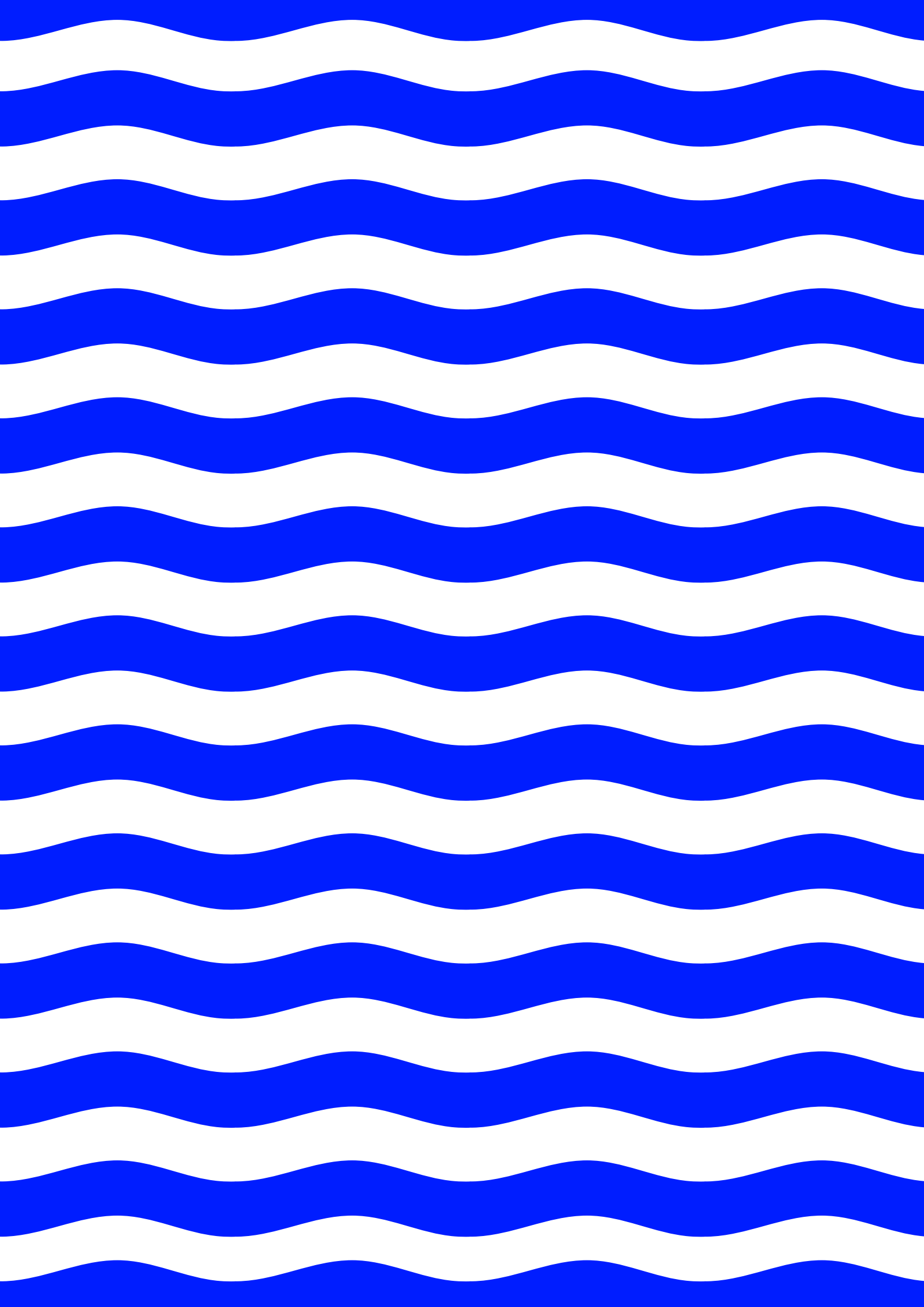


A stylized graphic of a sun rising over waves. The sun is represented by a solid blue circle. Above it are three concentric, semi-circular arcs: the innermost is blue, the middle is white, and the outermost is blue. Below the sun are three wavy lines representing water, with the top two being blue and the bottom one being white.

ZEROquadrant+

The sixth “Zero Quadrant” survey shows that citizens remain concerned about inflation and declining purchasing power, while support for mandatory military service is on the rise





The most important issues for citizens are rising prices and security, while knowledge is seen as the best investment

Zagreb, 1 December 2025 – The year coming to an end has been turbulent in every respect — politically, socially, and economically. Global powers have sought to balance security interests with the need for international cooperation, and it is becoming increasingly clear that Europe and the world are at a crossroads.

The political environment is marked by new, less predictable, and less stable transatlantic relations following Donald Trump's re-election as president, the escalation of conflicts in global crisis hotspots, and, simultaneously, in European countries, deepening political polarization among citizens around ideological issues, such as attitudes toward foreign workers and foreign policy matters like continued support for Ukraine. Public discussions, characterized by strong ideological divisions and by sensationalist reporting, combined with the influence of social media and algorithms, are reducing the space for reasoned, balanced debate on important issues for citizens. The rise in prices and the decline in purchasing power remain the greatest concerns of citizens, while issues of security, defence, and system resilience are gaining importance.

Citizens of Croatia are increasingly less neutral regarding support for the warring parties in the conflicts between Ukraine and Russia, and Israel and Palestine; over the past year, support for Ukraine and Palestine has significantly increased.

The concern is that, amid the escalation of public dialogue tensions and global arms build-up, the trust of Croatian citizens in key pillars of democratic society, media, civil society organizations, and politicians, remains low, creating a vacuum potentially filled by options offering “alternative solutions,” often based on ideas that undermine previously achieved social consensus.

It is additionally concerning that, although most citizens consider good business practices, especially corporate social responsibility, important, only a small portion believes that companies really implement them; trust in such practices continues to decline, raising questions about the credibility of corporate conduct and its contribution to society.

In a rapidly changing world, Val Group has been monitoring citizens' attitudes, expectations, and beliefs for the sixth consecutive year, aiming to build a solid understanding and preparedness for upcoming challenges, as well as to better manage risks and corporate reputation.

*The survey for Val Group was conducted by Ipsos using an online method from 25 to 30 October on a sample of 600 members of the Ipsos online panel, representative of the internet user population aged 18 to 64.

Nina Išek Međugorac

CHIEF EXECUTIVE OFFICER

Trust crisis fuels divisions

No one trusts anyone anymore, leaving increasing room for growing divisions. Steady GDP growth, successful tourist seasons, and large infrastructure investments are clear signs of progress.

However, as the sixth edition of the Zero Quadrant shows, behind stable macro-economic indicators lies an increasingly pronounced sense of deep social crisis. Citizens witness a systematic erosion of trust and loud advocacy for special interests. It seems we lack responsible behaviour, empathy, and a comprehensive approach to managing important social issues.

Inflation, although primarily an economic phenomenon, has become a mirror of our social weaknesses. Prices rise faster than explanations, and responsibility is shifted between the state, the market, and global circumstances. The gap between institutions, the business sector, and citizens is deepening, further underscoring the need for a clearer strategic vision and for the system to create a fair and sustainable environment.

For the sixth consecutive year, this unique agency longitudinal study confirms the same: trust is our scarcest resource. Only 14 percent of citizens trust state institutions, while only 7.5 percent believe that companies practice corporate social responsibility.

This is not a temporary fluctuation but a chronic diagnosis indicating a deep dysfunction of the system. Most importantly, low trust affects not only the political landscape but also directly weakens the country's economic potential. In a society with low trust, common interests almost disappear, and decision-making becomes fragmented, ad hoc, and short-term.

The recent debates on minimum wage illustrate this best. Trade unions demand the preservation of purchasing power, employers warn of pressure on productivity, and the state tries to balance political and economic effects. Instead of dialogue and shared responsibility, we witness a conflict of partial perspectives. Minimum wage should not be only a social issue but also a strategic issue of competitiveness and economic sustainability.

Public Sector: Wage growth without service value increase

The sharp 48 percent wage increase in the public sector last year has further deepened the gap compared to the private sector, now more than 30 percent. At the same time, according to the Zero Quadrant, public services have not become more efficient or accessible. A measure intended as an investment in people has become a fiscal burden with no visible results, driving higher inflation and even lower public trust.

Private Sector: Missed opportunity for responsible leadership

The private sector is also struggling in these circumstances. Satisfaction and trust are collapsing even in private services: only 30.6 percent of citizens are satisfied with banks, and just 12.3 percent trust insurance companies. Only 10 percent believe that companies and service providers increase prices only when necessary. Responsible business practices and a broader understanding of the business sector's role beyond mere profitability are lacking. On the other hand, despite revenue growth, the average profitability of Croatian companies is only 4 to 5 percent, half of the EU average. Under such conditions, it is difficult to raise wages, invest in innovation, attract talent, and remain competitive.

Knowledge as the only stable currency

In this environment, knowledge once again emerges as the only resource that does not lose value. As many as 83.5 percent of citizens believe that investing in education is the most profitable investment. This is a clear message: social resilience is built through knowledge, competencies, and long-term vision. However, this is not an

individual effort but a shared responsibility of the state, educational institutions, and the business sector.

What should we do?

The trust crisis is not a political conflict but a strategic risk. No policy, strategy, or vision will succeed without the fundamental bond of social relations — trust. It is time to stop pointing fingers at others and start taking responsibility.

Instead of focusing on special interests, integrated management is needed. Instead of big words — measurable impact.

Trust is built through joint action, transparency, and the willingness to listen to the other side. The key lies in a system that reconciles different interests — social, economic, and security — and in public dialogue that is informed, responsible, and solution-oriented. A dialogue that strategically and openly communicates with all stakeholders. Only then is there no room for divisions, and space opens for progress.



The biggest concern for citizens remains the price increase

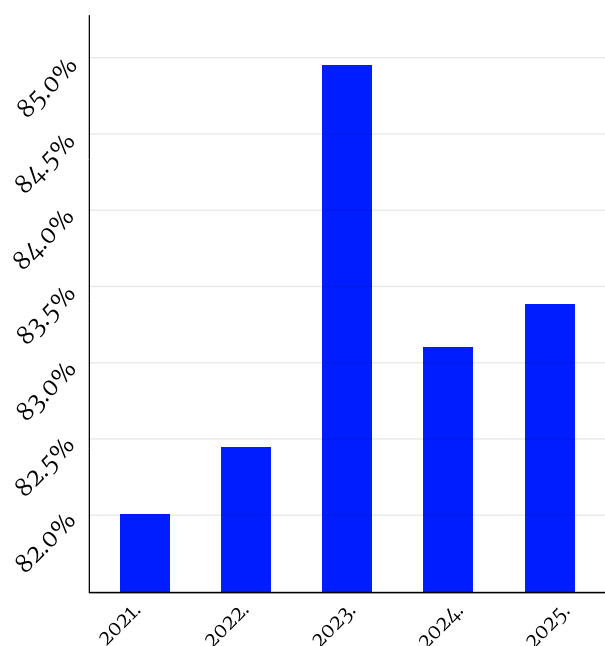
Croatian citizens are highly worried about economic issues this year as well, confirmed by the fact that over 90 percent of respondents are concerned about rising prices, consistent with previous years' survey.

Price increases worry employed and unemployed citizens equally, somewhat less so students and pensioners. Logically, considering household income, rising prices concern citizens with household incomes up to €1,800 the most. Price growth least worries those with the highest incomes, i.e., over €3,000 per household. A decline in purchasing power worries 78.4 percent of citizens, a slight increase compared to 76.5 percent the year before. Rising real estate prices concern two-thirds of citizens (64.5 percent), consistent with previous years, confirming that affordable housing is an important issue.

The overall decline in living standards, regardless of personal circumstances, worries three-quarters of citizens (78.3 percent), in line with last year's survey results of 76.7 percent.

¹
A recent Eurostat study confirms this sentiment: Croatia ranks fifth in the European Union in the share of households struggling to cover basic monthly expenses. Job loss worries every second citizen (48.5 percent), a slight decrease from 52.7 percent in 2024, but still 10.2 percentage points higher than in 2022.

Relatedly, nearly half of citizens (47.5 percent) worry about job losses due to the development of artificial intelligence. Women, people with higher education, and those with lower household incomes are more concerned.



Knowledge as the best investment

Investing in one's own or one's children's education is the most profitable investment for 83.5 percent of citizens, essentially unchanged from last year's 83.2 percent

¹<https://www.tportal.hr/biznis/clanak/porazni-podaci-u-hrvatskoj-cak-60-posto-kucanstava-ne-moze-spojiti-kraj-s-krajem-20251031>

One third of citizens spend less than a year ago, only one in ten consumers spent more

When it comes to consumer habits, more than half of citizens spend the same as before, while one-third (34.3 percent) spend less than they did [a year ago](#).

This trend indicates increased caution and budget adjustment, mainly influenced by rising prices and concerns about inflation. More students (51.8 percent) and unemployed people (47.8 percent) report spending less, compared to 27.4 percent of pensioners who say the same.

59.4 percent of pensioners claim to spend the same as a year ago, which is 5.2 percentage points more than employed respondents. As for those who spent more than before, 11.4 percent did so, and only 6.4 percent plan to spend more.

The majority think they will spend **the same** the next year as now, mostly those with high incomes

Regarding future spending, nearly 58 percent of respondents expect to spend at the same level as now, and slightly more men than women think so.

When it comes to age, this is most believed by young people aged 18 to 34, with 62.4 percent, compared to 53 percent among people aged 50 to 64. Two-thirds of citizens with household incomes above €3,000, 59 percent of households with incomes between €1,800 and €3,000, and 38.2 percent of those with household incomes up to €1,800 believe they will spend the same.



Citizens still assign the **greatest** **responsibility** for **inflation** to the state

When asked who is most responsible for inflation in Croatia, almost 63 percent of citizens assign responsibility to the state, an increase of five percentage points compared to last year.

In the last two years, this share has increased by nine percentage points, suggesting that citizens increasingly perceive the state's role in shaping domestic economic policy. 22 percent of respondents blame traders for inflation, while only 6.6 percent believe external circumstances are primarily responsible. Only 2.5 percent of respondents blame producers for inflation, and this percentage is in a slight downward trend compared to 2024 and 2023. Although traders have continuously shifted blame for price increases primarily onto producers in the public media space, this does not seem to have resonated with citizens, who do not share this belief.

Even though traders in the public media have shifted the blame for rising prices onto producers, 22 percent of consumers blame traders for inflation, while 2.5 percent shift the blame onto producers.

Declining satisfaction with service industries

Customer satisfaction in the public sector remains relatively low this year. Only 14.7 percent of citizens are satisfied with state institutions, and slightly less than one-fifth of respondents are satisfied with companies owned by the local government. Local government offices satisfy 20 percent of citizens. Regarding the health sector, one-fifth of respondents are satisfied with hospitals, and one-third with health centres.

Results are better in the private sector, but certain declines are also observed there. Almost 40 percent of citizens are satisfied with the IT sector, while pharmacies remain the most positively rated part of the private sector, with 60 percent of respondents satisfied, although this represents a three percentage point drop compared to last year. Cafés and restaurants show a noticeable drop in satisfaction: 43.8 percent of respondents are satisfied with this sector, seven percentage points lower than last year (50.6 percent), probably influenced by the general rise in prices. Satisfaction with service industries has fallen from 55.1 percent to 48.5 percent, while satisfaction with private health services has remained stable, with 46.2 percent satisfied.

Satisfaction with banks is declining, with only 30.6 percent satisfied with their customer experience this year, a drop of just over six percentage points compared to last year, while the pharmaceutical industry saw an increase of 10 percentage points compared to 2024, with now 31.4 percent of respondents satisfied with the customer experience.

Citizens **trust** pharmacies **the most**, the media the least

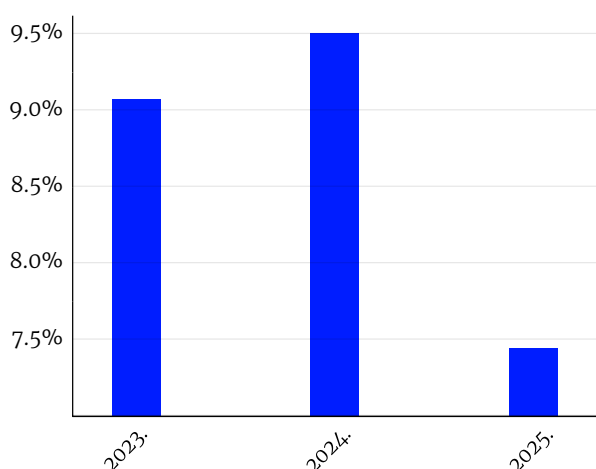
Citizen trust in institutions and companies, whether from the public or private sector, remains at the level of last year's survey. Only 13 percent of citizens trust the media, which is two percentage points higher than last year, while only 14 percent of respondents trust state institutions, unchanged from the previous year.

In the private sector, pharmacies record the highest citizen trust (51.2 percent), followed by service industries such as hairdressers and pedicurists (49.6 percent), then private health services (44 percent), with cafés and restaurants and the IT industry sharing fourth place (37.3 percent). Trust in service industries this year is six percentage points lower than in 2024, and 10 points lower than in 2023. Cafés and restaurants also record a decline, which may be explained by citizens associating trust with questionable transparency around price increases.

Alongside trust in pharmacies, which remains at last year's level, 44 percent trust private health institutions, which is a decrease of nearly three percentage points compared to 2024. Hospitals, at least in terms of citizen trust, remain at the same level as last year, with 34 percent of citizens trusting them, and health centres are also unchanged, showing a slight two percentage point decline compared to 2024. Trust in local government offices stands at 16 percent, and in companies owned by them, 19 percent, also unchanged.

One in eight citizens believes that state institutions and insurance companies work for the benefit of society, and one in seven thinks the same for the media

Corporate Social Responsibility



Although the numbers are stable, they remain very low, especially regarding citizens' belief that institutions and companies work for society's benefit. Only 12.3 percent of respondents believe that state institutions act in society's best interests, alongside insurance companies. Banks follow, with 13.3 percent of citizens thinking they work for society's benefit, and the media after them, with 14.1 percent.

The best perception of "working for society's benefit" is held by pharmacies (36.2 percent) and service industries like hairdressers and pedicurists (35.5 percent), followed by educational institutions (34.5 percent) and public health services - hospitals (34 percent).

Interestingly, non-governmental organizations, although primarily directed towards socially responsible work, have the trust of only 17.7 percent of respondents, which is a decline of just over five percentage points compared to the previous year.

These data confirm a long-term trend of low trust in key social actors, with only minimal shifts, indicating a deeply rooted citizen distrust towards institutions and systems they rely on daily. Similar results are reported by other relevant and expert studies, placing Croatia among societies with low levels of mutual and institutional trust.

12.3%

of citizens believe that insurance companies work for the benefit of society

Consumers do not believe companies implement principles they care about, such as caring for employee health and creating added value for consumers and society

Although consumers' perception that companies follow important business principles, such as caring for employee health, investing in knowledge, and corporate social responsibility, has been low for the past two years, this year it has declined even further. The impression on 10 out of 11 total items is slightly declining, indicating that citizens perceive companies during years of high inflation and declining purchasing power as remaining focused on profit-making and self-interest, without showing a broader social purpose.

Regarding the extent to which companies follow principles of responsible and ethical business, consumer responses are disheartening. Only 7.5 percent of respondents believe companies practice corporate social responsibility, and only 9.1 percent believe companies operate under the principle of creating added value for consumers and society, both figures representing a slight decline from 2024.

Care for employee health and safety also shows a negative trend, with only 13.6 percent of respondents believing companies implement this principle, a drop of three percentage points. Regarding investment in knowledge, development, and employee competencies, only 14.1 percent of citizens believe that companies actively invest in developing their employees' skills and knowledge, which is a decrease of two percentage points compared to last year.

Low trust is also present regarding transparency and business ethics. Only 13.5 percent of respondents believe companies provide all important information to end users in a timely and transparent manner, while only 10 percent believe companies increase prices only when necessary for business survival. Additionally, only 15 percent of respondents believe that companies behave responsibly toward their business partners, which is a decrease of two percentage points compared to the previous year.

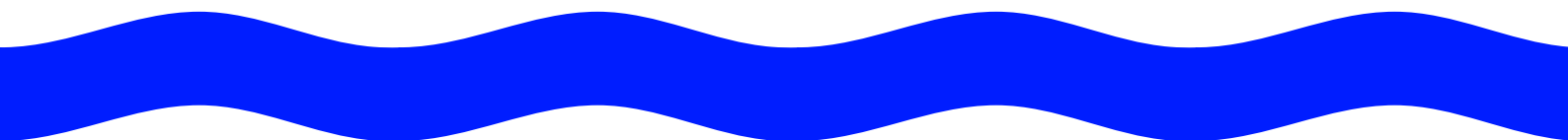
Only 11.5 percent of respondents believe that retail chains in Croatia promote the sale of domestic products over foreign ones. At the same time, nearly 80 percent of citizens think it is important to buy domestic products to encourage the development of the Croatian economy. This imbalance indicates a strong desire among consumers to support domestic production, but also reflects the perception that market actors do not follow this trend.

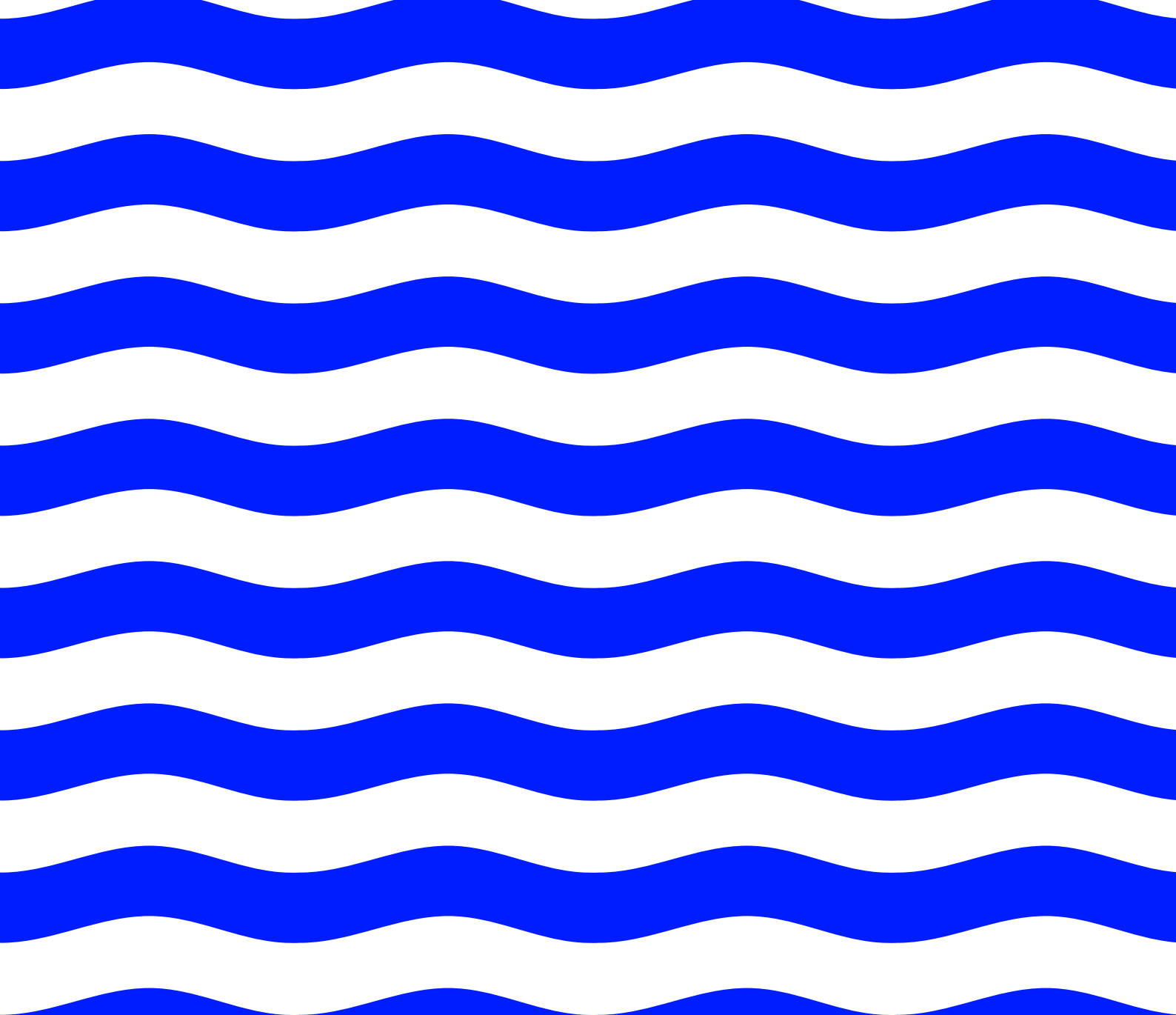
11.5%

of respondents believe that retail chains promote the sale of domestic products, while almost 80 percent consider it important to buy domestic products to encourage economic development.

At the same time, all these principles are very important to respondents. Nearly 86 percent consider health care important, as do 61.8 percent for creating added value for consumers and society. Also, 76.5 percent consider corporate social responsibility important, which further emphasizes the gap between what citizens expect and what they believe companies actually practice.

These results confirm a strong value orientation among citizens towards responsible, transparent, and socially oriented business, but at the same time indicate a lack of trust in the actual implementation of these principles. Such a discrepancy between declared expectations and perceptions of corporate behaviour is not only a reputational issue for individual companies or the corporate sector, but also a potential major challenge in the relationship between the business sector and the public.





Citizens' concern about increased oversight by state institutions is growing

Concern about increased oversight by state institutions is steadily rising year after year. This year, this concern is expressed by 61.3 percent of respondents, a slight increase from 57.5 percent in 2024 but nearly 20 percentage points higher than in

2022, when it was 41.7 percent. Women are more concerned than men, and among age groups, citizens aged 35-49 are the most worried. Oversight particularly worries the unemployed, while concern decreases with rising household income.

Citizens are becoming less willing to accept foreign workers, who are increasingly causing divisions in society

The topic of foreign workers continues to strongly polarize the public. A total of 47.8 percent of respondents believe that immigrants pose a threat to Croatian culture and way of life, a slight increase of three percentage points compared to 2024. The presence of an increasing number of foreigners (immigrants and foreign workers) in the community worries 60.2 percent of citizens, up 5.5 percentage points from 54.7 percent last year, but at the level of 2023, when 62.3 percent were concerned.

Only every fifth citizen supports the arrival of foreign workers (19.8 percent), which is a decrease of three percentage points compared to the previous year. Interestingly, the older group of respondents, aged 50 to 64 years, supports the arrival of foreign workers slightly more than younger respondents.

Foreign workers are considered a "necessary evil" by 49.3 percent of respondents, although they are aware of their importance to the Croatian economy, which is six percentage points lower than last year. The number of those who believe they do not want foreign workers in Croatia has increased to 26.9 percent of respondents, compared to 21.2 percent in last year's survey.

A large majority of citizens are against reducing personal freedoms in exchange for greater security

When citizens were asked whether they would support the reduction of personal freedoms (e.g., introducing app controls for communication, stricter oversight of financial transactions, or banning anonymous comments on portals) to make it easier for the state to ensure security, 79.6 percent of respondents said they would not support this. This stance is somewhat more favoured by women and middle-aged individuals.



Citizens are most positive about **personal relationships**, and most negative about the political and economic situation

When asked to rate the quality of their life in various aspects with school grades, respondents are most positive about friendships and romantic relationships, and most negative about the political situation in Croatia, which only one in ten citizens (9.4 percent) rates as very good or excellent, followed by the economic situation in Croatia rated very good or excellent by 12.8 percent, and the quality of the healthcare system in Croatia, which would receive this rating from one in five citizens (19.7 percent). It is important to emphasize that 40.4 percent of respondents would rate their personal financial situation as very good or good. Examining different respondent groups, students most frequently gave the rating 'excellent,' followed by pensioners, while the unemployed were the least likely to give the highest rating. Respondents with household incomes over €3,000 are also the most satisfied with their quality of life, rating it as excellent.

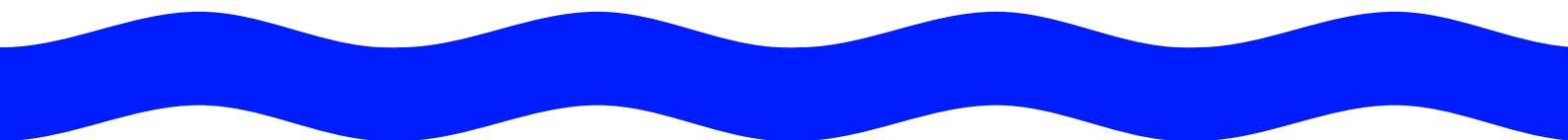
Almost 40 percent of respondents believe their quality of life is better than before, especially the youngest and highly educated respondents. Just over a quarter of respondents say their quality of life has remained unchanged, mostly those aged 35 to 49, but women are slightly more negative in this regard than men, with fewer women stating that their quality of life is unchanged. Similarly, 34.7 percent of respondents think their quality of life is worse than before.

When asked to compare different aspects of their lives with several years ago, a high 61.4 percent think the economic situation is worse, with women significantly more critical than men (women gave an average rating of 2.1 compared to 2.5 among male respondents). Understandably, unemployed respondents gave the lowest rating, but interestingly, pensioners, usually associated with low pensions, rate the economic situation today compared to several years ago the highest, followed by respondents with household incomes over €3,000.

Regarding the political situation, only eight percent of citizens think it is better than a few years ago, while a high 60.5 percent think it is worse, equally among men and women, somewhat more so among younger and older respondents compared to middle-aged ones. By employment status, pensioners are more positive in this case, giving the political situation today, compared to a few years ago, an average rating of 2.6, compared to 2.1 given by unemployed and employed respondents. Students follow with a rating of 2.4. Half of respondents, 51.2 percent, think the quality of Croatia's healthcare system is worse or much worse than a few years ago, and 45.6 percent think the same about the quality of the education system.

61.4% of respondents believe the economic situation has deteriorated

Despite the negative assessment of the economic situation and fear of further price increases and declining purchasing power, 43.1 percent of citizens think their personal financial situation is better than a few years ago. This view is held equally by women and men, somewhat more by young people aged 18 to 34 and those with higher education and university degrees, as well as those with the highest household incomes. The unemployed and respondents with household incomes up to €1,800 per month share this view the least.



Young people are **optimistic** about the future

When asked what they think the overall quality of their life will be like in the coming years, citizens are significantly more optimistic than in previous years. Thus, a third of citizens, 34 percent, think their quality of life will be better or much better than now. Every second person aged 18 to 34 thinks so, compared to every fifth person aged 50 to 64 and every third person aged 35 to 49. Pensioners are the most pessimistic; only 25.1 percent believe their quality of life will improve, compared to 46.4 percent of students.

Interestingly, this opinion is shared by 38.9 percent of unemployed respondents. Despite growing optimism, a third of citizens believe their quality of life will be worse in the future.

There is also a noticeable difference in optimism linked to education: respondents with higher education are somewhat more optimistic about the future than those with secondary or primary education, with a difference of 10 percentage points.

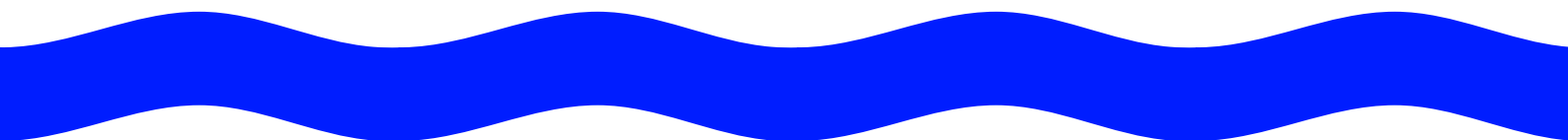
Optimism index



85.5% of citizens think that **peer violence** is a major problem that society needs to prevent

A high 85.5 percent of citizens think that peer violence is a major problem that society needs to prevent, with significantly more women than men thinking so. Persons with high household incomes view it as a problem somewhat more than those with incomes up to €1,800, while students and pupils consider it less of a problem than employed and retired people.

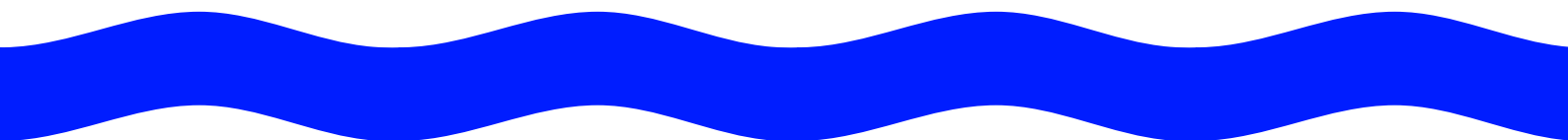
Relatedly, the rise in mental health issues and their negative impact on society concerns 73.5 percent of citizens, with women on average expressing greater concern than men. This aligns with last year's survey, where 82 percent of respondents agreed that mental health among children and youth is a major problem that society should prioritize.



71.4% of citizens support stricter regulation and limitations on gambling advertisements, including banning ads during times when minors are exposed to such messages and restricting their overall prevalence.

In this context, one of the media-present topics is youth addiction to gambling. At the beginning of this year, the new Gambling Act came into force, so this year's survey also examined support for stricter regulation of gambling advertisements.

A total of 71.4 percent of citizens support stricter regulation and limitation of gambling advertisements, including banning ads at times when minors are exposed to such messages and restricting their prevalence, for example, by imposing minimum distances from schools. An additional 23.4 percent also support regulation, although it is not particularly important to them. Interestingly, although gambling is more often associated with men, women are 10 percentage points more likely to support such restrictions.



Demography as a priority in the work of the Government of the Republic of Croatia

When citizens were asked what the priority in the work of the Government should be, 41.1 percent of respondents said demography should be the absolute priority of the Government of the Republic of Croatia, with two percentage points more believing that demography should be among the priorities, while about 12 percent consider demography important but not a priority. The oldest group of respondents most often considers demography an absolute priority, followed by those aged 30 to 45 years. Men are also more inclined to this view than women, with a difference of more than 10 percentage points.

When speaking about demographic measures, 31.1 percent of citizens single out lower taxation of wages as the most important demographic measure, which corresponds to last year's survey results, followed by subsidizing housing for young families, which 27.9 percent of respondents consider the most important demographic measure.

When listing the three most important demographic measures, 70 percent of respondents point to subsidizing housing and lower wage taxation, while 43.2 percent highlight investment in kindergartens.

lower wage taxation

 **31.1%**

subsidizing housing
for young families

 **27.9%**

Citizens' concern about Croatia's direct involvement in armed conflicts is increasing



When asked to what extent they are worried about a war conflict in which Croatia would be directly involved, 72.9 percent of citizens expressed concern, with a high 43.1 percent saying they are very concerned. This is a slight increase of 3.1 percentage points compared to the 2024 results and a significant increase of 9.1 percentage points compared to 2023. This concern remains less than economic worries (price increases, decline in purchasing power), and is on par with concerns about the rise in mental health problems and their harmful impact on society.

When asked to name the three biggest concerns for the future quality of life, citizens ranked war conflicts involving Croatia directly in second place (36.4 percent), just behind price increases (44.9 percent), with women (42.1 percent) significantly more concerned than men (30.5 percent).

Half of the respondents believe that Croatia should not get involved in international military conflicts in the event of a NATO intervention

When asked whether Croatia should participate in international armed conflicts in the case of NATO intervention, respondents maintained the same stance as the previous year, with 49.2 percent opposing Croatia's involvement in military conflicts. About 36 percent support involvement through civilian or logistical actions, which is two percentage points lower than last year's survey, while 14.7 percent support involvement with combat forces as well as through civilian/logistical actions. When viewed through the sociodemographic aspects of respondents, it is evident that women, on average, are significantly more, by as much as nine percentage points, opposed to Croatia's involvement in conflicts, as well as the middle-aged group of respondents, those aged 30 to 45.

In just one year, **support** for mandatory military service has significantly **increased**, with **71% of citizens now supporting it**

After 17 years, Croatia reintroduced a two-month mandatory military service. Opinions are somewhat divided, but a large majority, 71 percent, support mandatory military service. A total of 36.6 percent of citizens support the two-month model, 34.4 percent support a one-year service period, while almost one in three citizens opposes its reintroduction. Last year, before military service was officially reactivated, 58.5 percent of citizens supported it in 2024, meaning support has significantly increased by 12.5 percentage points in just one year.

One in three citizens would allow conscientious objection without any conditions regarding military service, while 43.7 percent believe conscientious objection can exist but only with an obligation to perform civil service, and 26.3 percent do not support conscientious objection. Looking at respondents' age, citizens under 50 are more inclined to allow conscientious objection; 32.3 percent of respondents aged 18 to 34 and 34 percent aged 35 to 49 would allow it unconditionally, compared to just 24.7 percent of those aged 50 to 64. Men (28.8 percent) are more opposed to conscientious objection under any conditions than women (23.9 percent).

Croats are increasingly **taking sides** in international conflicts, and support for both Ukraine and Palestine is on the rise

Support for Ukraine among Croatian citizens is rising, with 66.3 percent of respondents now supporting Ukraine, 6.6 percent supporting Russia, and 27.6 percent supporting neither side. The increase in support for Ukraine compared to last year's survey is slightly less than five percentage points in favour of Ukraine, with the oldest group of respondents showing the strongest full support for Ukraine on average.

66.3 percent of citizens support Ukraine, more than in 2024. A little more than a quarter of citizens do not support either side.

In the Israel-Palestine conflict, 45.1 percent of respondents support Palestine, of which 22.7 percent give that country full support. Slightly fewer, 42.6 percent, support both sides equally, meaning neither side exclusively. Support for Palestine is 11.4 percentage points higher compared to last year's survey. Israel is supported by 12.3 percent of respondents, down two percentage points from last year.

Healthcare is the citizens' **priority for public spending**, while defence is the highest-rated sector

When asked to rank seven sectors (healthcare, education, pension system, agriculture, transport and infrastructure, culture, and defence and military) by priority for increased public funding for their development, respondents see investment in healthcare as the top priority (48.4 percent), followed by education and upbringing (21.1 percent) and the pension system (12.7 percent). Healthcare clearly stands out as the most important investment area, and it is most frequently prioritized by unemployed respondents. The pension system is, as expected, prioritized by pensioners, while education and upbringing are notably prioritized by students and pupils more than by other respondent groups. Only 3.4 percent of respondents consider defence and the military to be the top priority, making the defence sector second-to-last on the list, just before culture.

When respondents were asked to choose the three most important sectors for public funding allocation, healthcare was chosen by nearly 90 percent of respondents. Additionally, 70.7 percent named education, and 55.4 percent included the pension system in their top three choices.

Healthcare – 89.9%



Education – 70.7%



Pension system – 55.4%



When respondents were asked to choose the three most important sectors for public funding allocation, healthcare was chosen by nearly 90 percent of respondents. Additionally, 70.7 percent named education, and 55.4 percent included the pension system in their top three choices. About one in six citizens includes defence among the top three sectors for increased public funding, but the majority still expects state money to be directed to areas that directly affect daily life: health, education, and social security, while development and security topics remain somewhat secondary.

When asked to grade how well available public funds are spent in individual sectors, i.e., whether money is spent properly, citizens gave relatively low grades to the sectors they identified as priorities. Education and upbringing received a "good" grade from 38 percent, while one in three respondents gave a "sufficient" grade. Healthcare was rated insufficient by one-third of respondents, as was the pension system, while defence and the military were the best-rated sectors with an average grade of 2.8. Respondents across all income levels, from lowest to highest, gave healthcare the same average grade of 2.2; according to this survey, citizens rate public healthcare as sufficient on average.

Looking at differences among respondents based on their views, public spending on defence and the military is rated somewhat better by respondents with lower education levels, who are pensioners by employment status, while there are no differences in ratings based on household income.

Thus, it appears that the sectors citizens consider priorities for budget investments are simultaneously perceived as those where money is spent least efficiently. It is possible that citizens expect the most from these sectors, which proportionally increases dissatisfaction levels. Also, it cannot be ruled out that they want increased investment precisely where services are weaker and everyday life needs are greatest.

38%

38% of respondents rated education and upbringing as good, and one in three respondents gave it a satisfactory rating



One third of respondents rated the healthcare system as unsatisfactory. The same as the pension system

The health of citizens is a shared responsibility of both the state and the individuals

When citizens were asked who is primarily responsible for their health, 35.1 percent of respondents believe that individuals themselves are responsible, while 32.3 percent attribute responsibility to the Ministry of Health for ensuring a quality public healthcare system. Those with higher education and those aged 50 to 64, on average, are more likely to believe that responsibility for health lies with individuals themselves, whereas the unemployed attribute more responsibility to the Ministry.

When respondents were asked to name three key actors responsible for citizens' health, 71 percent cited the Ministry of Health among the three responsible actors, 66.7 percent mentioned individuals, and

42.8 percent mentioned the Government for providing sufficient healthcare funding. One third of respondents mention the education system (specifically 29 percent), and 27 percent mention parents, while one quarter list the pharmaceutical industry and local government units among the three key actors responsible for citizens' health. This confirms the perception of health as a shared responsibility, not exclusively personal or governmental.

Regarding alternative medicine, 77.1 percent of respondents support it as a complement to conventional medicine, while 13.2 percent believe it is not an effective form of treatment.



Val Group

Val Group is the largest consulting firm for strategic communications management in Croatia, with multi-disciplinary teams and a 360-degree approach, and it recently opened an office in Sarajevo. In this new era of constant change, distrust, and the attention economy, reputation becomes a critical organizational resource, and managing it successfully is an art. The results speak for themselves: an NPS score of over 80, backed by 40 excellent experts, with more than 80 percent of them being consultants, and 50 percent having over 15 years of experience in strategic communication. For us, investing in knowledge is not an activity but a value we live by, and it is what sets us apart in the market. Social responsibility is part of our DNA, and for six consecutive years, we have achieved top results in the CSR index.

Aware that more questions remain unanswered by society's elites, we address some of today's most important issues through signature in-house projects and forums, aiming to include and involve all stakeholders to achieve consensus. One of the largest is the HealthComm Forum, which, for the third consecutive year, includes all stakeholders of the public health system in the conversation about a new social contract in healthcare. This year, we held the first International Geothermal Investment Forum in Croatia, bringing together all stakeholders from the energy sector and those involved in the green transition to discuss the potential and possible uses of the hot water on which a large part of Croatian territory quite literally rests.



valgrupa.hr

info@valgrupa.hr

+385 1 3691 852

Ulica grada Vukovara 269D

10000 Zagreb

