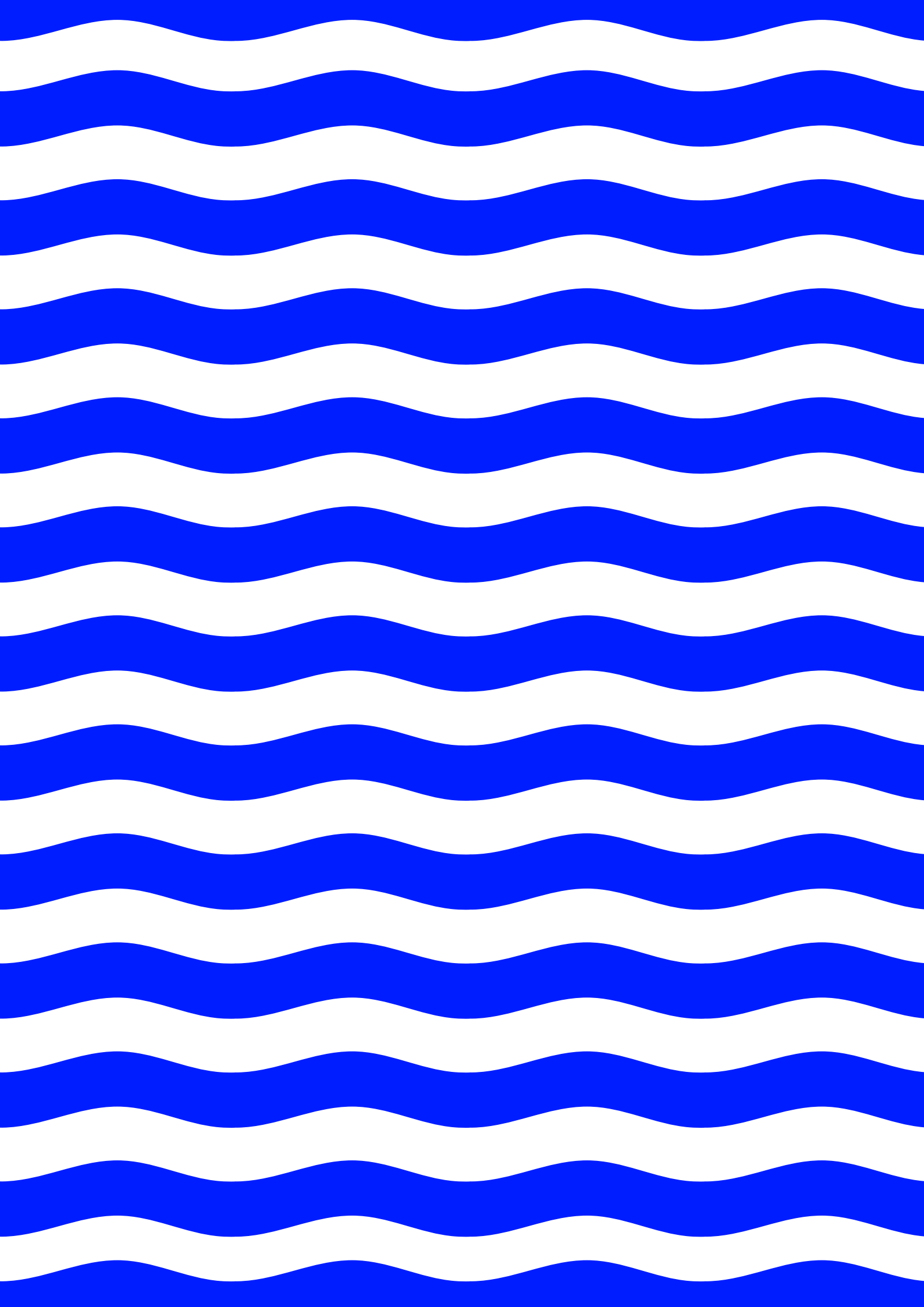


ZEROquadrant+



Fourth big annual survey
by Val Group on the attitudes,
beliefs, fears, and expectations of
Croatian citizens



Understanding the context of time is critical for any strategic and communication planning. That is why, for the fourth year in a row, Val Group is conducting the [Zero Quadrant survey](#) to determine Croatian citizens' attitudes, expectations, and fears at the end of 2023, marked by further economic pressures and geopolitical instability in Europe and the world.

The continuity of our research for four consecutive years gives us a clearer insight into trends, which is why the Zero Quadrant today is undoubtedly one of the critical insights for business and communication planning in 2024.

*Ipsos conducted the survey for Val Group between October 26 and 31, 2023, using the online method on a sample of **600 respondents**, members of the Ipsos online panel representative of internet users aged 18 to 60.

Nina Išek Međugorac

EXECUTIVE DIRECTOR

Photo: Igor Dugandžić

The most pessimistic annual optimism index so far

The fourth edition of the Zero Quadrant points to the most significant communication gap to date - between what business and political elites do and what citizens expect from them. The result is the most pessimistic annual optimism index since we started measuring it. In other words, most of this year's business and political decisions lacked courage and knowledge for profound changes that citizens will feel in the quality of their everyday lives, even more so in the quality of communication.

Insurance companies, banks, and telecommunications companies joined the never-greater mistrust in the state, local Government, and the media. [Not a single sector experienced an increase in citizens' trust.](#)



Despite the public presence of many companies in terms of environmental, social, and corporate governance (ESG) policy in 2023, the crux of the matter is that the policy is still not incorporated into business strategies but is primarily a combination of greenwashing and poor communication. As suggested by the survey, the impression is that companies mainly dealt with inflation, trying to transfer its effects to citizens. Only every tenth respondent believes that companies in Croatia are socially responsible in their operations and that they care about the problems of the community, not just about profit. For example, in the area of taking care of the health and safety of employees or limiting the adverse impact on the environment, which should be the basis of business, only slightly **more than 10 percent** of citizens recognize that companies do this. At the same time, such corporate principles have an increasing influence on the consumer's decision to purchase the product.

The challenging period ahead of us is evident from the numerous old unsolved and the arrival of new, increasingly complex social problems that citizens see, such as immigrants, where there was no integration policy by the state and the business sector. Few citizens support this even though they are essential for our demography and the labor market. Today, they are perceived as a threat to Croatian culture and way of life. So, apart from pressing economic issues, immigration policy could be an important political issue in the upcoming elec-

tions. Another new burning problem is the mental health of children and young people, and citizens expect quick help from the state and the business sector. This segment saw no visible changes in 2023, either. The challenges facing citizens in the 2024 super-election year have further strengthened investment in knowledge as the most profitable investment. Educational institutions and employers should play a vital role in this. Knowledge does and will play an essential role in communications excellence. It will be reflected primarily through multidisciplinary knowledge and understanding of the socio-political context of the time, which finally affirm us as irreplaceable strategic advisors to decision-makers. Our knowledge brings clarity, more certainty, and predictive value to the decisions of companies and political options that want to build long-term relationships and trust with all stakeholders.

In the United Kingdom, a professional publication dealing only with corporate purposes has been published for five years. Defining our corporations' clear and active role in our society has realistically not even become a topic of conversation for our decision-makers. Strategically, no corporation can survive long-term without defining its purpose and full implementation in business and daily communication with stakeholders. Today, we - irreplaceable strategic advisors - can help them the most.



Economic concerns are still dominant - everyone feels **the rise in prices and the weakening purchasing power**

The fourth year of the Zero Quadrant survey overlaps with the fourth year that Croatia, like the rest of the world, is going through some crisis. After two pandemic years, the beginning of the war in Ukraine with no end in sight, resulting in double-digit inflation that burdens the purchasing power of citizens, and the beginning of the war between Israel and Gaza, this year's survey shows a general increase in concern among citizens who are finding it increasingly difficult to cope with the circumstances in which they find themselves.

Although inflation in Croatia slowed down to 5.8 percent on an annual basis in October, we are still among the European Union countries with the highest inflation rates. Citizens feel this as well, as confirmed by this year's survey, in which 92 percent of respon-

dents stated that they experienced a significant price increase over the past year, similar to the 2022 survey. Everyone feels this, regardless of gender, age, and income.

A much more significant difference compared to last year is how the increase in prices affected the quality of everyday life of citizens and increased their concerns about the overall decline in the standard of living in society (almost 80 percent). The number of respondents who stated that they experienced a decline in purchasing power in the last year also increased - more than two-thirds, or 69 percent, 7.8 percentage points more than last year, when 61.2 percent said so. Men (73 percent) state this to a slightly greater extent than women (65.1 percent), and this difference was also present last year.

A significant drop in the purchasing power of citizens of what used to be the "most carefree age"

If we look at the age of the respondents, last year, respondents in two age groups, between 35 and 49 and between 50 and 60 years of age, equally stated that they felt a decrease in purchasing power over the last year. This year's Zero Quadrant shows that the decrease in purchasing power can be significantly more present in citizens between 50 and 60. Almost 80 percent of citizens (78.3 percent) between the ages of 50 and 60 feel a drop in purchasing power, which is as much as [10.6 percentage points more](#) than in 2022.

It is also 9.3 percentage points more than the population between 35 and 49 (69 percent), still a stage of life with higher living costs and the need for more significant investments.

One of the possible reasons is that, although employers have followed the increase in inflation by increasing salaries, respondents between the ages of 50 and 60 may be more likely to have the costs of child support and new costs, such as health services, which are more common at that age than among, for example, young people.

78,3%

feels a decline in purchasing power

Continuing negative trend - three-quarters of middle-income respondents feel a decline in purchasing power

This year's Zero Quadrant shows that middle-class citizens with household incomes between 1,329 and 2,390 euros are still most affected by the decline in purchasing power - 75.3 percent of them, compared to 66.6

percent last year, a significant increase. 68.7 percent of citizens with a household income of up to 1,328 euros stated that they feel a decrease in purchasing power, a slight increase compared to 63.1 percent last year.

Unrealistic salary increases open the way for a new inflationary cycle in 2024 and a decline in purchasing power

Every other citizen (53.7 percent) blames the state for inflation, and every fifth (20.5 percent) blames external circumstances such as the war in Ukraine. However, the real question is, what is the root cause of the fact that the citizens, to the greatest extent, feel a severe decline in purchasing power and worry about it more than ever? According to official statistics, the real salary decreased throughout 2022. However, due to the increase in nominal wages from the beginning of 2023, the purchasing power of citizens increases again. Nevertheless, this cumulative growth has not replaced the decline in purchasing power the previous year.

Expert economic circles warn of the danger that lurks if employers continue with unrealistic salary increases due to a lack of labor. Namely, this can substantially affect a new rise in prices, i.e., it can lead to a new inflationary cycle and, thus, a further decrease in purchasing power in 2024.

70 percent of citizens notice a higher number of foreign workers in their community; they will be the number one political issue

Quotas for the employment of foreign workers were abolished almost three years ago. This year, until the beginning of October, the Ministry of the Interior issued more than 133 thousand residence and work permits to foreigners from third countries. A total of 70 percent of citizens (69.4 percent) notice an increasing number of foreigners in their community - all respondents equally, regardless of age and education. Employed, unemployed, and students see foreign workers equally, significantly more than pensioners who notice them the least - 58.9 percent of them, which can be interpreted as a potentially narrower circle of movement. This is the first year that foreign workers are part of the survey. Citizens notice them very much, immediately following inflation and equally as they feel the decline in purchasing power.

At the same time, half of them believe that immigrants are [a threat to Croatian culture](#) and way of life, and only 23.6 percent of citizens support their coming here.

Given its poor demographic picture and the fact that the Croatian economy cannot do without foreign workers, the state must implement clear policies for their integration and for existing and future employers to do everything to facilitate their adaptation to the culture and values of the new environment.

Considering the three election cycles that await us in 2024 and the pre-election activities that have already started, it is expected that the attitude of the state and society towards foreign workers will be perhaps the most important political issue.

Citizens are increasingly more worried and more bothered by people who act against the interests of the community

When asked what personally worries them the most when it comes to their lives, citizens are convincingly most concerned about the increase in prices (92.4 percent), followed by the overall [decline in the standard of living](#) in society regardless of their situation (79.5 percent), and the decline in purchasing power (78.8 percent).

The war conflicts we witness in the 21st century have greatly influenced that among the most significant concerns that have been economic until now, citizens are also greatly concerned about people who behave against the interests of the community (more than two-thirds of citizens, an increase of 10 percentage points compared to 2022)




Every other citizen is worried about the growing surveillance of state institutions over citizens and the reduction in individual freedoms

The increased surveillance of state institutions over citizens and fewer individual freedoms continue to worry every other citizen (as much as 13.2 percentage points more compared to 2022). Although Croatia had a relatively liberal approach to restrictions and lockdown during the pandemic, we still feel its consequences today if we compare it with EU countries. With time, the prevailing narrative of caution and protection of loved ones seems to be losing support, and the number of questions about the necessity of such an approach continues to grow.

It is also interesting that regardless of low unemployment and ubiquitous media coverage about the lack of workers in the labor market, every other citizen is worried about losing their job (53 percent), which is significantly more than at the end of last year when 38.6 percent of citizens worried about this. This increase in concern is more likely to be rooted in a general increase in pessimism and a decline in purchasing power than in real reasons.

+13.2 pp

Concerns about the increased surveillance of state institutions over citizens and fewer individual freedoms compared to 2022.



When looking at the average responses by categories of respondents, women, respondents who have completed primary and secondary school, and the unemployed are personally more concerned about price increases. Women are more concerned about the overall decline in the standard of living in society, more so than, for example, men, pupils, students, or respondents with a household income of more than 2,391 euros. Women are more concerned about the decline in purchasing power than men, but pensioners are the most worried, which is understandable given that their incomes are significantly lower than those of the working population or pupils/students supported by others. More than [two-thirds of citizens](#) (68 percent) are concerned about threats to their personal safety and the safety of their family and property due to natural disasters, such as storms, floods, and earthquakes.

It is not surprising considering the recent earthquakes but also that during the summer months, after the powerful July storm in Zagreb, the media intensively reported on the changes in the weather alarm bordering on sensationalism.

The actions of corporations for the benefit of society are a combination of **greenwashing** and **poor communication**

This year's Zero Quadrant survey examined the consumers' attitude towards the socially responsible business principles of companies for the first time on three levels: the perception of the implementation of these principles, to what extent a specific business principle is essential to consumers, and to what extent these business principles can motivate consumers to buy services and company products.

The results showed that some principles show a significant disparity between the perception of what companies do and do not implement and how important it is to them, such as taking care of the health and safety of employees.



To what extent do citizens think that socially responsible principles in their ecosystem guide companies in Croatia?

Only one in ten consumers believe that companies in Croatia care about the problems of the community, not just about profit

Respondents, i.e., consumers, poorly perceive what companies do in environmental, social, and corporate management as part of their business (ESG). Only one in ten respondents, or 9.1 percent, believes that companies in Croatia are socially responsible in their operations and that they care about the problems of the community, not just about profit. It is particularly concerning that as many as 60.7 percent believe that they do not implement such a business principle sufficiently or at all.

Demographically, older respondents between 50 and 60 have a worse perception than young people between 18 and 34.

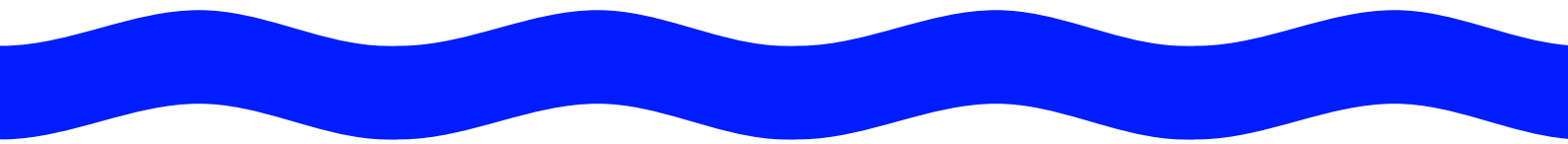
9,1%

of respondents believe that companies are socially responsible in their operations and that they care about the problems of the community, not just about profit.

Every other consumer believes that companies do not care about the health and safety of their employees

In the context of several pandemic years and the economic and geopolitical uncertainties that were and still are present in Croatia, it is worrying that every other respondent (50.8 percent) believes that companies do not care about the health and safety of their employees, compared to only 12.1 percent who think they care.

Men and women equally share this attitude. According to work status, pensioners have the worst perception, in contrast to students who still have no concrete work experience and, therefore, have the most positive perception of companies' concern for the health and safety of employees.



Also, it is interesting that median-income households believe, to a greater extent, that companies do not care about health and safety. In contrast, households with the lowest income have the best opinion on average.

Only 11.4 percent of consumers believe that companies in Croatia are guided by the principle of limiting the negative impact on the environment

Every other consumer, or 49.8 percent, believes that companies in Croatia are not guided by the principle of limiting the negative impact on the environment. In the context that climate change and sustainable growth are among the more politically and media-presented topics, with a straightforward narrative that everyone – especially industry, must contribute to reducing harmful emissions, such results of citizens' perceptions are very worrying. Additionally, when we add to the negative perception a third of citizens (38.8 percent) who do not know whether this principle guides companies in Croatia, we can conclude that companies have a lot of work ahead of them, from defining the corporate purpose to the relevant actions they undertake and continuous communication of the activities they carry out. Companies have equally ample space for better positioning through taking and communicating their attitude towards social issues and problems because only 11.5 percent of those surveyed recognize that companies do this.

Providing all information promptly and [investing in employees' development](#), knowledge, and competence are the two principles best recognized by companies. Nevertheless, only one in six respondents recognize this.



What **business principles** of companies do consumers care about?

For most consumers - 85 percent of them - care for the health and safety of employees is a principle they find essential for companies to implement, universally regarding age and income; it is a bit more important to women than men. Investing in employees' development, knowledge, and competence is personally important to 82.1 percent of consumers, women to a slightly greater extent. Providing all information important to end users on time is the third most important principle to consumers, cited by eight out of ten consumers.

The principle of taking up and communicating the company's attitude towards social issues and problems is gaining importance among consumers (61.2 percent), a bit under two-thirds of the respondents. We notice a similar trend in implementing the company's purpose to create additional value for consumers and society (66.1 percent).

Care for employee health and safety is personally important to 85 percent of consumers

What business principles motivate consumers to buy the company's services and products?

When asked about these same company principles in the context of how much they motivate them to buy products and services, care for the health and safety of employees is number one for three-quarters of consumers (74.9 percent). Almost equally motivating is the principle of encouraging domestic production and domestic industry at the expense of imports (74.4 percent), which is a key finding for domestic manufacturers and business associations that need to do more to promote the purchase of local products and solutions, because citizens are ready to support them. This move alone could influence the growth of gross added value and, consequently, the creation of new jobs and salary growth.

The timely provision of all information important to end users also has a direct impact (73.3 percent) on purchases, which is one of the key arguments why communications should be strategically managed and why companies should invest more significantly in communication and make sure that the communication they manage is relevant and timely for consumers.

An unexpected result of this year's research is that the principle of socially responsible business, which refers to the company's concern for community problems and not just profit, has a high impact on purchases, as much as 69.9 percent. We believe this will be a highly motivating reason for companies to take a more strategic approach to this issue in 2024.

In the context of a general increase in concern, safety and health are gaining in value for consumers

Given the recent global health crisis, the war in Europe, and the current escalation of conflict in the Middle East, it is not at all surprising that health and safety, examined here in the context of an employee who, on a perceptual level, can represent any of us and with whom we can identify, is the most important for consumers.

We need to remember that security was the central value of the winning campaign of the current Government in the parliamentary elections in July 2020, under the slogan Safe Croatia.

Safety and health are perceived as extremely valuable and gain additional value in the context of a general increase in citizens' concerns.



What do citizens fear?



When examining the impact of individual fears on citizens when making major economic and life decisions, as part of this year's research, compared to last year's, new fears were introduced - such as the fear of high real estate prices, fear of storms, severe weather, earthquakes; fear of disease, and fear of an increased influx of immigrants.

We can conclude that fears generally influence the respondents' decisions less than in the past three years. Equally, some of the fears have been distributed to new categories. Thus, the fear of high real estate prices affects the decision to buy a home for 60.6 percent of consumers, both women and men. Fear is more present among young people up to 34 years of age (63.9 percent) than among citizens between 50 and 60 (53.4 percent), probably because older citizens already have a home.

The fear of an increased influx of immigrants affects the decision to move to another city or country; it affects people with a university degree more

The fears that affect moving to another city are the fear of losing a job for 30 percent of respondents, followed by the fear of inflation/decrease in purchasing power for 27.8 percent, and in third place is the fear of increased influx of immigrants for 19.9 percent.

When we examine this fear in more detail, the fear of an increased influx of immigrants affects slightly more women than men (21.4 percent compared to 18.4 percent) and young people compared to older people (23 percent compared to 16.7).

Fear is equally present in households with the lowest and highest incomes. Interestingly, respondents with primary and secondary education (17.6 percent) fear less than those with university degrees (21.5 percent).

The fear of an excessive number of immigrants would influence almost [every fourth respondent's](#) decision to move to another country. The differences mentioned above according to income, education, and age are also present here, with one exception – this decision affects more men (25 percent) than women (23.6 percent).

The fear of losing a job affects the decision to plan children for a third of respondents, women to a greater extent

When planning a child, the fear of job loss and the fear of inflation have exchanged the first and second places compared to last year. A total of 36.4 percent of respondents state that the fear of job loss affects the decision to plan a child, which is a slight increase compared to last year, with women saying this significantly more frequently (41.9 percent) than men (30.7 percent). This disparity shows how much women are still in a less favorable position, that is, how much additional effort needs to be invested in the policies of equality between women and men in companies.

In second place is the fear of inflation, i.e., a drop in purchasing power, affecting a third of respondents – 33.8 percent, significantly more women (38.8 percent) than men (28.6 percent). Among young people between 18 and 34 years of age, this fear affects as many as 40.7 percent of them. Among respondents between 35 and 49 years of age, it affects 33.5 percent. When comparing the results with the year 2022, when the decline in purchasing power affected 36 percent of respondents, with the fact that it influenced every other young person in planning a child (50.1 percent) and every third person between 35 and 49 years of age (31.2 percent), we can say that the influence of inflation decreases when planning a child. However, we can still conclude that the economic environment, such as inflation, strongly influences Croatia's primary demographic problem.

Fear of illness would influence the decision of 29.7 percent of respondents when planning a child, significantly more women (36.1 percent) than men (23.1 percent).



The mental health of children and young people and pro-natal policies are a **priority** for citizens that society and the state should address

This year's survey has clearly shown that mental health and bad demographic trends are highly present topics among citizens. Most respondents - 85.8 percent - believe that the mental health of children and young people is a big problem that society needs to solve as a priority. Women, young people between 18 and 34, and median-income respondents think this to a greater extent.

85,8%

of citizens see the mental health of children and young people as a big problem

A quarter of citizens would avoid vaccinating their children if possible, and the attitude towards vaccination links to the education level and income level

At the same time, while most citizens see the mental health of children as a problem, it seems that the current occurrence of whooping cough in different parts of Croatia should not surprise us. Namely, this year's research shows that 26.5 percent of citizens would avoid vaccinating their children if possible. There are considerable differences between respondents depending on their education level and income level, as well as age, i.e., there are intergenerational differences.

When looking at the average responses by segment, citizens between the ages of 50 and 60 are the least likely to say that they would avoid vaccinating their children if they had the opportunity. In contrast, young people between 18 and 34 and adults between 35 and 49 would do so to a greater extent. When we analyze the answers according to education, respondents with primary and secondary school are much more against vaccination than people with a university degree. Equally, people living in households with the lowest incomes are significantly more against it than respondents with median or highest incomes.

The media often report on the decline in the birth rate, the emigration of the working population, and generally poor demographic trends that Croatia cannot reverse but cannot even slow down.

It is, therefore, not surprising that three-quarters of the population (78.4 percent) believe that the state should use budget money to encourage the population to stay and have more children. There are no significant differences between them, except that according to work status, mostly the unemployed consider this. As far as we know, the Republic of Croatia's latest sixth demographic strategy is being finalized, which, according to media coverage, should have already been publicly discussed.



The importance of investing in knowledge continues to grow. Knowledge is fundamental to citizens. Most of them think that investing in their knowledge or the knowledge of their children is the most profitable investment.

58%

2020

82%

2021

82%

2022

84.92%

2023



Satisfaction with companies, the media, and public institutions is on the decline; banks are the worst in this

Similar to last year's survey results, citizens are still the least satisfied with state institutions – only 12.2 percent of them claim that they are mostly satisfied or extremely satisfied. Local government institutions and companies follow with 18.3 percent and the media with 18.6 percent.

Insurance companies are already traditionally at the rear. Only 23.7 percent of citizens are satisfied with them, a slight drop compared to 25.5 percent last year.

Banks recorded the most significant drop in satisfaction compared to the previous year, with 29.5 percent of citizens satisfied with their products and services, which is as much as 7.8 percent less than in 2022. Significantly, this decline occurred in a year when Croatia recorded record inflation. Therefore, the reasons for such a decline could be in the communication and attitude of banks towards the public and their customers. After banks, telecommunications services recorded the most significant drop in satisfaction, from 37 percent to 31.1 percent.

Insurance companies are at the very bottom of satisfaction; only 23.7 percent of citizens are satisfied with their services

Citizens are most satisfied with the service industry, so 55.9 percent are satisfied with their hairdressers, pedicurists, tailors, etc. Nevertheless, there is a downward trend compared to last year, when this satisfaction was 59.6 percent. Although every other citizen is still satisfied with cafés and restaurants, satisfaction dropped from 57.3 to 51.4 percent compared to last year. It is possibly the result of negative media write-ups about the unjustified rounding up of prices during the introduction of the euro and rising service prices under the pretext of increasing initial costs.

There is a slight upward trend in satisfaction with private healthcare services, from 46.4 percent to 48.5 percent. Respondents are still twice as satisfied with private healthcare services than with public ones; only 26.2 percent of citizens are satisfied with them.

Trust in most sectors continues to decline, and the continued decline in trust in the state, local Government, and the media causes concern

Compared to last year's survey, citizens' trust in most sectors dropped again, continuing the negative trend compared to 2021. Not a single sector recorded an increase in trust, and seven sectors maintained citizens' trust at last year's level – the service industry, private healthcare services, IT equipment stores, goods and clothing stores, furniture stores, educational institutions, and public healthcare services.

As in last year's survey, the service industry continues to have the greatest trust of citizens – 59 percent of citizens mostly or entirely trust their hairdressers, pedicurists, and beauticians, which is a slight increase compared to 57.7 percent, but is still lower than in 2021 when that confidence was at 65 percent.

After the service industry, the private healthcare sector follows, mostly or entirely trusted by every other citizen (49.4 percent), at the level of the 2022 and 2021 results. We can say that this sector enjoys the stable trust of citizens. When looking at gender, age, employment status, and education, this trust is shared by everyone but slightly less by people with the lowest household income and lower level of education. We can conclude from this that these people probably have less experience with that sector. IT equipment stores are third in terms of trust, with 46.6 percent of citizens trusting them mostly or entirely, and this trust is stable compared to last year and the year before.

Citizens least trust state institutions (10.9 percent), the media (11.6 percent), and local government institutions and companies (12.4 percent). In the 2022 and 2021 surveys, trust in those three sectors was also the lowest of all surveyed. The fact is that this already low trust continues to decline, which is problematic because these are essential institutions of every democratic society.

Among those with the lowest consumer trust are insurance companies, which are mostly or entirely trusted by only 14.5 percent of consumers. Banks follow with 17.5 percent trust, and telecommunications companies have 18.4 percent.

All three sectors recorded a significant drop in trust compared to last year, and banks had the most significant drop, recording a drop of 7.3 percentage points. In addition to the decline in trust, banks also lost their perception of transparency in the year marked by Croatia's entry into the eurozone and the continued inflationary pressures, suggesting they failed to communicate per citizens' expectations.

Trust is the basis of every relationship between family members, students, professors, workers and employers, consumers, institutions, or brands. It must be built, sometimes from scratch, based on authentic, empathetic, and straightforward communication. Croatian citizens worry more and more and have less and less trust in all sectors, least of all in those that form the pillars of society - the state and the media. It remains to see whether this will reflect in the upcoming elections, especially the parliamentary ones, in strengthening more radical left and right options that will actively work to gather the protest votes of citizens who want change after eight years of the HDZ-led Government.



How much do you trust the following types of companies?

	2023	2022	2021
INSURANCE COMPANIES	14.5%	18.1%	21%
BANKS	17.5%	24.8%	27%
TELECOMMUNICATION SERVICES	18.4%	24%	22%

The belief that the characteristics relate („Mostly believe“ + „Completely believe“)

	Transparency	They work for the welfare of society	Environmental awareness
Banks	16,7%	13,8%	18,3%
Insurance companies	14,9%	13,8%	15,2%
Telecommunications services	17,6%	16,0%	16,9%
Media	13,4%	15,6%	14,4%
Private healthcare services	36,8%	33,5%	29,9%
Public healthcare services	23,9%	32,3%	20,7%
State institutions (ministries, agencies, institutes, ...)	12,9%	13,6%	12,7%
Local self-government institutions and companies (utility services, city offices, ...)	12,1%	15,8%	14,8%
Educational institutions	36,7%	45,1%	34,5%
NGOs	18,0%	21,6%	25,2%

Citizens' optimism continues to decline

While the number of citizens who think that their quality of life will be much worse in the coming has increased slightly, from last year's 15.8 percent to 18 percent, the number of those who think that their quality of life will be a bit worse than now has also decreased – from 28.5 percent to 24.1 percent. It leads to the conclusion that citizens' pessimism is stagnating, but overall optimism has dropped slightly. The number of citizens who think things will be the same for them is up – 35.3 percent think so, compared to 29.6 percent last year.

People are the most pessimistic about the country's economic situation – 56.9 percent think that in the coming years, it will be a bit or [a lot worse](#) than now. Men think so to a significantly greater extent than women. When looking at age groups, citizens between 50 and 60 are the most pessimistic about the economy. A high 54.1 percent of respondents believe that the political situation in the country will be a bit or much worse than now, again, men to a greater extent than women. One-third of citizens – 34.7 percent are pessimistic about their health and 31.4 percent about their personal finances.

Citizens are most optimistic about their business status and career, love/emotional relationships, and family relationships, which we could interpret in the way that people are more optimistic about what they are closely exposed to daily – their relationships and work, which they can influence more.

The survey showed that citizens, in general, worry more and more, lose trust in all sectors, especially those that form the basis of a democratic society, and are pessimistic about the economic and political situation in the country. Although surveys show that HDZ enjoys the stable support of most citizens and that SDP, as a challenger, is far behind, there are challengers from the right who are taking part of the votes from the center-right due to growing distrust and issues such as the treatment of foreign workers. Elections are expected in April, and it remains to be seen whether and how the current Government, which has had some crisis to resolve for half of its mandate, will defend the citizens' trust.

OPTIMISM

INDEX

	Index 2021	Index 2022	Index 2023
Personal financial situation	12,7	3,3	2,8
Health	-1,8	-5,3	-12,2
Business status and career	17,7	15,4	11,9
Relationship with friends	10,7	11,0	5,6
Love/emotional relationship	15,4	16,4	12,5
Family relationships	14,0	12,6	10,7
Country's political situation	-19,0	-32,8	-34,2
Country's economic situation	- 21,3	- 32,2	- 31,2



Val grupa

Aware of the significant challenges of the times, we at Val grupa used our 20th anniversary to conduct a thorough reorganization. We set up a more agile organizational structure with multidisciplinary teams that can respond to our clients' most challenging problems. The NPS result of over 85 percent, i.e., 40 excellent experts, more than 80 percent consultants, and 50 percent with 15 or more years of strategic communication experience, clearly shows this. Investing in knowledge is not an activity but an integral part of our work. This key value sets us apart from others on the market.

Social responsibility is part of our DNA, so we achieved [a 100 percent result](#) on the CSR index for five consecutive years. We know that social elites do not know enough about every growing issues, so we started to open some through authorial projects. One of the biggest is the second edition of the HealthComm Forum, through which we open a discussion about the new social contract in healthcare. We are continuing with our extensive annual Zero Quadrant survey (this year's 4th edition), and next year, we will start dealing with issues of sustainable tourism in the Republic of Croatia.



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