



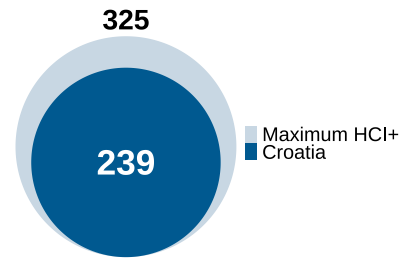
# CROATIA

Region: Europe & Central Asia  
Income Category: High Income

**Human capital - people’s knowledge, skills, and health - drives productivity and growth.** The Human Capital Index Plus (HCI+) measures the human capital a child born today can expect to accumulate over their working life, extending the original HCI by incorporating tertiary education and work experience. This brief summarizes **Croatia’s** HCI+ score and its performance in building human capital.

## What is Croatia’s HCI+ and what does it mean?

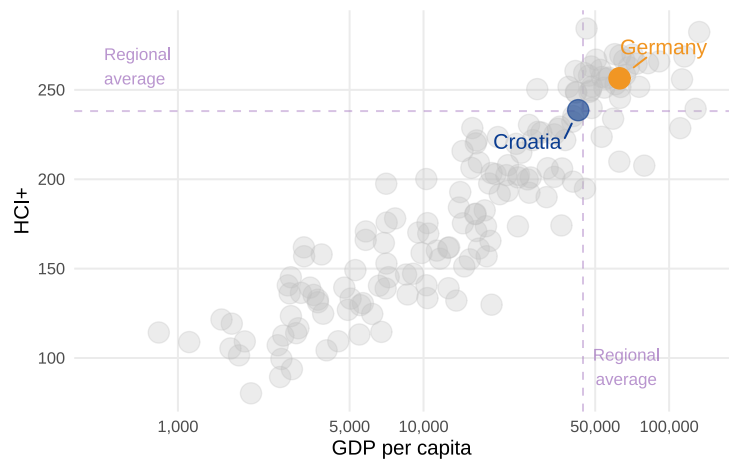
**Croatia’s HCI+ score is 239 (out of a maximum of 325), reflecting its investments in health, education, and employment.** A 10-point increase in the index would translate into approximately 10 percent higher future income. Closing the current gaps in these areas relative to high-performing countries with similar GDP per capita would boost future income by 32%.



## How does Croatia’s HCI+ compare to other countries?

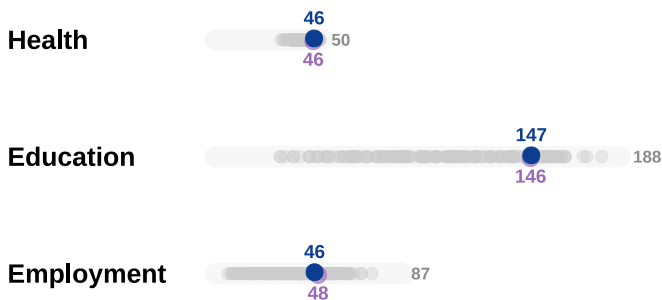
Croatia’s HCI+ is lower than the average for the **Europe & Central Asia region (240)** and lower than the average for **high-income countries (254)**.

Croatia’s HCI+ score is also **17 points lower than Germany’s.**



## What explains Croatia’s HCI+?

The HCI+ has three components corresponding to health, education, and employment.



The HCI+ score for the **Health pillar is 46**, about the same as the **regional average of 46**.

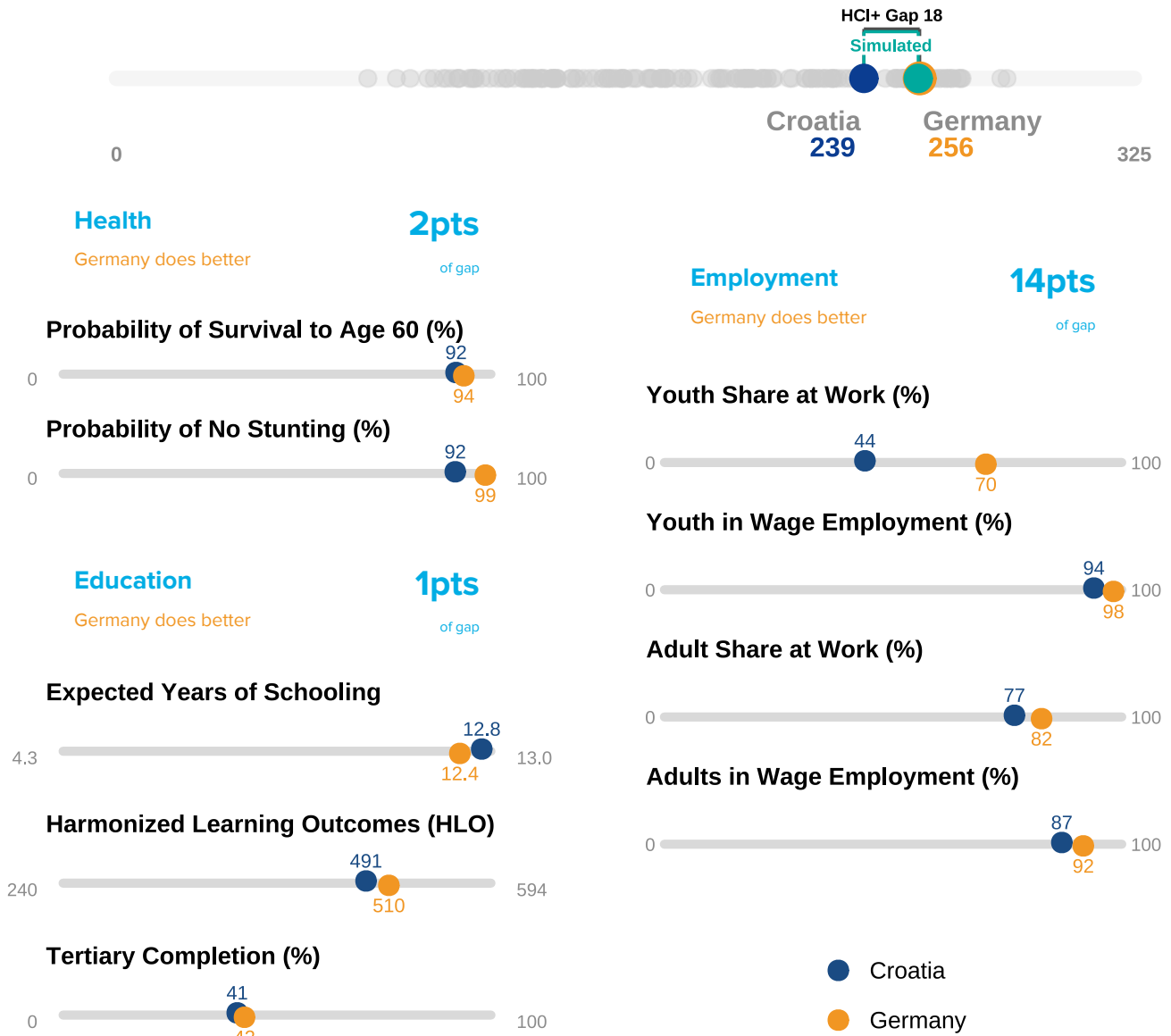
The HCI+ score for the **Education pillar is 147**, about the same as the **regional average of 146**.

The HCI+ score for the **Employment pillar is 46**, slightly lower than the **regional average of 48**.



## What indicators are responsible for Croatia's HCI+ gap with Germany?

Croatia's HCI+ score (239) is lower than Germany's (256). The indicators that account for the largest share of the HCI+ gap between Croatia and Germany are **youth share at work, adult share at work, and Harmonized Learning Outcomes (HLO)**. Raising these indicators to Germany's levels would increase Croatia's score to **256**, boosting future income by approximately 17.7%.



## What is Croatia's HCI+ gender gap?

The HCI+ score for **women in Croatia is 246** compared to **230 for men**. The 16-point gap indicates that women's earning potential will be 16% higher than men's due to differences in the human capital acquired by men and women in Croatia.



Note: All values are derived from internationally comparable public datasets.

