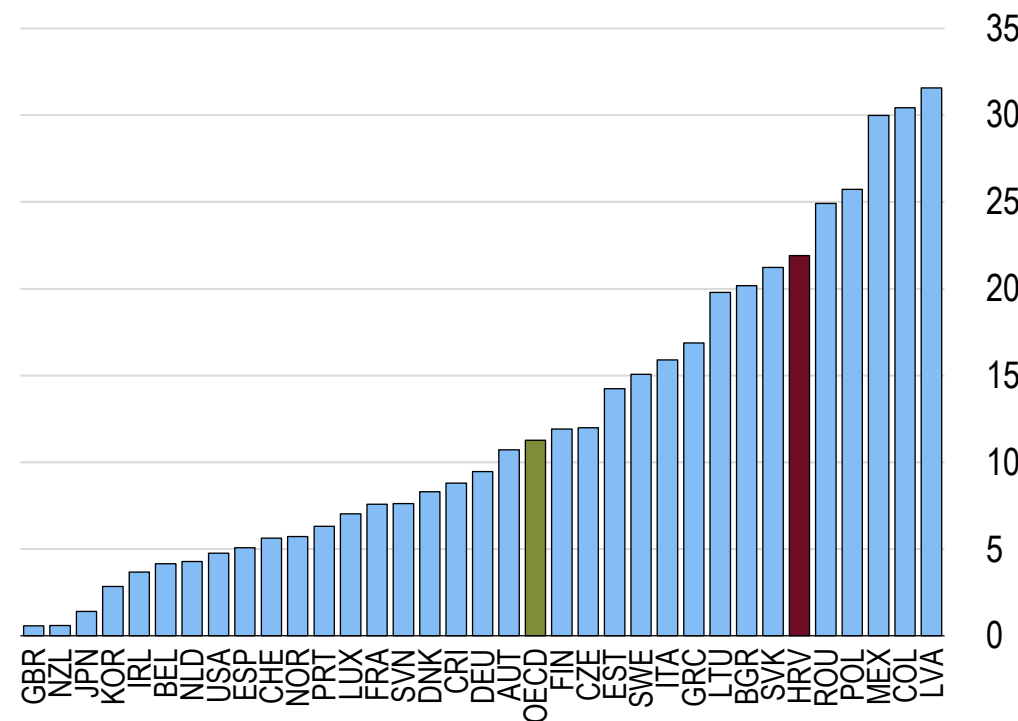


A large share of young adults live with their parents and overcrowding rates are high

Young adults living with their parents
% of 20-29 year-olds, 2024 or latest



Share of overcrowded households
%, 2024 or latest



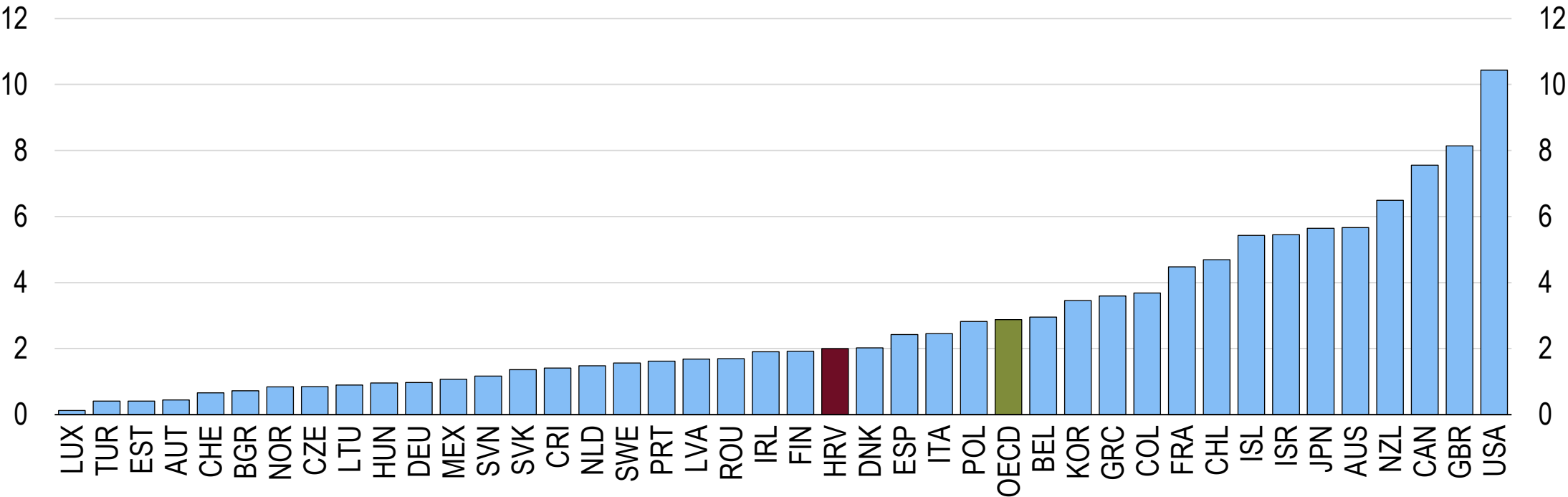
Note: in panel B, the definition of overcrowding follows Eurostat, 2016 which takes into account households' different personal space needs depending on household members' age, gender and relationship.

Source: Eurostat; OECD (2025), OECD Affordable Housing Database, <https://oe.cd/ahd>.



Further tax reforms can enhance housing efficiency and fairness

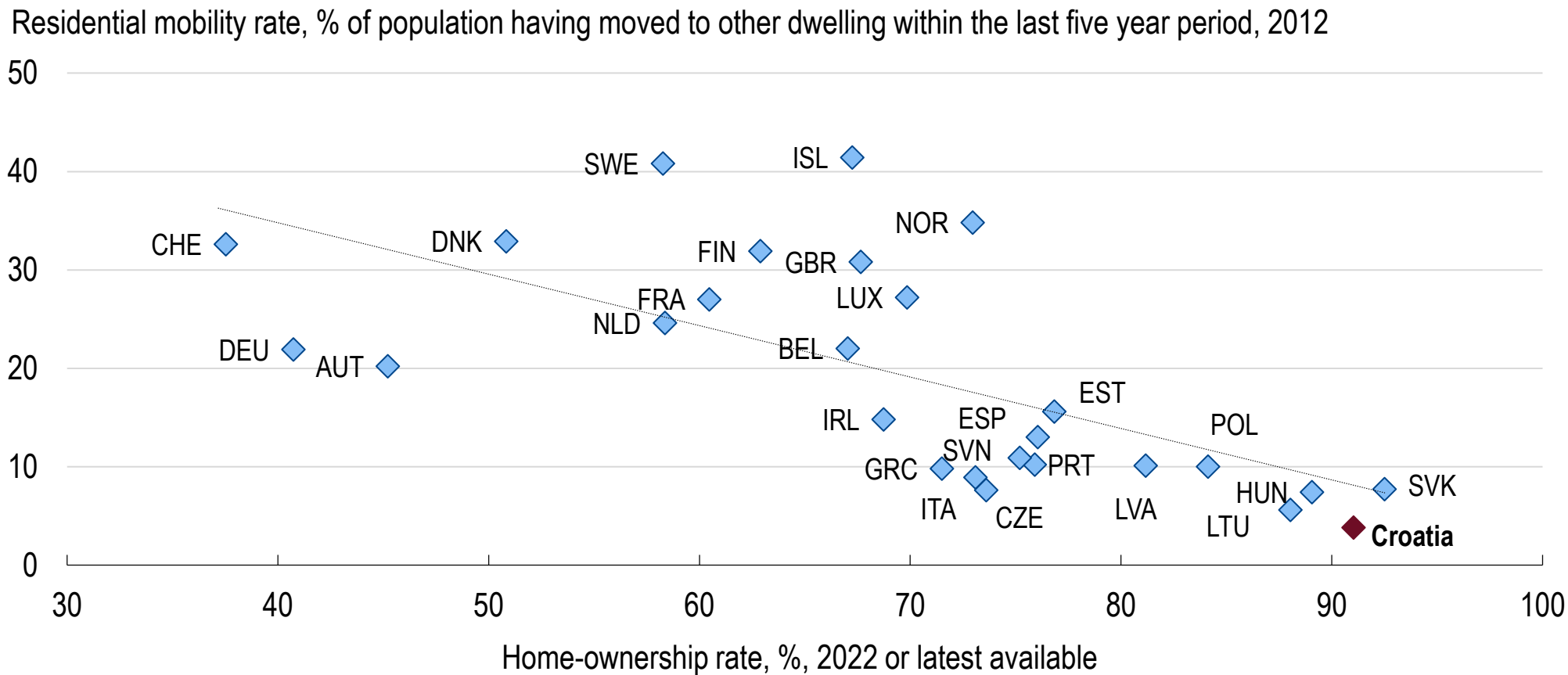
Revenues from recurrent taxes on immovable property, general government
% of total tax revenues, 2024 or latest available year



Source: OECD (2025) Revenue Statistics.



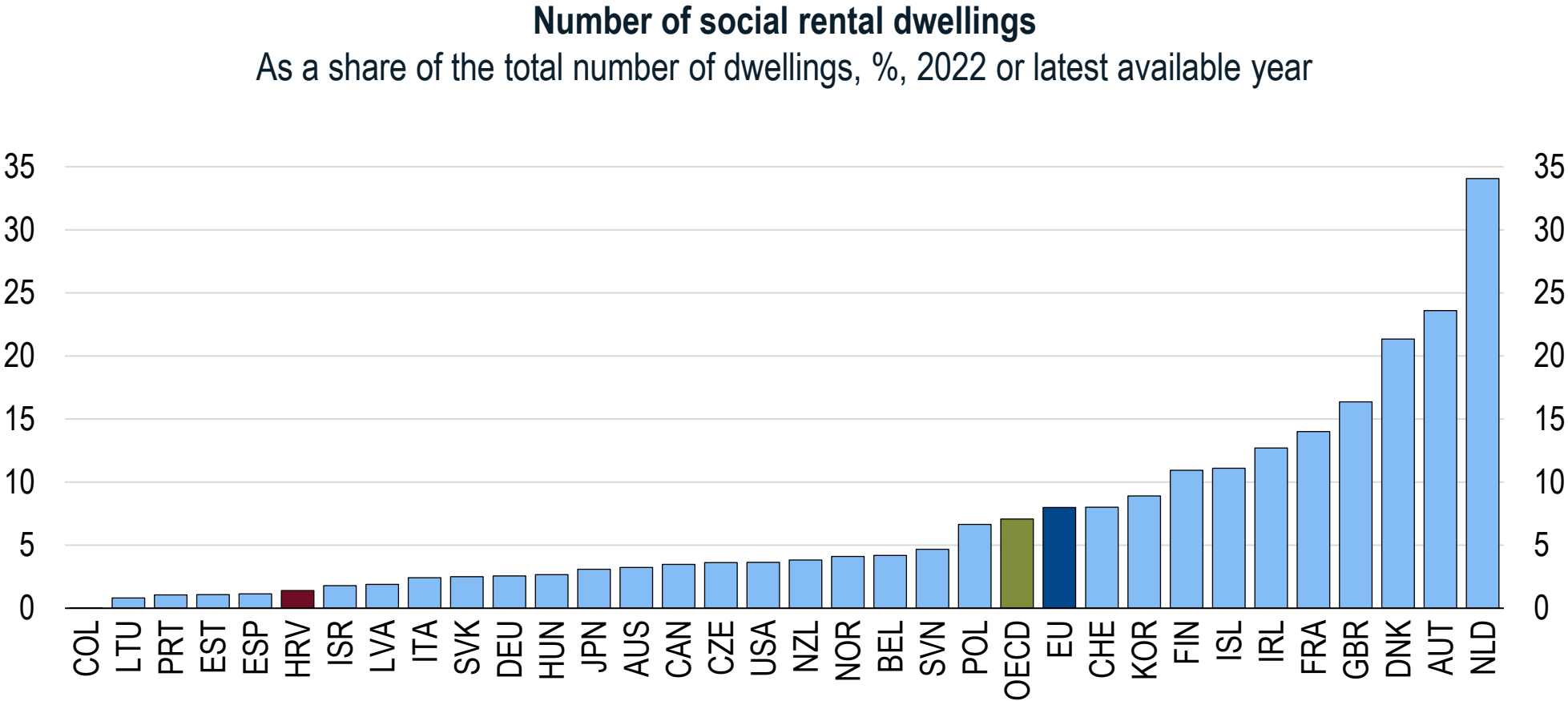
Developing the long-term rental market could enhance residential and labour mobility



Source: Eurostat; OECD Affordable Housing Database, <https://oe.cd/ahd>



Well-designed social and affordable rental housing is key to improve affordability for the most vulnerable



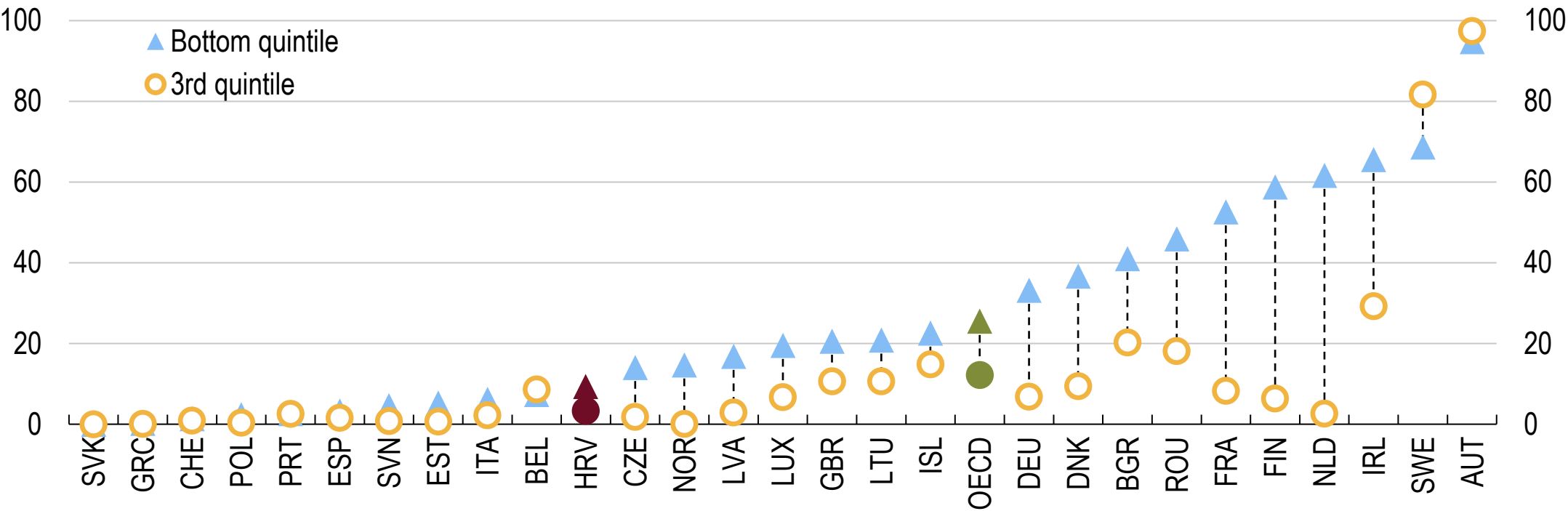
Source: OECD (2024), OECD Affordable Housing Database, <https://oe.cd/ahd>; Croatian Bureau of Statistics.



Eligibility for housing allowances could be broadened, alongside efforts to increase housing supply

Share of households receiving housing allowance

Bottom and third quintiles of the disposable income distribution, in percent, 2024 or last year available



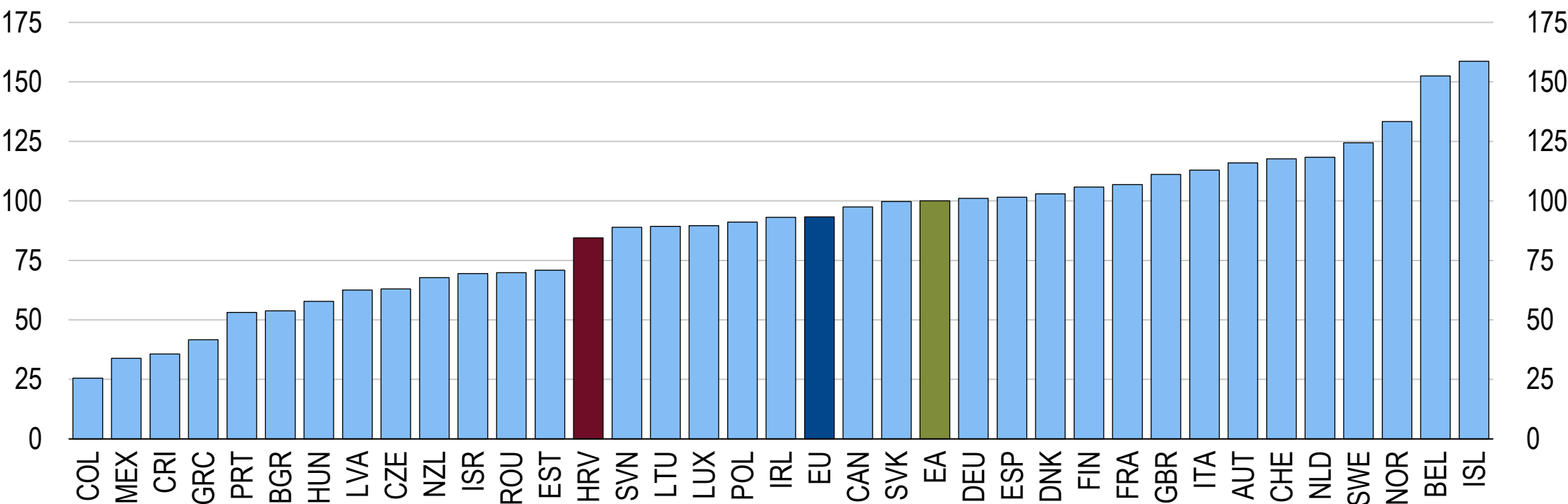
Source: OECD (2024), OECD Affordable Housing Database <https://oe.cd/ahd>.



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

Labour productivity in the construction sector

Gross value added in 2020 USD PPP per hour worked, Euro area = 100, 2024 or latest available year



Source: OECD calculations based on OECD National Accounts Database.





For more
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