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physical planning, housing
and environmental
protection

Danijela Lucić – Jana Vukić – Iva Marčetić



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ROMA INCLUSION IN THE CROATIAN SOCIETY

**physical planning, housing
and environmental protection**

Danijela Lucić – Jana Vukić – Iva Marčetić

Zagreb, 2020

The views and opinions expressed in this publication are those of the authors and do not necessarily reflect the views of the institutions in which the authors are employed nor the views of the Office for Human Rights and the Rights of National Minorities of the Government of the Republic of Croatia.

NOTE: All linguistic forms having a gender form in this book shall apply equally to both males and females, regardless of the form used.

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List of abbreviations

AP NRIS	Action Plan for the Implementation of the National Roma Inclusion Strategy
APN	Croatian Real Estate Agency
ALIS	Agency for Legalization of Illegal Structures
CAS	Culture and arts society
CRNM	Councils and representatives of national minorities
EC	European Commission
EU MIDIS	European Union Minorities and Discrimination Survey
EU	European Union
FRA	European Union Agency for Fundamental Rights
CRANI	Croatian Regulatory Authority for Network Industries
KNF	Key non-Roma figure
LSU	Local self-government unit
LSU/R	Local and regional self-government units
MPPCSA	Ministry of Physical Planning, Construction and State Assets
MRDEUF	Ministry of Regional Development and EU Funds
NRIS	National Roma Inclusion Strategy from 2013 to 2020
OHRRNM	Office for Human Rights and the Rights of National Minorities of the Government of the Republic of Croatia
POS	Program of state-subsidized housing construction
RNM	Roma national minority
RoC	Republic of Croatia
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization

1 Introduction



1. Introduction

Education is the foundation for exercising all other rights. The cornerstone. Along with housing. [A representative of the Roma national minority, Zagreb and its surrounding area]

This statement by a research participant points to the key prerequisites for Roma to break the cycle of multiple deprivation. The right to appropriate living conditions, including housing and environmental conditions, implies easy access to all facilities and services necessary to overcome the social marginalization of the Roma community. Housing is thus closely linked to development and can be an incentive or an obstacle in all important areas of life – education, employment, health care or social welfare, as well as the areas concerning social life, culture, entertainment, sports and other activities, the lack of which would make the life of a community incomplete. The exclusion of Roma from these social aspects of society is largely due to their physical segregation and marginalization, and such a situation was noted in previous research on the Roma national minority in Croatia. As early as 2000, Štambuk claimed that the Roma minority in Croatia was “physically dispersed” and that Roma lived in the cities, “where they usually inhabit poorly equipped suburbs”, but also in villages, “usually in isolated ‘gypsy settlements’” [Štambuk 2000: 198]. The study *How Croatian Roma Live*, published five years later, presented the results of research conducted by the Ivo Pilar Institute for Social Research in 2004. The study revealed a pronounced multidimensional physical segregation, which is particularly visible in those areas of Croatia where most Roma lived, i.e. Međimurje and Zagreb [Štambuk 2005]. Even twenty or fifteen years later, the everyday life of Roma remains very similar, and in some places completely unchanged. The Roma still live on the outskirts of large and small towns and cities, the peripheries of rural areas and in towns or villages, but are usually surrounded solely by members of their own community, either in “their settlements” or in “their neighborhoods”. This type of physical distribution affects the quality of life, but also influences the symbolic aspect of the perception of spaces both by other social groups and by residents themselves, which further contributes to social distance and marginalization. Wacquant [2008:6] points to the growing global phenomenon of advanced marginality, reflected in the socio-spatial exclusion and race and class based marginalization of certain social groups.

Twenty years ago, Štambuk concluded that the “chosen social distance as a way of ‘communicating’ with the non-Roma environment” helped them to preserve their uniqueness and resist the assimilation processes or at least postpone and slow them down. Unfortunately, it has also hindered, delayed and slowed down the processes of their integration into Croatian society. Recent research shows that, despite the still conspicuous physical segregation, much of the uniqueness and identity of Roma is weakening and/or disappearing [Rašić et al. 2020], and this loss is not compensated by improved living conditions and standards of the Roma.

Inadequate housing, manifested in problems of spatial distribution, residential facilities and the environment in which the Roma live, is a characteristic of this community not only in Croatia, but also in Europe. Previous comprehensive research of the Roma population has clearly identified all the key problems, but two studies are especially notable and stand as the reference points for this study. One study was carried out in 2011 under the United Nations Development Program [UNDP],¹ where housing issues are discussed from a developmental and human rights perspective, clearly pointing to housing insecurity among Roma households. This includes the issues of illegal buildings and entire illegal settlements with poor infrastructure, as well as the possibility of forced evictions, the inaccessibility of public housing programs and loans, the inadequate equipment of housing and more [Perić 2012]. *EU-MIDIS II*² is another important study for this comparative analysis, which was carried out by the European Union Agency for Fundamental Rights [FRA] in 2016 and which discusses housing, among other issues. The above mentioned studies, especially the former, were important for the creation of documents and national policies in the countries they covered, but this problem had been clearly highlighted earlier as well. *The National Program for the Roma* [Government of the Republic of Croatia 2003] and the *Decade for Roma Inclusion 2005–2015* [Government of the Republic of Croatia 2005] strongly emphasized the necessity for physical planning, legalization, development and furnishing of locations populated by the Roma. Ten years later, continued work in that direction and the necessity of solving those issues were clearly indicated in the *National Roma Inclusion Strategy, for the period 2013–2020* [hereinafter NRIS] [Government of RoC 2012],

- 1 In 2011, the United Nations Development Program [UNDP], in cooperation with the World Bank and co-financed by European Commission, conducted research and presented its results in the study *The Housing Situation of Roma Communities: Regional Roma Survey 2011*, covering 12 countries of Central, Eastern and South-Eastern Europe: Albania, Bosnia and Herzegovina, Bulgaria, Czech Republic, Croatia, Hungary, FYR Macedonia, Moldova, Montenegro, Serbia, Slovakia and Romania. This comparative research was conducted on a random sample of Roma and non-Roma households in those countries. For more details about the research, see Perić [2012].
- 2 *EU-MIDIS II - Second European Union Minorities and Discrimination Survey* is a continuation of research, being the second wave of a survey that collected information on almost 34,000 people living in Roma households in nine EU Member States: Bulgaria, Croatia, the Czech Republic, Greece, Hungary, Portugal, Romania, Slovakia and Spain. The previously conducted FRA research – *EU-MIDIS I* from 2008 and the Roma survey from 2011 did not cover the Roma in Croatia. For more details about the research, see FRA [2012, 2016 i 2018].

as well as in the action plans ensuing from the Strategy – *Action Plan for the Implementation of the National Roma Inclusion Strategy for the period 2013–2015* [Government of RoC 2013] and *Action Plan for the Implementation of the National Roma Inclusion Strategy for the Period 2013–2020, for 2019 and 2020* [Government of RoC 2019a]. Aiming to create the prerequisites for the physical planning, development and equipping of locations populated by the Roma, that is, the improvement of housing conditions for the Roma population in the Republic of Croatia, one of the specific objectives of the NRIS is to improve the health and social status of members of the Roma minority through enhancement of housing conditions [Government of the Republic of Croatia 2012: 36]. One of the issues detected in the NRIS is the aforementioned phenomenon of segregated “Roma settlements”, which are, “in addition to poor housing standards, overcrowding and largely undeveloped environments, also characterized by impermanence” [Government of the Republic of Croatia 2012: 84]. The typology of Roma settlements in this study refers to their physical distribution in relation to the nearest urban or rural units. The Roma predominantly live in three types of concentrated settlements, while the fourth category means dispersed settlements, i.e. those in which the Roma population lives together with the majority. This typology is also crucial for detecting the situation and comparing all relevant indicators concerning the issues of physical planning, housing and environmental protection and thus for the creation of new policies and activities aimed at improving the position of the Roma national minority in Croatia. The following pages present the results of the research carried out in 2017 in the three areas mentioned above, which are also the chapters of the study: *Physical Planning, Housing Conditions and Quality* and the *Environmental Status and Protection*. A summary containing recommendations follows after every chapter, which should help to operationalize all existing and future plans for further integration of Roma into Croatian society. After all, housing should be an incentive and not an obstacle, as a Roma representative from Zagreb and the surrounding area put it succinctly: “Better housing conditions would stimulate learning.”

2

Research Objectives and Methodology



2. Research Objectives and Methodology

2.1. Objectives of the study on physical planning, housing and environmental protection

The study seeks to expand the existing knowledge that is necessary for the development of a new national document for the integration of members of the Roma national minority into Croatian society. The main objective of the study is to identify and determine the infrastructure of the areas [localities] where Roma live, the conditions and living spaces where Roma reside and the environmental problems that they face. Apart from comparison by region, one of the key comparisons in this study relates to the analysis of physical planning, housing and environmental protection by type of settlement. Special emphasis is placed on dislocated or segregated Roma settlements, where the majority of Roma in Croatia live. The study provides an account of the number and status of Roma structures both by region and by type of settlement. Moreover, it discusses the issue of the legal status of the structures in which Roma live. The infrastructural conditions of Roma settlements are also analyzed, i.e. the traffic accessibility of settlements and the availability of public and other essential facilities in them. A chapter of the study is dedicated to housing conditions and quality, covering the level of household equipment and issues relating to the living conditions in Roma households. Access to drinking water, which is one of the basic human rights, is discussed here as well. In the chapter on housing conditions and quality, single-person households are specifically analyzed. The final thematic chapter deals with environmental issues, especially those related to the environment in the immediate vicinity of Roma sites. Aiming to identify the situation in Roma settlements and then formulate new documents and policies for resolving the issues of Roma and their further integration into Croatian society, the study attempts to answer the following research questions:

- *What is the number of residential structures in Roma settlements?*
- *What kind of structures are they and in what condition?*
- *How many illegal structures are there? Why are the structures not legal-*

ized and are there differences in socio-demographic characteristics?

- *Are there differences in housing conditions when it comes to the socio-demographic characteristics of Roma households?*
- *What is the traffic accessibility of Roma settlements?*
- *What is the availability of public and other facilities in the settlements?*
- *What is the availability of the utility infrastructure in the settlements?*
- *How many households have access to utilities and to what extent do they use them?*
- *What are the sizes of Roma living spaces, how many rooms are there in households and what purpose do they serve?*
- *What is the level of equipment of Roma households?*
- *What are the basic problems associated with housing?*
- *Are there differences in housing conditions regarding socio-demographic characteristics?*
- *What are the waste management conditions?*
- *What environmental problems do Roma face?*
- *What are the waste disposal issues in Roma settlements?*
- *What importance do Roma attach to environmental protection, and are there differences with respect to socio-demographic characteristics?*

Interpretations of the findings include a comparative approach and show regional differences among Roma in Croatia, differences between the Roma and the majority population, and, where possible, a comparative overview of the data on Roma in Croatia and data on Roma from other EU countries.

2.1.1. Data sources

The data presented in this study were collected as part of the project *Collection and Monitoring of Data for Effective Implementation of the National Roma Inclusion Strategy* carried out by Ecorys Hrvatska d.o.o. and the Center for Peace Studies for the Office for Human Rights and the Rights of National Minorities in 2017 and 2018. As part of that project, comprehensive empirical research was conducted in 2017, aiming to define the baseline values for measuring the effects of the NRIS from 2013 to 2020 and the AP NRIS at the national, regional and local levels, as well as to define the needs of Roma communities and obstacles to the inclusion of the Roma national minority at the local/regional and national levels. Some of the results of that research, relating to key baseline data were published in the book *Roma Inclusion in Croatian Society: A Baseline Data Study* [Kunac, Klasnić and Lalić, 2018].

Given the importance of creating and expanding the factual basis for establishing an effective strategic framework for the inclusion of Roma in Croatian society and

a focused consideration of the state of physical planning, housing conditions and quality and the environmental status and protection in areas populated by the Roma minority, this study presents the results of new analyses of relevant data collected in 2017.

Data collection methods

This 2017 empirical research was conducted using mixed methodologies, and it consisted of three main research sections: 1) mapping of Roma communities in Croatia; 2) interviews and focus groups with RNM representatives, key persons in Roma communities and representatives of relevant institutions at the level of local self-government units; and 3) surveys among the Roma population on a representative sample of Roma households. This publication analyzes the relevant data on identity, social distance and discrimination from all three research sections. A detailed description of the research methodology and each research section was published in Kunac, Klasnić and Lalić [2018], and here follows a brief description of the implementation of individual sections, which is crucial for understanding the data presented in this book.

1) Mapping of Roma communities

The mapping of Roma communities was carried out with the primary goal of identifying the Roma population as a prerequisite for quantitative sampling of the Roma population, but also for collecting the data on the specifics of individual localities inhabited by Roma. The mapping of Roma communities was conducted during May and June 2017 using the methods of structured interviews and observations on a total of 134 localities in 15 counties of the Republic of Croatia. Informers (people who provided data on the locations) were members of the Roma minority – people who live in these locations and are properly informed about the ongoing problems. They were selected to provide trained mappers with the necessary information according to the questions in the templates for population and community descriptions. Three structured interviews were planned per locality, i.e. one interview with three informants, at least one of whom should be female. A total of 371 structured interviews were conducted [with 196 men and 175 women], so there were 2.8 informants per locality on average.

2) Qualitative methodology – interview and focus group methods

The second research section was related to the application of qualitative methodology. Semi-structured expert interviews were conducted with representatives of relevant institutions at the level of local self-government units [141 in total] as well as semi-structured in-depth interviews with representatives of the Roma

national minority and key persons in Roma communities [67 in total]. In addition, there were seven focus groups with representatives of relevant institutions at the county level [a total of 73 people participated]. In interviews and focus groups, there were questions about education, employment, health care, social welfare, children, space, housing and environmental protection, social and cultural life, as well as status and rights, institutional environment, needs and priorities for change.

3] Quantitative methodology – survey method

The third and key research unit referred to quantitative research using the survey method [face-to-face technique] with members of the RNM in 12 counties of the Republic of Croatia. The survey was conducted in October and November 2017 at a total of 109 localities inhabited by Roma. The survey included 1550 Roma households, and data on 4758 members of these households were gathered. By doing so, data were collected on 38% of all Roma households registered in the mapping process and on 21% of the total estimated Roma population in these counties.³

The questionnaire included questions on infrastructure, environmental and housing conditions in Roma settlements, various economic and social characteristics of Roma households, followed by questions on socio-demographic, socio-economic and socio-cultural characteristics of all household members, personal employment history, education, health and housing, integration, discrimination, awareness of their rights and problems, and questions on personal experiences and attitudes in relation to various areas of the National Roma Inclusion Strategy. On account of the vast number of topics and questions that the survey aimed to cover, two versions of the survey questionnaire were used [the so-called A and B versions]. Therefore, not all questions were posed to all respondents. As a result, in technical terms, different questions were answered by somewhat different subsamples. The survey sample of the Roma population was formed using the data on the survey population collected through the mapping of Roma communities, and is considered representative in terms of age and gender for members of the Roma national minority in 12 counties of the Republic of Croatia at localities inhabited by at least 30 Roma.

3 Detailed information on sampling and the implementation of research can be found in Kunac, Klasnić and Lalić [2018].

2.2. Methodological framework

2.2.1 Regional division and data processing

For statistical processing and analyses, the results of which are presented in the following chapters, the data from the county level⁴ are grouped into six regions, taking into account their geographical proximity and certain socio-demographic characteristics. As this publication discusses the shares of Roma national minority in individual regions, Table 1 presents estimates of the total number of Roma in each region, based on data collected through mapping of Roma communities.⁵

TABLE 1. Regional division and population size estimation

Region	Counties	Number of localities where mapping and the survey were conducted	Number of Roma households in which the survey was conducted	Estimation of population size, i.e. number of RNM members from mapping
Međimurje	Međimurje County	14	566	6368
North Croatia	Koprivnica-Križevci County and Varaždin County	17	156	2460
Zagreb and its surrounding area	City of Zagreb and Zagreb County	17	214	3539
Central Croatia	Bjelovar-Bilogora County and Sisak-Moslavina County	21	194	3655
Slavonia	Osijek-Baranja County, Brod-Posavina County and Vukovar-Srijem County	25	296	4142
Istria and Primorje	Primorje-Gorski kotar County and Istria County	15	124	2322

4 Counties of research interest were determined by applying a combination of external and [expert] internal identification of localities inhabited by at least 30 Roma. For more details, see Kunac, Klasnić and Lalić [2018: 53–55]. This approach identified no localities where at least 30 Roma lived in any county in the Dalmatia region.

5 It should be noted that this is the sum of the mean values of the estimates of individual informants in each locality.

Processing and analysis of quantitative data

The data from mapping and survey research were combined in a common database for the purposes of this study, which allowed for the simultaneous analysis of three types of characteristics necessary to obtain a comprehensive picture of the Roma population in individual areas:

- characteristics of localities [settlements] in which Roma live
- characteristics of Roma households
- characteristics of Roma [personal characteristics, experiences and attitudes].

In the three main chapters [*Physical Planning, Housing Conditions and Quality and Environmental Status and Protection*], the data were analyzed at many levels, using the data collected at individual and household levels [from the survey questionnaire] and the data collected through mapping. The variables in these chapters were mostly analyzed at the regional level [according to the classification in Table 1] and appropriate statistical tests were carried out to verify the existence of statistically significant differences by regions. A non-Pearson chi-square contingency table test was used for the nominal variables. Parametric tests [Pearson correlation coefficient, linear regression, t-test, ANOVA – analysis of variance] were used for quantitative variables, their correlation and regional differences testing. The statistical significance level of all statistical tests was set at $p < 0.05$ [i.e. 5% risk of inference from the sample to the population] and the statistical indicators obtained were only presented in tests that led to the rejection of the null hypothesis, i.e. that indicated the existence of a statistically significant effect. Data processing was conducted in the statistical package IBM SPSS Statistics 25, while cartographic representations were created using ScribbleMaps.

Processing and analysis of qualitative data

By applying the method of thematic analysis, this study uses qualitative data collected in 2017 by conducting semi-structured interviews with representatives of relevant institutions at the level of local self-government units and with representatives of the Roma national minority and key persons in Roma communities, as well as focus groups with representatives of relevant institutions at the county level. This is a general qualitative method which has no specific epistemological basis, and which some refer to as the “fundamental method of qualitative analysis” [Braun and Clarke 2006: 4]. Its main advantage is flexibility. As stated by Braun and Clarke [2006: 6], it is a method for identifying, analyzing, and reporting on patterns [themes] within data. It minimally organizes and describes the data set in [rich] detail. Thematic analysis involves the categorization of data into a number of topics or descriptive categories that can be identified in two ways – inductive [bottom-up] or theoretical, i.e. deductive [top-down]. Given the structure of the

study itself, i.e. the topics it covers, the thematic analysis is used here in a specific way. More precisely, the data collected through the research did not generate the topics of the study in question, but the specificity of the topic determined the selection of qualitative material. Thus, the qualitative elements in the study portray a selection of exemplary attitudes and opinions of members of the Roma national minority and key non-Roma figures.⁶ The uneven representation of the qualitative material in some chapters is due to the fact that not all the problematic issues addressed in this study were included in the qualitative part of the study. The materials were selected based on thematic keys [codes] from the entire qualitative material processed in the computer program MAXQDA 2018.

6 As the abbreviations KNF and RNM (key non-Roma figure and Roma national minority) were used in the qualitative research, the abbreviations were also used in parts of the qualitative material (quotes from interviews) obtained from representatives of relevant institutions at the level of local governments and representatives of national Roma minorities.

3

Physical Planning



3. Physical Planning

Physical planning and development should enable control over the negative phenomena resulting from social stratification, different global and local processes of uneven development [of both urban and rural areas, including their mutual dynamics of relations] and global climate change. The objectives of good physical planning are safe, sustainable and maintainable cities and settlements⁷ with particular importance placed on basic infrastructure and services [roads, drainage and sewage systems, water supply, electricity, waste management, hospitals, schools, etc.], socio-economic development and the labor market [involving the generation of investment and the development of employment together with the reduction of social conflict and crime, the strengthening of equality and inclusiveness, the promotion of social heterogeneity and the improvement of security, etc.]. The objectives also include a healthy and preserved environment [quality of air, water and soil] and the quality of [urban] space⁸ [with preserved natural environment, public and green areas, including adequate consideration of climate change] and disaster resilience. A fast urban population growth on a global level, rising poverty and economic deprivation are generating a situation in which large population numbers are not provided with basic living conditions [infrastructure and services]. This situation is further hindered by the effects of climate change and the state of the environment. All social groups and individuals are not equally exposed to these risks, nor do they all have enough resources to address these circumstances in a satisfying manner. Social relations research that focuses on social inequalities in spatial aspects has been an important element of the sociological analysis of modern society from the very beginning [Durkehim, Marx, Weber, Simmel, Halbwachs, Park, Wirth, etc.]. In the late 20th and early 21st centuries, numerous authors [Bourdieu, Castells, Gregory, Urry, Massey, Harvey, Sassen, Soja, etc.] have, in addition to the spatial turn in the social sciences, placed emphasis on uneven spatial development [urban-rural, globally developed north – underdeveloped south, migration, etc.], social problems and other consequences of the globalization processes. Social inequality and segregation, spatial segregation

7 For more details, see UN-Habitat [2019a], presenting guidelines for safer cities and human settlements in line with the implementation of the *Agenda for Sustainable Development 2030 and the new urban agenda*.

8 For more details, see UN-Habitat [2018].

[separation of social groups in space] and especially racial and residential segregation in space [physical and symbolic separation of settlements, neighborhoods or districts between two or more social groups] are issues that are taking on new significance with the processes of globalization and mobility in the 21st century. There is an evident inequality concerning mobility, as well as permanent patterns of physical distribution of social groups based on socio-economic, racial and other characteristics. There are particularly noticeable socio-economic disintegrations, often overlapping with ethnic, racial and cultural characteristics, and socially marginalized groups live in far worse conditions, with insufficient infrastructure and in environments of multiple risks [environmental and social]. The research conducted in 2005 confirms that all of the above applies to the Roma population in Croatia as well. According to its results, the majority of Roma respondents agreed that the main differentiating feature of the settlements in which they lived was “that their inhabitants’ lives were at risk”, noting that the main source of risk was polluted environment [Rogić 2005: 73]. An important determinant of Roma is non-territoriality [Štambuk 2000], which also influenced the absence of their struggle for “spatial resources” [Bourdieu 2018] in Croatia, while social distance and “low level of willingness of the majority population for neighborly relations with Roma”, as well as low level of readiness of Roma themselves for neighborly relations [Šlezak and Šakaja 2012: 104] strengthens the spatial segregation of Roma in Croatia. The social divide according to racial and ethnic grounds is commonly based on prejudice, stigmatization and associated with social discrimination. In such a situation, a given social group is socially isolated and stigmatized as inferior to the dominant group or population. Segregation is evident in the physical separation of a social group [the ultimate form is confinement in a ghetto], restricted access to basic social assets and the possibility to satisfy the basic social needs such as housing, employment, education, mobility etc. Spatial segregation is defined as a situation in which members of a social minority group are not equally distributed in [inhabited] space compared to the rest of the population. It is precisely such unequal spatial distribution that points to unequal access to the facilities and services that guarantee a satisfactory quality of life and adequate integration into society. Marans and Stimson [2011] stress the importance of territorial social indicators in identifying spatial inequalities, developmental gaps between or within urban and rural areas, and the spatial segregation of certain social groups. The physical distribution of the population in urban areas is inevitably different, but “social segregation” occurs when a particular social group is “in a non-random manner systematically present only in certain types of urban areas” [Čaldarović 1989: 62]. Massey and Denton [1988: 282] highlight the multidimensionality of residential segregation, defining it as “the degree to which two or more groups live separately from one another, in different parts of the urban environment” [1988: 282], mentioning five dimensions of residential segregation: [spatial] *evenness*, *exposure* to

members of the majority, concentration, centralization and clustering. Research on the spatial segregation of the Roma population [Štambuk et al. 2005, Šlezak 2009, Šlezak and Šakaja 2012] shows the continuance of pronounced spatial segregation, discrimination and manifold marginalization of Roma. In uttermost cases of deprivation, unevenly available social and technical infrastructure prevents equal inclusion of marginalized groups in society. The above facts gave rise to the basic idea for this chapter, which aims to present the state of the settlements inhabited by members of the RNM in Croatia, starting with their basic characteristics, geographical distribution, population, number of institutions and legal status, as well as the availability of infrastructure and content, which are basic prerequisites for a quality life for the Roma and thus for their greater integration into Croatian society.

3.1. Types and characteristics of Roma localities

While the NRIS specifies 14 identified counties that have “Roma-inhabited settlements on their territories [the so-called Roma settlements] requiring physical planning, development and equipment” [Government of the Republic of Croatia 2012: 84], after the preliminary research phase, which covered 15 counties, Roma settlements were found in 12 counties [6 regions], where the research was then carried out.⁹ In those six regions, the research identified 109 Roma localities, which were diversified into four categories, i.e. four types of settlements. Considering that the type of settlement is one of the crucial variables for the comparison, but also for the interpretation of the results of this study, it is first necessary to point out the main characteristics of settlements, primarily their spatial distribution and number. There are three types of concentrated settlements, that is, those where only Roma live: 1) a settlement separated from a town or village in a separate location, 2) a settlement on the outskirts of a town or village and 3) a settlement within a town or village, while the fourth type of settlement is the dispersed one, where Roma live together with the majority population. Roma live dispersed among the majority population in a town or village. The assessment of the type of settlement was performed in the mapping phase of the research by mappers and informants.¹⁰

9 The criteria for selecting the 15 counties in the preliminary research phase and the criteria for determining the localities in the 12 counties where the research was conducted are described in detail in Kunac, Klasnić and Lalić. [2018: 67–72].

10 For more information on the mapping phase, see the *Data Collection Methods* chapter above.

TABLE 2. Localities based on settlement type and region

		Settlement type				Total
		Settlement separated from town or village in separate location	Settlement on outskirts of town or village	Settlement within town or village	Roma live dispersed among majority population in town or village	
Region	Međimurje	9	0	1	4	14
	North Croatia	6	4	1	6	17
	Zagreb and its surrounding area	0	3	2	12	17
	Central Croatia	4	3	3	11	21
	Slavonia	1	7	6	11	25
	Istria and Primorje	3	2	5	5	15
Total		23	19	18	49	109

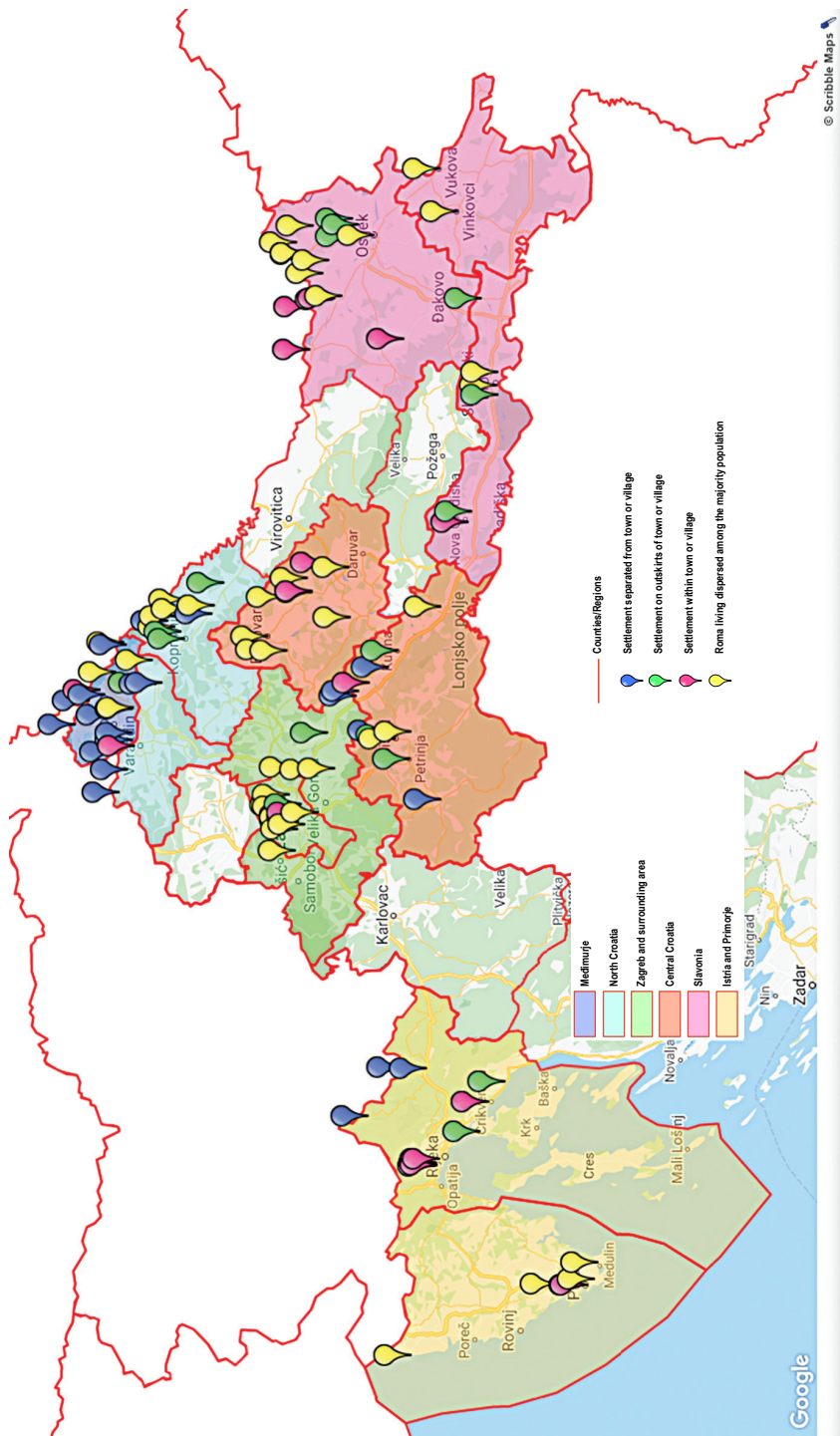


FIGURE 1. Distribution of localities inhabited by Roma according to region and settlement type

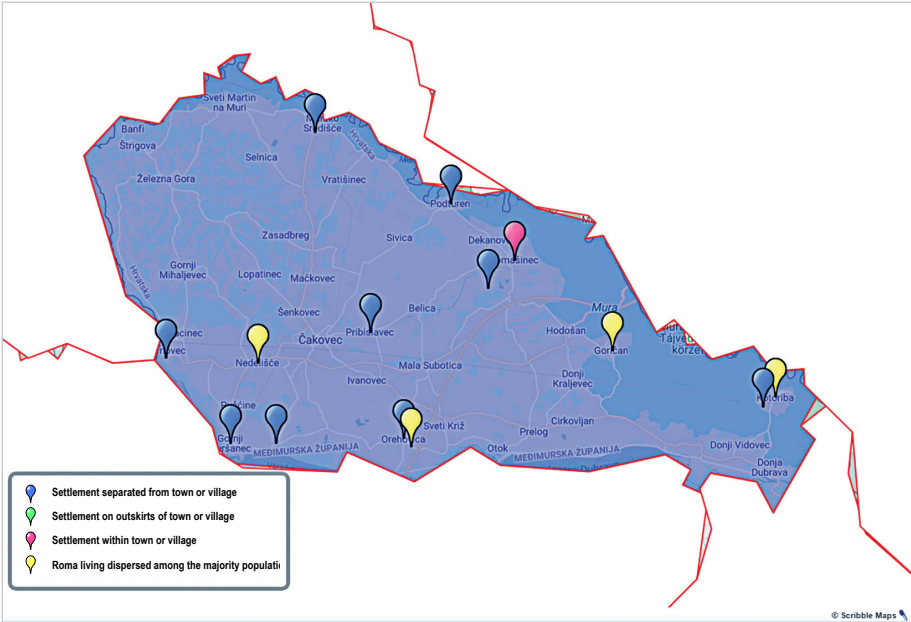


FIGURE 2. Distribution of localities inhabited by Roma – Međimurje region

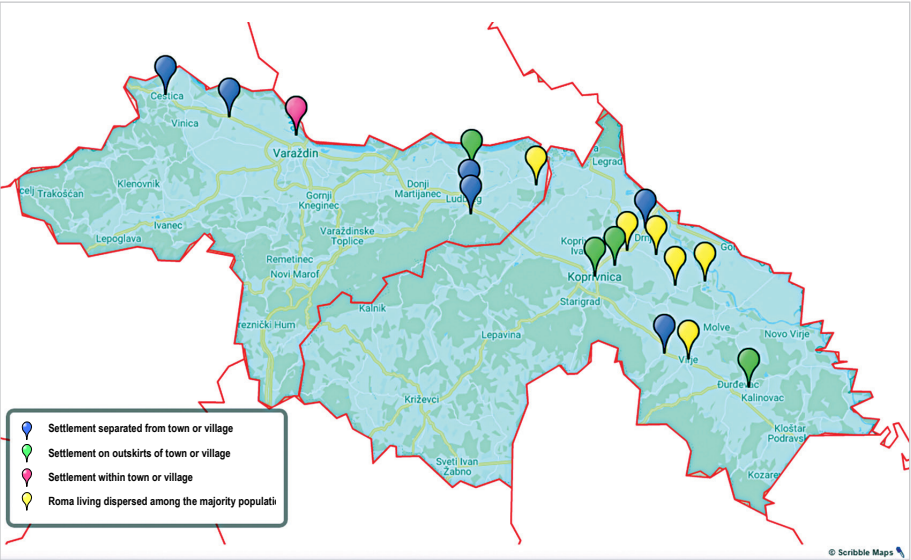


FIGURE 3. Distribution of localities inhabited by Roma – North Croatia region

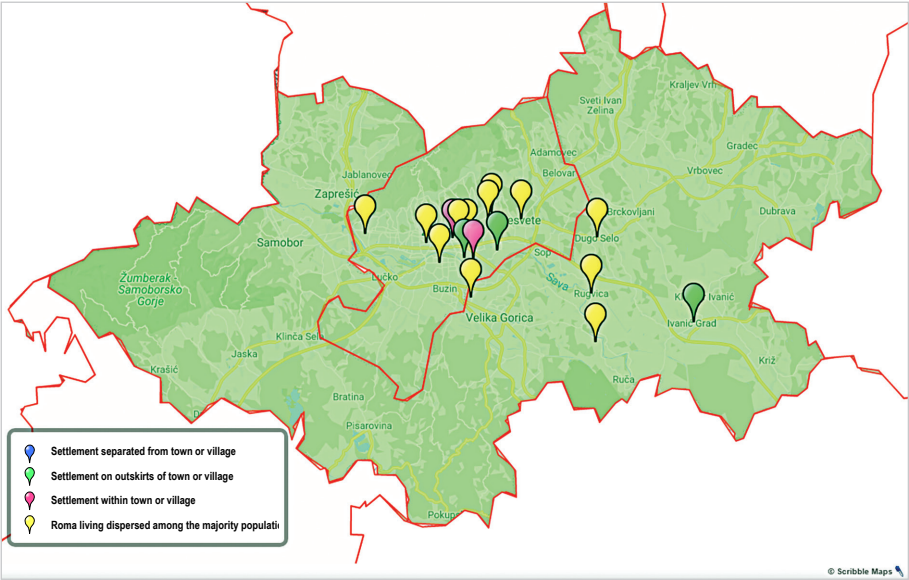


FIGURE 4. Distribution of localities inhabited by Roma – Zagreb and its surrounding area

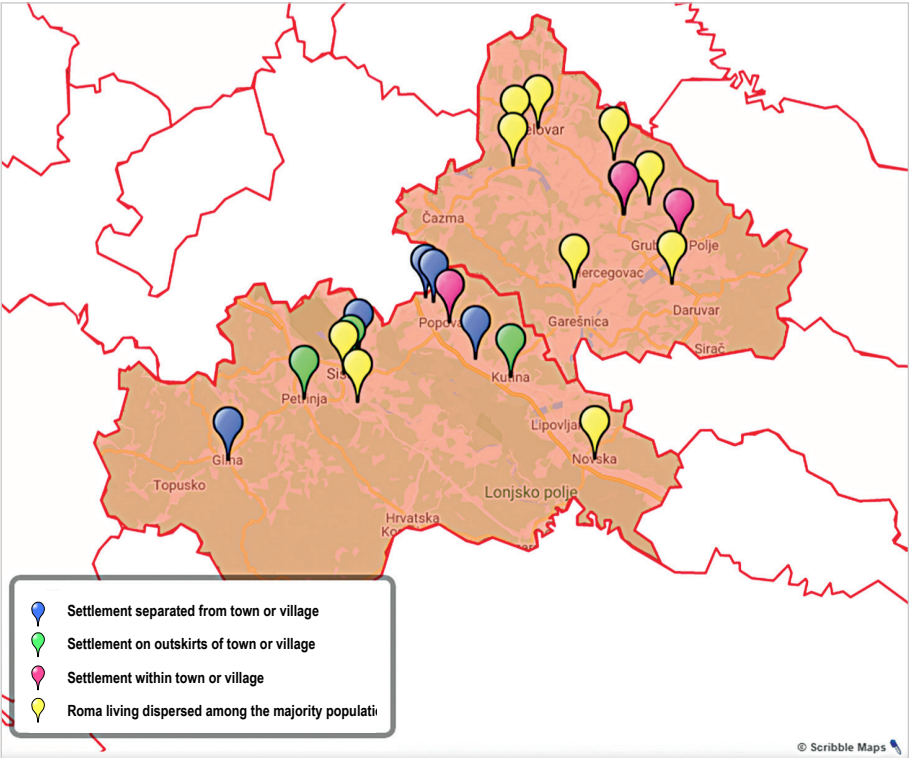


FIGURE 5. Distribution of localities inhabited by Roma – Central Croatia region

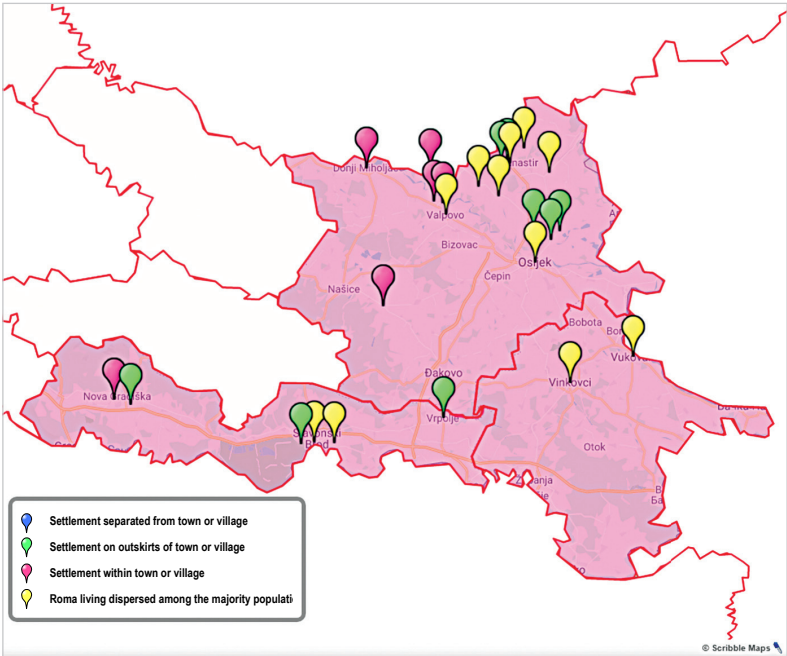


FIGURE 6. Distribution of localities inhabited by Roma – Slavonia region

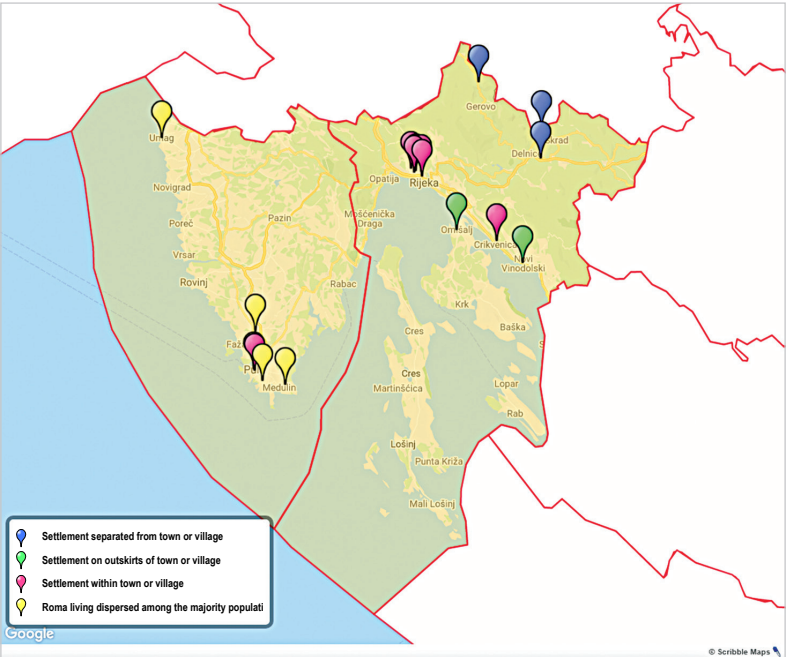


FIGURE 7. Distribution of localities inhabited by Roma – Istria and Primorje region

Out of 14 Međimurje localities, 64.3% are separated from a town or village in a separate location. In Zagreb and its surrounding area, dispersed settlements dominate with 70.1%. Out of 21 localities in Central Croatia, more than half, i.e. 11 of them, are dispersed settlements. Dispersed settlements are also prevalent in Slavonia, but there is also a high proportion [28%] of settlements on the outskirts of towns or villages. Even though 49 out of 109 localities [44.9%] are dispersed settlements, 28.7% of the Roma population live in them.

The numerousness of settlement types does not indicate segregation, however, a population's spatial distribution certainly indicates the presence of segregation, which in certain cases [localities] is visible on cartographic representations. Čaldarović [1975: 59] notes that a higher degree of heterogeneity in the presence of individual population structures in space indicates a more favorable situation, while homogeneity means aggregation and uniformity, or, simply put, a less favorable situation. The latter is a characteristic of the existence of the majority of Roma in Croatia, as can be seen from the data collected during the survey [Table 3].

TABLE 3. Regional presentation of the share of the population according to the type of settlement

Region	Settlement type			
	Settlement separated from town or village in separate location	Settlement on outskirts of town or village	Settlement within town or village	Roma live dispersed among majority population in town or village
Međimurje	95.2%	0.0%	1.2%	3.6%
North Croatia	45.6%	26.4%	1.3%	26.7%
Zagreb and its surrounding area	0.0%	5.5%	1.6%	92.9%
Central Croatia	15.1%	25.1%	12.0%	47.8%
Slavonia	3.5%	58.4%	16.0%	22.1%
Istria and Primorje	14.0%	5.7%	49.9%	30.4%
TOTAL	45.7%	16.5%	9.1%	28.7%

The shares of population in certain settlement types vary considerably from region to region.¹¹ The majority of the Roma population [45.7%] live in settlements

11 Chi-square test, $\chi^2=5519.860$; $df=15$; $p<0.001$.

separated from towns or villages in separate locations, i.e. they live in isolated settlements. A vast majority of Roma from the Medimurje region [95.2%] live in such isolated settlements. North Croatia also has a significant proportion of Roma living in settlements removed at separate locations. One half of the Roma population of Istria and Primorje [49.9%] live in concentrated settlements within towns or villages. When considering the total Roma population, very few of them live in this type of settlement, only 9.1%. In the Slavonia region, more than half of Roma [58.4%] live in concentrated locations, in settlements on the outskirts of towns or villages. Given that the majority of the population in Medimurje is concentrated in isolated locations, this is an undeniable case of segregation. Considering that just over a quarter of the Roma population is dispersed among the majority population, segregation is an unquestionable characteristic of the Croatian Roma population. Looking at the typology of settlements where most Roma live, this makes a case for the so-called “effect of ghetto”. Bourdieu [2018:112] defines it as a negative “effect of place” that stigmatizes or symbolically degrades inhabitants who are associated into a certain form of reserve, where they can share almost nothing but their “excommunication”, because they are deprived of the means necessary to participate in social games. The data from a survey conducted in 2004 among the Roma population supports these findings.

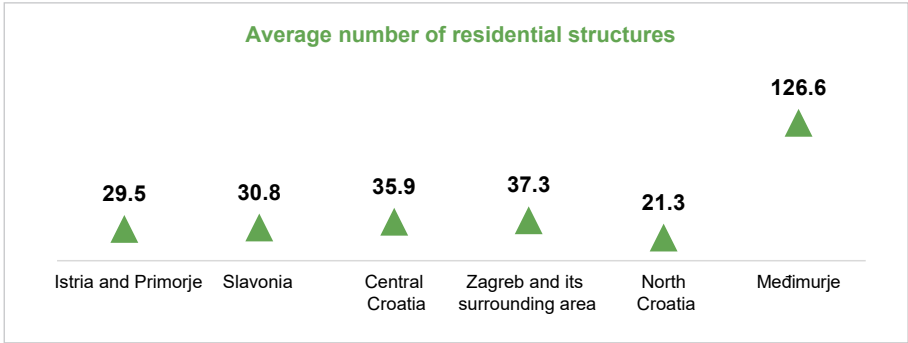
“As a rule, places or neighborhoods inhabited by Roma are avoided by members of other nations. During visits to some Roma settlements in Croatia, we found that, even in cases of close proximity to non-Roma settlements or districts, they were looking for physical barriers to separate them from the neighbors. Most often, it is a stream, a river or a railroad.” [Štambuk 2005: 17]

The data obtained by this research portrayed the peripheralization as a distinct and continuous attribute within the Roma population. It should also be noted that 92.9% of the Roma population in the region of Zagreb and its surrounding area live in the same localities as the majority population, but in most cases these are still localities on the outskirts of Zagreb and/or in spatially neglected parts of the wider center. While the 2011 Census, which recorded 2775 Roma living in the city of Zagreb [City of Zagreb 2019: 71], provided no physical distribution data for Roma, this research, i.e. its locality mapping phase, estimated that 3299 Roma lived in the city of Zagreb [Kunac, Klasnić and Lalić 2018: 67], mainly in peripheral urban areas where the availability of facilities and services was behind those in the center and closer to the city center. These data were obtained by a 2004 research, which showed that the largest number of Roma in the city of Zagreb lived in neighborhoods with lower availability of facilities and poorer infrastructure. [Pokos 2005: 45].

3.2. Number and condition of residential structures

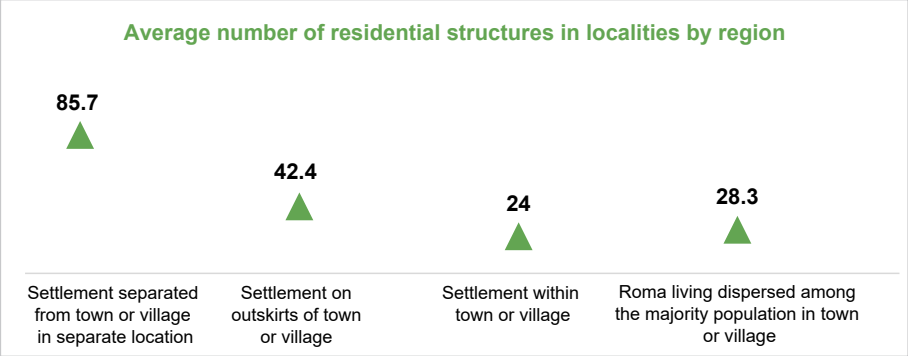
The number of Roma households in the localities differs greatly. For example, in one locality in Central Croatia, i.e. in Bjelovar-Bilogora County, there was only one household, whereas, for instance, the informants claimed that a locality in Međimurje had as many as 385 households. If all 109 localities in which the research was conducted are taken into account, the median [average] value is 15 households per locality, but this figure by no means points to the large differences that exist here.

GRAPH 1. Average number of residential structures in localities by region



The number of residential structures varies among regions. Of course, Međimurje also leads in terms of the number of residential structures in settlements. The average value shows that localities of Međimurje have the highest average number of residential structures. Central Croatia follows with 35.9, while the lowest average number of residential structures is in the localities of North Croatia [21.3]. In the localities of Istria and Primorje and in Slavonia, the average number of structures is almost equal – 29.5 and 30.8, and the average values of Central Croatia [35.9] and Zagreb and its surroundings [37.3] are very close as well.

GRAPH 2. Average number of residential structures at localities by settlement type

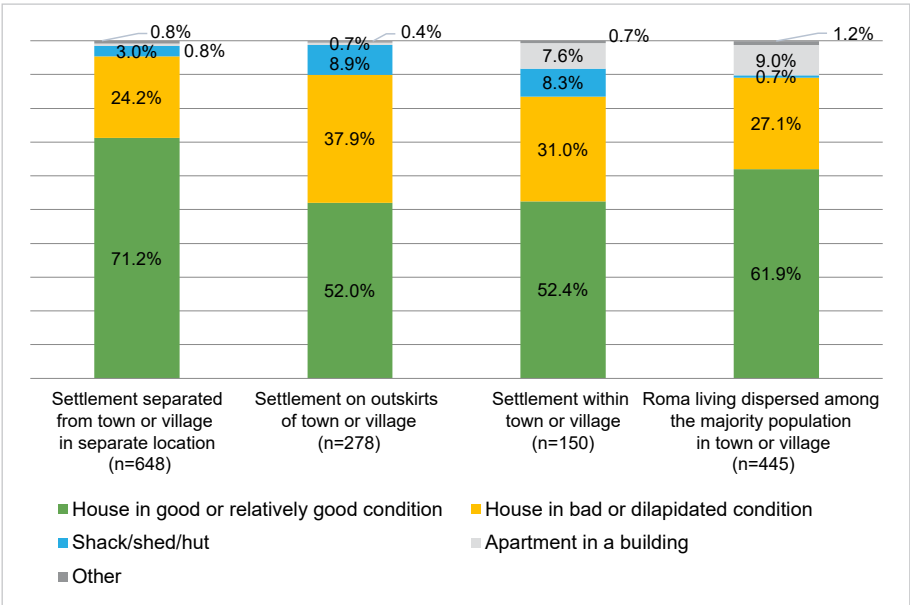


There are visible differences in the average number of residential structures at localities by settlement type. Localities that are separated from towns or villages in separate locations have the largest number of residential structures on average. Settlements within towns or villages and settlements where Roma live dispersed among the majority population have the lowest number of residential structures. Although it has been found that Roma mostly own the buildings they live in, whether legalized or not, in many cases these structures do not meet the basic safety requirements as they are dilapidated or improvised residential structures [huts/sheds/shacks]. Therefore, in addition to the inspection of the level of internal equipment of housing, an external evaluation of the structures in which Roma lived was carried out. Following this evaluation, it was found that the majority of Roma families lived in houses that are in good or relatively good condition, 63.1%, but more than a quarter of Roma families [28.2%] lived in houses that were in poor or dilapidated condition, in what is referred to as unsafe structures. These data are largely congruent with the data collected by the 2011 UNDP survey. More than a quarter of Roma households [27.2%] lived in dilapidated houses at the time, while in the general population of Croatia that number was drastically lower [27.2%] [Perić 2012: 32]. The same research concluded that in Montenegro up to 42% of Roma households lived in unsafe structures, 39% in Serbia, 36% in Albania, 35% in Hungary etc. The lowest number of unsafe structures was found in Czech Republic [14%], Moldova [17%] and Bulgaria [18%].

Comparing the 2011 results for Roma households in the Republic of Croatia with those of the 2017 survey, there was no significant positive change in this segment. However, if one looks at the 2004 survey results, when 9.1% of Roma housing were shacks [abandoned at building sites] and 9.5% were sheds, i.e. huts made of sheet metal, wood or cardboard [Miletić 2005: 163], one can conclude that significant progress was made, given that the most recent survey showed that 3.9% of Roma housing consisted of shacks/sheds/huts.

Finally, the share of Roma living in apartments is 3.8%, which is far lower than the share of general Croatian population at 21.6%, while that number at the EU level goes up to 46.0%. [Eurostat 2018]

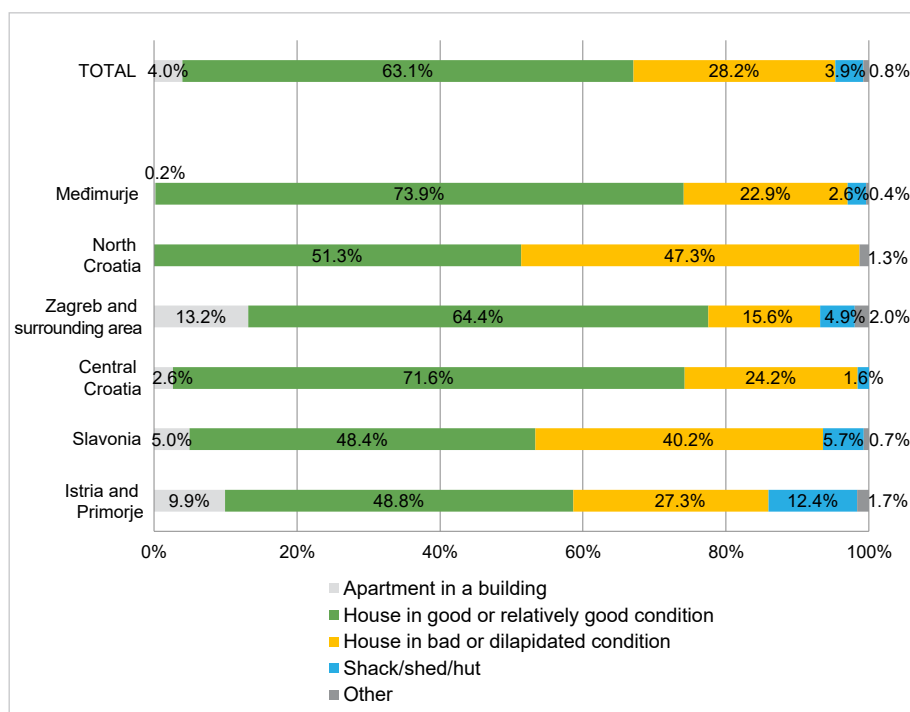
GRAPH 3. Residential structure type [external evaluation] by region



There are significant differences¹² among settlement types in terms of the condition of structures in which Roma families reside. The largest number of houses in poor and/or dilapidated condition is found in settlements on the outskirts of villages or towns, as well as in settlements within villages or towns. The same is true for shacks [sheds/huts], which dominate the same two settlement types. As expected, most apartments are in residential buildings located in dispersed settlements and in settlements within towns. A statement of a Roma representative is particularly interesting because it points to the fact of better living conditions, that is, the higher quality of residential structures for the Roma who live dispersed among the majority population.

There are no specifically separated settlements. There are no specific streets where Roma live. In the places where they live, their yards and their structures generally match the neighboring structures. If it were different, they would stick out, but they are trying to adapt to the environment precisely not to stand out as individuals and be discriminated based on that, so there are no particularities of note. [Roma representative, Central Croatia]

12 Chi-square test, $\chi^2=123.882$; df=12; $p<0.001$.

GRAPH 4. Residential structure type [external evaluation] by region

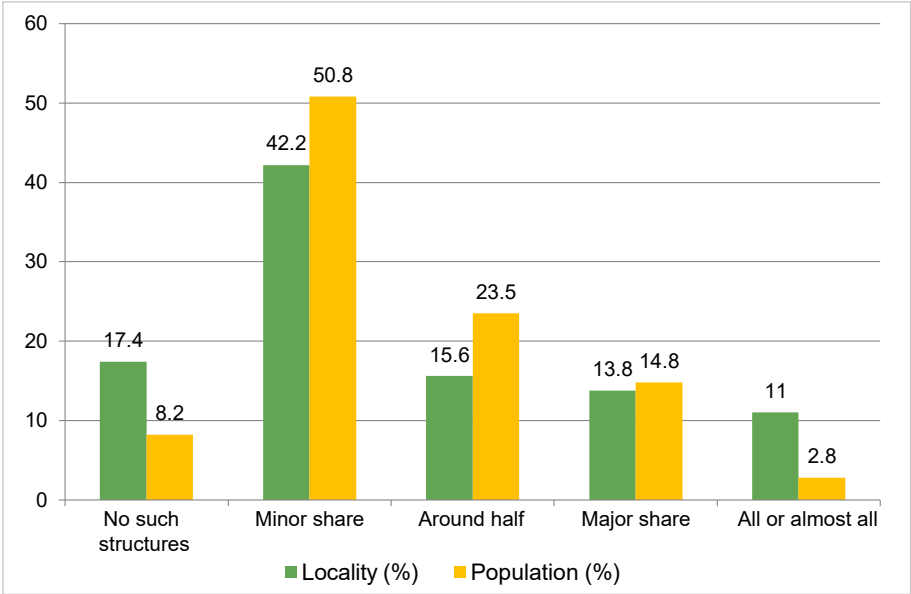
There are marked regional differences¹³ in the prevalence of the form and type of housing occupied by Roma. It should be noted that the largest proportion of Roma houses in poor or dilapidated condition were found in Slavonia, while the largest proportion of shacks, sheds and huts is found in Istria and Primorje. Such structures unquestionably fall under the category of those that do not meet the basic living requirements, making for a third in total [32.9%].¹⁴

In the preliminary research phase of locality mapping, the Roma informants were asked about the percentage of structures used for housing that did not meet the basic living requirements. It is not possible to compare their assessments with the evaluation performed by the interviewers in the phase of surveying Roma households, but they also point to the fact that a large percentage of Roma housing is, in fact, inadequate.

¹³ Chi-square test, $\chi^2=205.464$; $df=20$; $p<0.001$.

¹⁴ Three categories are summed up here: 1) a house in poor condition or a dilapidated house, 2) a shed/shack/hut and 3) other.

GRAPH 5. Share of localities with inadequate residential structures and share of population at localities



Over half of the Roma population [50.8%] inhabits the localities where some of the structures used for housing do not meet the basic living requirements, as stated by the informants. It should be noted that in 15 localities a majority of structures do not meet the basic living requirements, while a fairly large share of the Roma population inhabits such localities, as much as 14.8%. Regional differences have not been found here, nor differences based on settlement type.

3.2.1. Legal status of structures – ownership

The general transition process in the Republic of Croatia relied largely on the process of addressing the relations of ownership over residential units and land. More specifically, it involved the creation of policies through which all forms of exercise of rights over housing and land [right of tenancy, right to use, etc.] were gradually broken down in order to determine the private ownership of housing units as the only guarantee of housing safety [the right to an apartment], through a clear division of ownership into private and public. This process was not only reserved for the ex-socialist countries, but was also implemented in other parts of the world,¹⁵ in all territories where there used to be a formal and legal definition of the use of land and housing units based on rights that do not derive from ownership relations, but from the necessity of having a roof over one's head. The role that private ownership

¹⁵ For example, the Balkan Peninsula and Latin America countries, as well as other countries of the so-called "Global South".

was given was being equated with housing safety. This has had a significant impact on informal settlements or slums, which, to an extent, may include settlements inhabited by Roma minority, especially those that are located as separate units within towns and villages, on their outskirts or separated from towns and villages.¹⁶

In most cases, the Roma living in a household are the owners of the structure, over four fifths of them [81.6%]. In that aspect, Roma are only slightly lagging behind the total population of Croatia, with 90% of citizens living in their own real property, which is one of the highest percentages in the EU¹⁷ [Eurostat 2018]. This percentage is slightly lower compared to the data obtained from the 2011 UNPD research, where Roma owned the house/apartment they lived in in 88% of the cases, while the non-Roma households reached up to 94% [Perić 2012:40]. The same research showed that all included countries of East and Southeast Europe had a high percentage, except Czech Republic, where the percentage for Roma was only 11%, and 43% for the non-Roma population.

Comparing this relatively small difference in ownership percentages [81.6% vs. 90.3%] with the much greater differences in the socio-economic status of Roma, where as many as 83% of households have a monthly income lower than HRK 3,000, it is clear that the economic inclusion and housing security of Roma in terms of real property ownership is not at a major disproportion with the majority population. However, the question of ownership over sole homes in the Roma community should be analyzed more precisely because the comparison of percentages alone does not reveal enough. First of all, there is the question of valorization of ownership, i.e. if members of households that claim the ownership of their real property have legal proof of the ownership. It is known that communities such as those of Roma, as well as other marginalized communities around the world in the so-called slums, often develop what is known as “legal plurality” [Rolnik 2019: 132]. More precisely, even if there is evidence of private ownership over a territory, when the number of inhabitants and housing units multiplies, the parceling and division of ownership are not necessarily followed by evidence in the formal legal sense. Therefore, how a community values ownership of space through its social and economic relations is one thing, and how dominant legislation defines actual ownership rights on a territory is another. The division of the property and housing units, as well as buying or selling of such real property can often take place in the closed economic circle of a community. The evidence for that are the statements collected in this research that can be directly tied to the issue of housing quality or access to basic utilities.

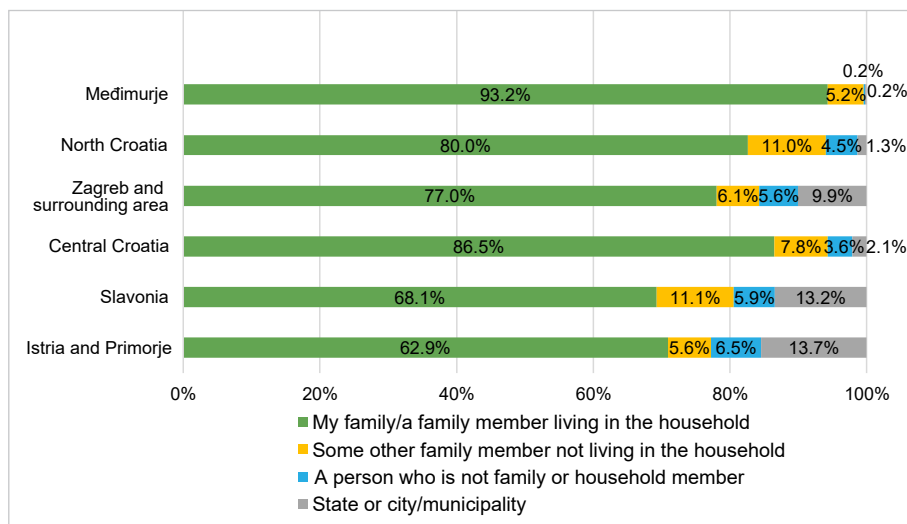
16 From 1995 until 2014, the World Bank carried out over 40 comprehensive programs for regulation of ownership throughout the world, as well as in Croatia, with a goal to create a real estate market. For more details, see Rolnik [2019: 158].

17 Slovakia [91%] and Romania [96%] have the largest share of population living in their own real property. Latvia is at 90%, as well as Croatia.

There was some old house they bought, and they built 6 more houses around it. This one has electricity, others just have extension cords. It usually goes that way. This primary one has the meter, has the address, basically everything. Now, if one of the other houses wants a separate electrical line or something, of course it is not possible, because it is not properly set up. It does not have proper paperwork. It doesn't have building, location or operational permits, it doesn't have anything. It doesn't exist, it isn't on the map. [KNF, North Croatia]

The results show that in 7.4% of the surveyed Roma households the owner of the house/apartment does not live there, and in 5.4% of cases the owner of the apartment or house is the city/municipality. In the 2011 research, that percentage was slightly higher – 6.5%. This shows that the number of Roma households using public housing is double when compared to the general population with 2.86% of households using public housing [Perić 2012: 45]. It is interesting to see the data for the Czech Republic, where 59% of Roma households lived in government-owned residential structures, which exceeds the average of the remaining 11 countries that were covered by the research, while the number of non-Roma households living in public housing was extremely high as well [25%] [Perić 2012: 45]. The remaining countries were largely below the percentage of the Republic of Croatia, with a low number of households using government-owned property. Apart from the Czech Republic, Hungary had a high number as well.

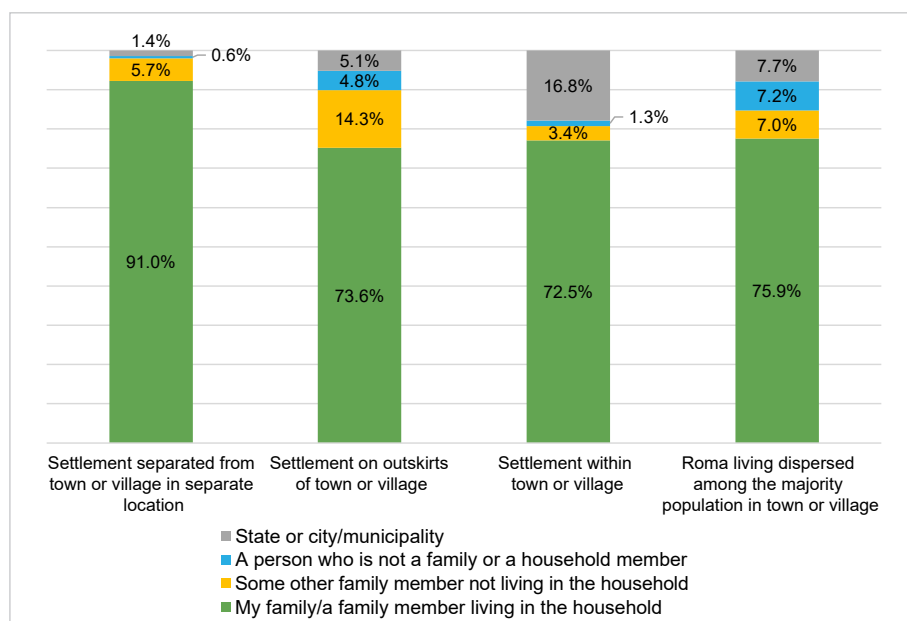
GRAPH 6. The ownership of the house/apartment of the household – by region¹⁸



¹⁸ Data for the categories “unknown ownership” [1.0%], “other” [0.8%], “refuses to answer” [0.1%] and “does not know” [0.3%] were not shown in the graph because of their negligible shares.

Unrelated to valorization and the legal status of real estate, when considering the ownership of apartments/houses inhabited by Roma, regional differences are significant.¹⁹ Thus, Međimurje has the largest percentage of those who own the houses they live in [93.2%], while the lowest number of such cases is in Istria and Primorje [62.9%]. Even though there are large regional differences, as well as differences in localities when it comes to the percentage of public housing units in which Roma live, we can see the differences between the majority population and Roma in terms of housing status if we analyze the total percentage more closely by regions and localities. In the city of Zagreb and its surrounding area, 9.9% of Roma households live in housing units owned by the city or state. That percentage is the highest in Slavonia [13.2%] and Istria and Primorje [13.7%].

GRAPH 7. Ownership of the apartment/house based on settlement type



There are differences in the answers to the question “Who is the owner of the apartment/house you live in?” based on the type of settlement the respondents live in.²⁰ In the settlements separated from the town or village in a separate location, the families or individual household members own up to 91% of structures. The largest number of structures in settlements on outskirts of towns or villages are owned by a household member who does not live in the respective household [14.3%]. The share of public housing units is the highest in settlements within

19 Chi-square test, $\chi^2=238.503$; $df=35$; $p<0.001$.

20 Chi-square test, $\chi^2=159.177$; $df=21$; $p<0.001$.

towns or villages [16.8%], and it amounts to 7.7% in places where Roma live dispersed amongst the majority population. Given that Roma live dispersed among the majority population predominantly in the cities, it is reasonable to assume that only those 7.7% housing units, which are part of public housing programs, have adequate access to public services and infrastructure. Thus, looking at the difference between the share of Roma in public housing [5.4%] and the share of the general population with the same housing status [2.6%], it should be noted that the share of those housing units that enjoy all the benefits of proximity to public services and infrastructure and are occupied by Roma, is in reality much lower. Settlements within towns and villages, or, more specifically, segregated settlements with the highest share of such housing units, are as far from access to basic infrastructure and public services [schools, kindergartens, cultural centers and the like] as settlements separated from towns and villages. This testifies to the low quality of housing in those localities and, consequently, lower quality of housing in most housing units owned by the state or the city and occupied by Roma. In many cases, Roma are not the owners of the structures in which they live and/or do not possess the relevant legal documentation. In some cases, Roma do not even own the land on which their structures were built, which affects the process of legalization.

I think that the City of Rijeka has made good progress regarding this issue by legalizing the settlement in Pehlin, but I don't know if that process is finalized. But it needs to be said that the legalization law has opened up this possibility. However, regardless of anyone's good will, there is the problem of dealing with the land that could be private, then there is the question of fines or paying for utilities because it is not just enough to have the possibility, they also need the funds, too, because they generally don't have the money to pay thousands of kunas to legalize a structure even if we open up everything and allow for that process to take place, as then they would need to pay the fine for illegal building, then pay for the survey, utility contributions, agricultural fees and everything that comes with it. So this... The same problem happens in Brod na Kupi. The question of land ownership, and more. If it is private land, of course the owner wants to be paid. If the land is owned by the local self-government, the self-government has to sell the land through a public tender. [KNF, Istria and Primorje]

Looking more closely at the ownership structure in Roma households, a serious discrepancy can be noted in the percentage of ownership between types of localities, which is later reflected in regional differences, and consequently in the potential property value. The highest percentage of reported housing unit ownership

is in settlements separated from towns and villages in a separate location, as much as 91%, while Roma-inhabited housing units are owned by that community only in the percentage of 75.9%, when it comes to housing units in localities dispersed among the majority population. The percentage of ownership in Međimurje County is 93%, while the regions with far higher real estate prices than Međimurje record much lower percentages – Zagreb and its surrounding area 77%, and Istria and Primorje 62.9%.

3.2.2. Legal status of structures – legalization

The issue of legality of residential structures was mentioned in the previous discussion of the ownership and valorization of structures. The illegality issue is clearly addressed in the NRIS in terms of the “temporary character” of Roma settlements and the fact that many Roma settlements are not recorded in the existing spatial plans of local governments. This results in a large number of unlawfully built and/or illegal buildings [Government of the Republic of Croatia 2012: 83–84]. The legalization procedure pursuant to the *Act on Proceeding with Illegally Constructed Buildings* was adopted in 2012 and it ceased. As of 15 February 2019, the amended Act has been in force [OG 86/12, 143/13, 65/17, 14/19]. According to the law that was in force until the beginning of 2019, hundreds of thousands of applications were submitted for legalization of structures or parts of them [MCPPSA-ALIS 2019], including Roma-inhabited ones, both individually and at the level of entire settlements. Since the NRIS was adopted in 2012, which coincides with the enactment of the *Act on Proceeding with Illegally Constructed Buildings*, activities for legalizing Roma housing, including entire Roma settlements, were set in motion. The most recent Action Plan, the one for the period from 2019 to 2020, specifies the provision of spatial planning documentation for Roma settlements “to create conditions needed to improve the housing of the Roma population” as one of its specific objectives [Government of the Republic of Croatia 2019a: 34].

The Ministry of Construction, Physical Planning and State Assets [MCPPSA] is in charge of two mutually related activities aimed at achieving the NRIS objectives relating to physical planning, housing and environmental protection. One is related to physical planning and the other to legalization of illegally constructed structures [Government of the Republic of Croatia 2019b: 32]. In the recent years, spatial plans were adopted for certain Roma-inhabited localities, and some settlements have been fully legalized. The *2018 Report on the Implementation of the National Roma Inclusion Strategy for the period from 2013 to 2020* notes that MCPPSA, in collaboration with the local self-government units and competent administrative bodies, “provided financial assistance to Roma citizens for legalizing their illegally constructed buildings” in the period from 2013 to 2016. This included 765 buildings, and by the end of 2018, 23% of the applications had been

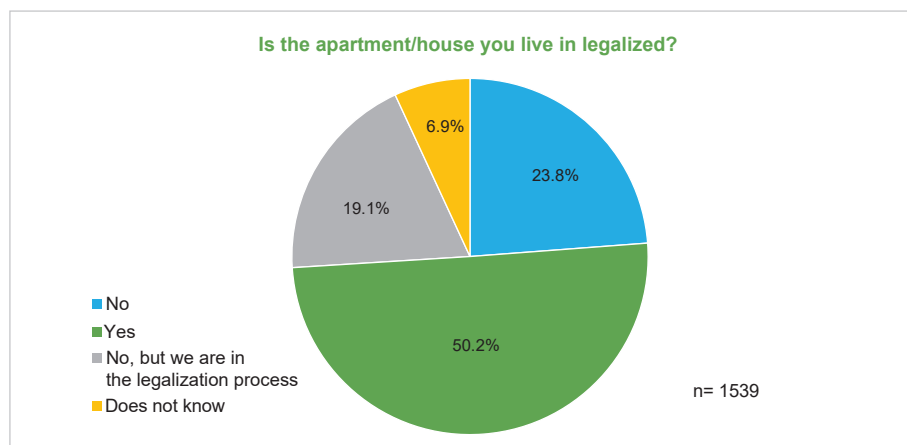
resolved [Government of the Republic of Croatia 2019b: 33–34].²¹ A representative of an institution in Central Croatia attested to the completion of the legalization process for most Roma structures.

Legalization is done, I think it has been resolved for them, we even got some funding from the Government's Office for National Minorities, for their legalization. I think the major part of the legalization is done, I won't say everything. Where the circumstances were clear, it is likely that things were resolved. [KNF, Central Croatia]

A Roma representative from the region of North Croatia gave a positive account of the process of legalization, while warning of the problem of overcrowding, i.e. lack of space due to the growing population, which points to the lack of urban plans for newly legalized settlements. This means that the legalization does not deal with the numerous other issues that Roma face and that seriously affect the quality of their housing.

The mayor, the former and the current one, provided for and paid for the legalization of 109 structures. Until the end of the year, the paperwork will be handled, and we were promised that all the houses will have connections to the city water supply, connections to the city sewage system and roads will be asphalted throughout the settlement. Still, it's step by step, because it wasn't until now, after 70 years of this settlement's existence, that these issues of legalization, the water supply, sewage and asphaltting have been resolved. The most important thing is that there are more and more children every year, and there is less and less space, so when everything is dealt with, we will work on obtaining some construction site here, so we could build further, because there is not enough space. We are all packed here. [Roma representative, North Croatia].

21 The latest Report on the NRIS implementation notes that “for the purposes of the retention fees for illegal residential buildings belonging to the Roma national minority, as well as the water contribution”, funds amounting to HRK 1,650,490.90 were paid to: “Bjelovar-Bilogora County, Grubišno Polje, for the settlement Stalovica [HRK 25,821.46], Koprivnica-Križevci County, Koprivnica, for the settlements Reka [HRK 45,481.85] and Herešin [HRK 19,680.84] and Đurđevac, the settlement Stiska [HRK 153,695.70]. Furthermore, to Međimurje County, Čakovec, for the settlement Kuršanec [HRK 367,118.24] as well as Varaždin County, Ludbreg, settlement 7, OG 65/17 34 Ludbreg [HRK 61,652.52], Osijek-Baranja County, Beliše, Bistrinci [HRK 81,665.68], Sisak-Moslavina County, Kutina, Radićeva Street settlement [HRK 476,545.38], Sisak, settlements Palanjek [HRK 148,197.83] and Capraške poljane [HRK 194,291.26] and Popovača, settlement Donja Gračenica [HRK 76,367.14]” [Government of the Republic of Croatia 2019b: 33–34].

GRAPH 8. Legality status of residential structures

Despite the aforementioned concrete activities, the situation at Roma localities is still far from desirable. Only half [50.2%] of Roma structures have been legalized. Almost a quarter of structures [23.8%] inhabited by Roma have not been legalized. A fifth of them is in the process of legalization [19.1%], and a number of people stated that they did not know if the house or the apartment they lived in had been legalized.

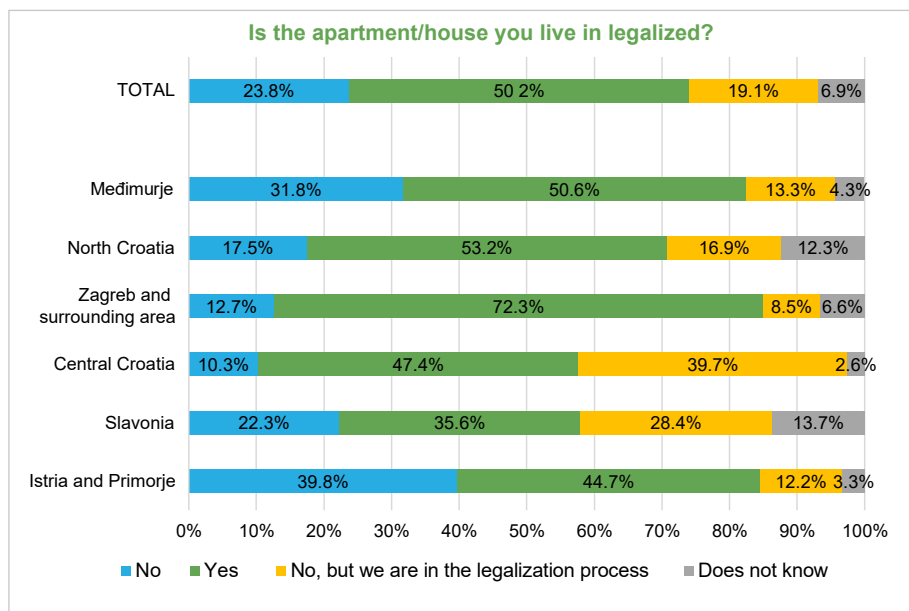
The study did not determine how individual households financed the legalization process, which, according to the MCPPSA's assessment, would require HRK 900 for the survey of a single-family house with less than 50 m²,²² while the utility fees and water contributions amounted to at least HRK 500 each. This is also stipulated in the *Regulation on the fee for retaining an illegally constructed building* [OG 98/12]. Considering the earnings of Roma households, these fees are high and unattainable for most. Therefore, it is understandable that the number one reason for not starting the process of legalization is the cost. Even though some local governments co-financed the legalization of Roma structures, there was a share of the costs that had to be covered by Roma households, which affected the completion of the legalization process in most cases.

The city provided all the infrastructure to them, brought the water supply, all utility connections for free, they did the legalization of buildings, drew everything in. The city really gave everything it could. The county financed the other part. We gave all we could, so now the only part that remains is the part they have to do themselves. [KNF, Central Croatia]

22 MCPPSA, in collaboration with the Croatian Chamber of Architects and the Croatian Chamber of Civil Engineers, created a table with price estimations for surveying illegally built structures. For more information: https://mgipu.gov.hr/UserDocsImages/dokumenti/Legalizacija/Informativne_okvirne_cijene_SIS.pdf Retrieved 22 June 2020.

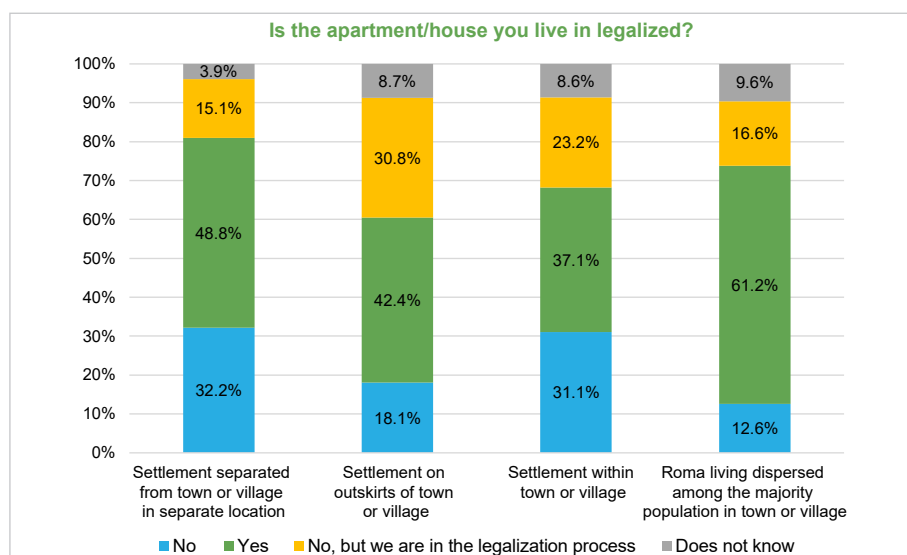
I absolutely agree that they were given concrete help with the legalization of structures, which is required for exercising all other rights and statuses... It is crucial to finalize the legalization, but they say now that they don't have the means to co-finance even the expenses of legalization... [KNF, Slavonia]

GRAPH 9. Legality status of structures by region



There is a significant difference between regions when it comes to legalization of structures.²³ The largest number of unlegalized structures are located in Istria and Primorje [39.8%] and Međimurje [31.8%], while Zagreb and its surrounding area has the largest number of legalized structures [72.3%]. As for the remaining regions, Central Croatia has the largest number of Roma households that are in the legalization process, and more than a quarter of structures in Slavonia [28.4%] are in the legalization process as well.

23 Chi-square test, $\chi^2=213.360$; $df=15$; $p<0.001$.

GRAPH 10. Legality status of structures by settlement type

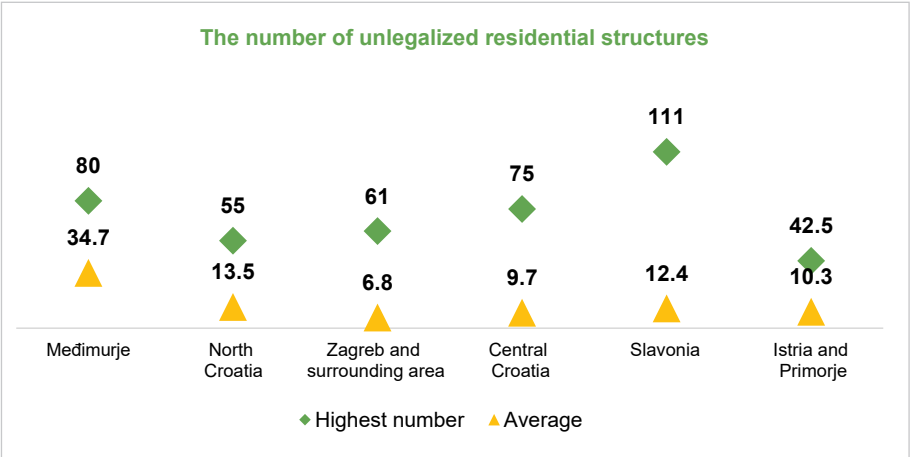
The share of the legalized structures also differs when it comes to the types of settlements in which Roma live.²⁴ Most legalized structures can be found in the settlements where Roma live dispersed amongst the majority population, whether in towns or villages [61.2%]. The settlements that are separated from towns or villages in separate locations have the highest number of households living in unlegalized structures; in both cases it is almost one third of structures. The highest number of structures in the process of legalization is in the settlements on the outskirts of towns or villages [30.8%].

Besides the regional differences and the differences in the type of settlement inhabited by Roma, efforts were made to identify any other socio-demographic characteristics making for differences between the Roma that lived in legalized structures and those who lived in illegal structures. The share of legalized structures does not depend on whether they have permanent employment, temporary employment or never do any paid work. In addition, this share does not differ significantly in regard to the household earnings in the previous month. Considering the costs of legalization, as well as the fact that 83% of Roma households have monthly earnings lower than HRK 3,000, it comes as no surprise that the material status and employment indicators do not point to significant differences in the share of (un)legalized structures. While there is no significant statistical difference, it was found that almost all Roma whose households earned more than 12,000 HRK in the previous month lived in legalized structures. However, it should be noted that only 1% of the surveyed Roma households had such earnings.

24 Chi-square test, $\chi^2=113.642$; $df=9$; $p<0.001$.

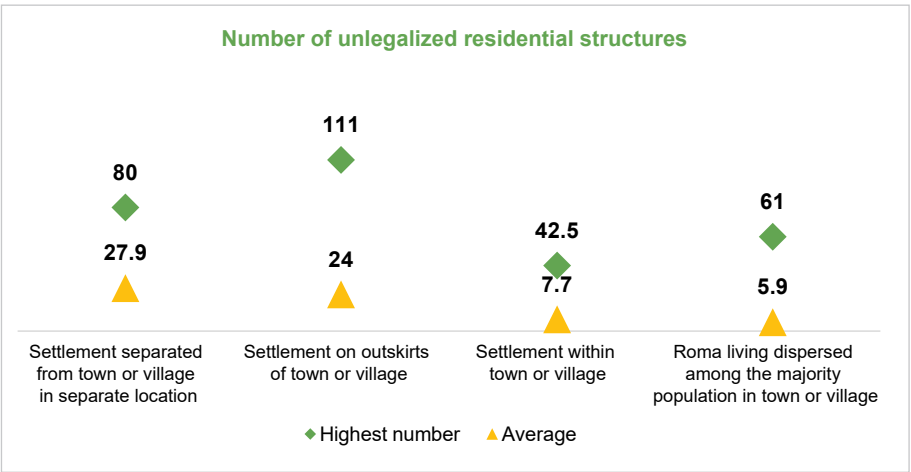
The data about the number of unauthorized structures collected in the localities point to the regional differences, as well as those relating to types of localities inhabited by Roma. In all regions, as in all settlement types, there are localities where there are no unauthorized structures, but there are visible differences in the average values.

GRAPH 11. The number of unauthorized structures at locality by region



When it comes to the state at 109 localities covered by the research, the largest average number of unauthorized structures is in localities in Međimurje and Slavonia, and the lowest in Zagreb and its surrounding area. It is interesting to note that, even though localities in Međimurje have the highest average number of unauthorized structures [80], based on the data of the informants from Osijek-Baranja County, one Slavonian locality has the highest number of such unauthorized structures – 111 of them.

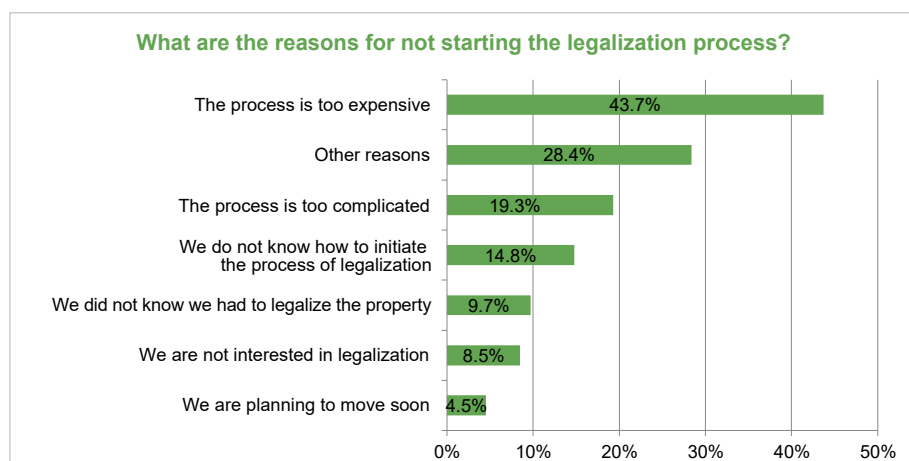
GRAPH 12. Number of unauthorized structures at locality by settlement type



The differences in the number of unauthorized objects at localities are evident based on settlement type as well. On average, the highest number of unauthorized structures is in settlements separated from towns or villages in separate locations. Such localities average 27.9 illegally built structures, while the average of such structures in settlements on outskirts of towns or villages is also very high [24.0]. As expected, the lowest number of unauthorized structures are in localities where Roma live dispersed among the majority population in towns or villages.

Besides residential structures, there are many unauthorized non-residential structures at numerous localities. The localities of Međimurje record the highest number of unauthorized non-residential buildings on average [56.7], while the lowest number of such cases on average was found in Istria and Primorje [0.6] and Zagreb and its surrounding area [0.8]. At localities in North and Central Croatia, there are seven unauthorized non-residential buildings on average, while in Slavonia there are 10.4 unauthorized non-residential buildings per locality on average.

GRAPH 13. Reasons for not starting the legalization process



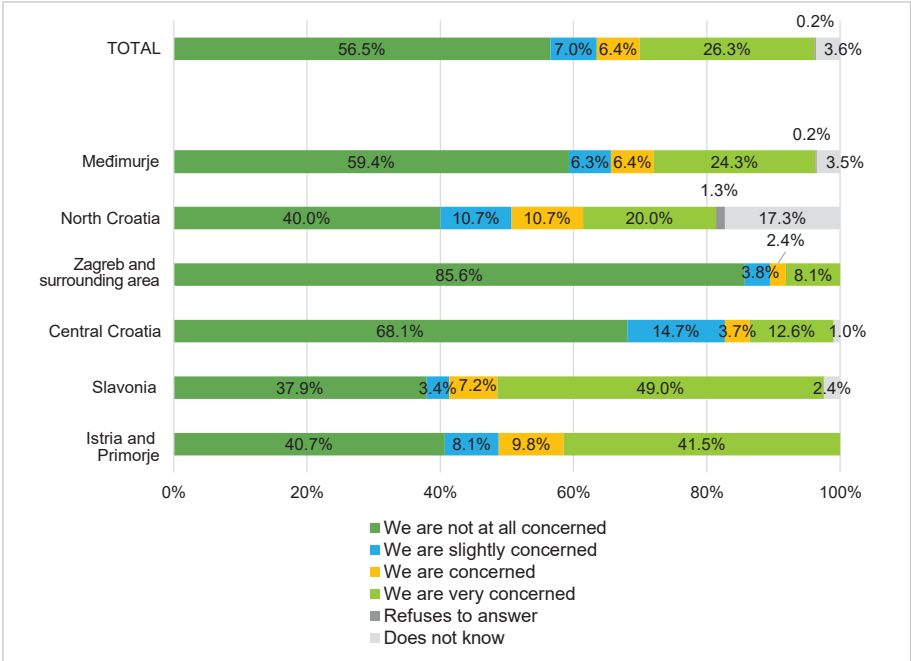
In addition to establishing the facts about the number of unauthorized structures, the research aimed to provide insight into the reasons for not starting the legalization process. As expected, the main reason for avoiding the legalization process for Roma were finances. It should be highlighted that in the cases where the legalization process was initiated and financed by cities or counties, there were fees that the end beneficiaries [Roma] had to pay for a positive decision to ultimately result in the legalization of the structure. One of the interviewees in the survey stressed this problem.

First and foremost, the land is ours, municipal, the state legalized it; most of them didn't even bother to pay the symbolic amount for the land in order to go through with the procedure, to calculate the utility contribution

and take it to the County so we can complete the legalization process... Here, everything is in this box, but they won't even come for that, the state paid all the surveyors, architects, project designers... And then, when they can't connect to the water supply, they come here to yell at us and tell us that we can fix it in five minutes. [KNF, Međimurje]

Among “other reasons” that more than a quarter of inhabitants of unauthorized structures mentioned is the fact that the land or the house are not theirs. Some cases noted that the representatives did not pay attention to them or that they did not allow them to go into the legalization process. Some said that they intended to start the legalization process soon or the following year, while some stated that they were missing the necessary papers and the like. A fifth of those who did not legalize their structures considered the legalization process to be too complicated.

GRAPH 14. Concerns about evictions by region

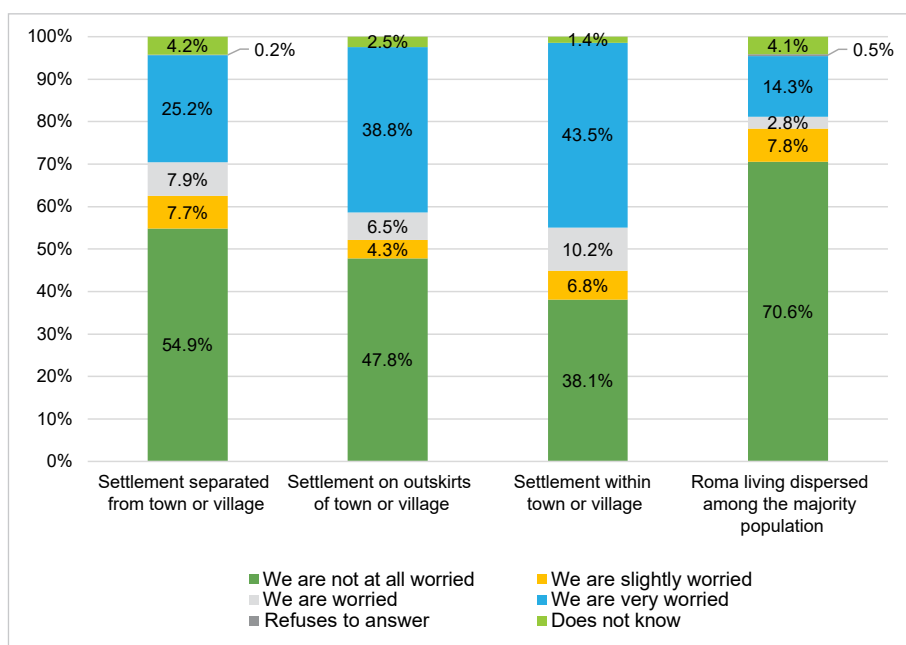


Considering that in the last few years there were growing cases of evictions and demolition of unauthorized structures, the survey aimed to determine how worried the members of Roma families were about the possibility of that happening to them. From the surveyed 1,507 households, over half of them had no concerns at all about evictions, while more than a quarter [26.3%] expressed great concern in that matter. Interestingly, six years earlier, the UNDP research showed that the

share of “very concerned” Roma was substantially lower – 15% [Perić 2012: 41]. Comparing the level of concern of Croatian Roma with Roma from other South-east and East European countries, it was somewhat lower than the average, which was 18%. The most concerned about possible evictions were Roma from Moldova, Czech Republic, Slovakia and Albania. The share of Roma in Croatia that were not at all concerned about eviction was almost identical in 2011 [56%] and 2017 [56.5%].

This research found statistically significant regional differences.²⁵ Thus, the least concerned were Roma in Zagreb and its surrounding area, which is expected, considering that it is the region with the lowest number of unlegalized structures. Slavonia had the highest number of “very concerned” Roma, almost half of them, followed by 41.5% in Istria and Primorje.

GRAPH 15. Concerns about evictions by settlement type



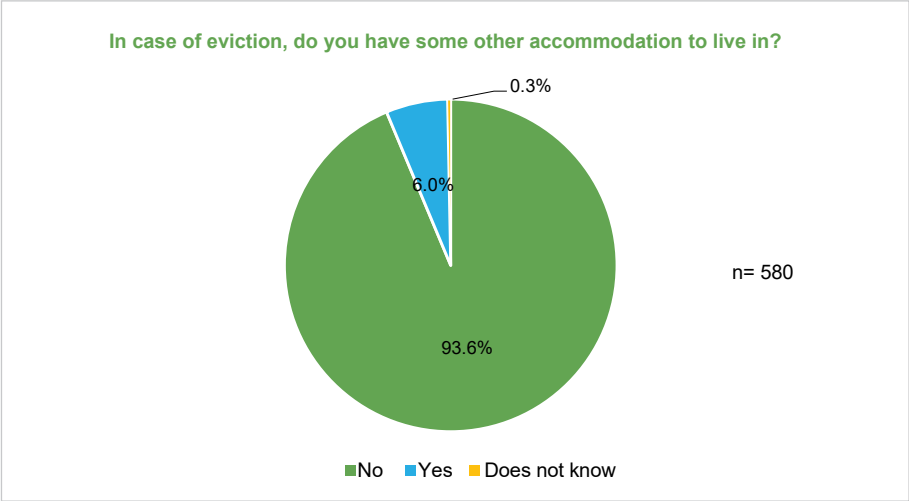
When it comes to concerns about eviction, there are significant differences²⁶ depending on the type of settlement in which Roma live. The concern is the lowest in areas where Roma live dispersed among the majority population in towns or villages, which is also expected because such settlements have the lowest number of unlegalized structures. This finding is associated with the fact that out of

25 Chi-square test, $\chi^2=326.478$; $df=25$; $p<0.001$.

26 Chi-square test, $\chi^2=109.783$; $df=15$; $p<0.001$.

28.9% of Roma population living at dispersed localities, the largest share of them live precisely in region of Zagreb and its surrounding area, which has the lowest number of unlegalized structures. The highest concern is expressed in settlements located within towns or villages, where 43.5% of local residents expressed major concern about potential evictions of their families.

GRAPH 16. Alternative accommodation in case of eviction



The respondents that showed a certain level of concern about eviction were asked what would happen in case of eviction, i.e. did their families have any other living accommodation. Out of 580 respondents answering the question, most of them [93.6%] stated that in the case of eviction they wouldn't have any alternative "roof over their heads" where they could go.

It is also worth looking into the problems of Roma settlements that are located on state or city owned land, given that inhabitants of such settlements are far more likely to be evicted and/or relocated. The case of the city of Zagreb is especially interesting because it is the largest urban environment with a relatively high share of Roma households living in government-owned housing or in structures on government-owned land. Relocations of Roma from the more central parts of the city in the past twenty years have mostly been done as a part of the programs of the so-called urban renewal, which typically follow the same formula in different parts of Europe. The largest and most notable program of such type is the relocation of Roma communities from neighborhoods in the center of Istanbul to multi-apartment settlements on the far outskirts of the city [Kuyucu and Ünsal 2010]. In the Istanbul case, relocation was legalized by the fact that the Roma communities had their housing units built on city property, although they had been living in

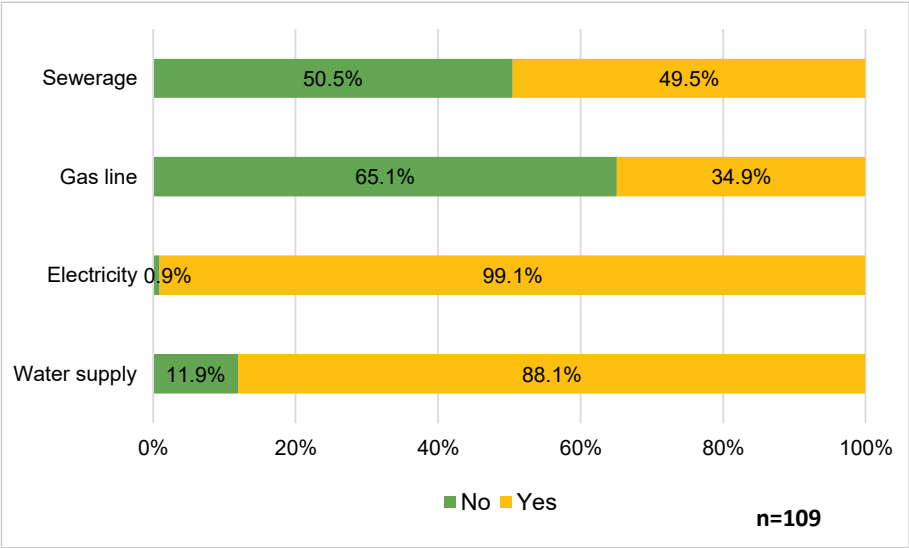
the same location for hundreds of years. That location became popular due to the growing touristification of the city, becoming an attractive location for tourist contents and a territory that needed to be commercialized “for the benefit” of the city. A similar situation took place in Belgrade, where over 200 households were moved in May 2009. As part of the city’s plan to remove all “unhygienic” settlements and relocate the Roma population from the center to the outskirts of the city, 200 housing units built on public property in the city center [Gazela] were removed [Amnesty International 2011].

The most glaring case of relocation in Zagreb happened in a neighborhood around Radnička Street, caused by the transformation of that area from an industrial to a financial hub. Relocation was conducted in several stages, the last of which was carried out in the summer of 2019, when the Plinarsko settlement was demolished [Bobarić 2019]. The reasons for relocation were mostly defined as issues of hygienic conditions in settlements and improvement of the Roma living standard, but also the assumption that the city had a financial interest in relocating non-formal settlements from “attractive” city property. The example of Radnička Street in Zagreb, its development in the last two decades and the position of Roma who lived in and around that street on city property or in city-owned apartments, more specifically shacks, is one of the clearest examples of how transformation of urban environment and, ultimately, the valorization of the urban land affect the housing rights of Roma, which will be discussed in more detail in the next chapter of the study.

3.2.3. Availability of utility infrastructure at localities

The preliminary survey conducted at 109 localities pointed to the lack of basic infrastructure in some settlements, which is one of the structural prerequisites that also affects the level of equipment in households, that is, housing deprivation. Almost all localities have available electricity, but the fact that a half [55 out of 109] of them do not have access to sewage systems indicates environmental and consequential health problems, as well as the problem of housing deprivation of households.

GRAPH 17. Access to infrastructure at localities



At the level of localities, regional differences are significant only in the case of access to sewerage,²⁷ which is inaccessible to almost three quarters of the settlements in Međimurje and Central Croatia. Zagreb and its surrounding area and Istria and Primorje have the largest share of settlements with access to sewage systems. Regarding the type of settlements where Roma live, there are significant differences in the case of gas supply²⁸ and sewage system²⁹ availability, which are least accessible in settlements separated from towns or villages in separate locations, and most accessible in localities where Roma live dispersed among the majority population.

27 Chi-square test, $\chi^2 = 21.140$; df = 5; p < 0.002.

28 Chi-square test, $\chi^2 = 24.781$; df = 3; p < 0.001.

29 Chi-square test, $\chi^2 = 14.586$; df = 3; p < 0.003.

TABLE 4. Share of population at localities with no access to infrastructure by region

		Region					
		Medimurje	North Croatia	Zagreb and its surrounding area	Central Croatia	Slavonia	Istria and Primorje
		n	n	n	n	n	n
Does the settlement have access to water supply?	no	2.7%	37.8%	1.2%	1.9%	2.1%	0.0%
	yes	97.3%	62.2%	98.8%	98.1%	97.9%	100.0%
Does the settlement have access to electricity?	no	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%
	yes	100.0%	100.0%	99.0%	100.0%	100.0%	100.0%
Does the settlement have access to gas supply?	no	84.2%	96.8%	11.1%	80.0%	62.9%	80.8%
	yes	15.8%	3.2%	88.9%	20.0%	37.1%	19.2%
Does the settlement have a sewage system?	no	62.5%	82.0%	1.0%	87.9%	56.2%	18.4%
	yes	37.5%	18.0%	99.0%	12.1%	43.8%	81.6%

While at the level of localities a significant difference exists between regions only in terms of access to sewage systems, when looking at the population living in those localities, regional differences are significant in terms of access to water,³⁰ gas³¹ and sewage systems.³² 37.8% of the Roma population in North Croatia does not have access to water supply. Gas supply and sewage systems are available in the greatest extent to inhabitants living in the localities of Zagreb and its surrounding area, while the situation is far worse in other regions.

30 Chi-square test, $\chi^2 = 1079.571$; df = 5; p < 0.001.

31 Chi-square test, $\chi^2 = 1557.716$; df = 5; p < 0.001.

32 Chi-square test, $\chi^2 = 1423.880$; df = 5; p < 0.001.

TABLE 5. Share of the inhabitants at localities with access to infrastructure by settlement type

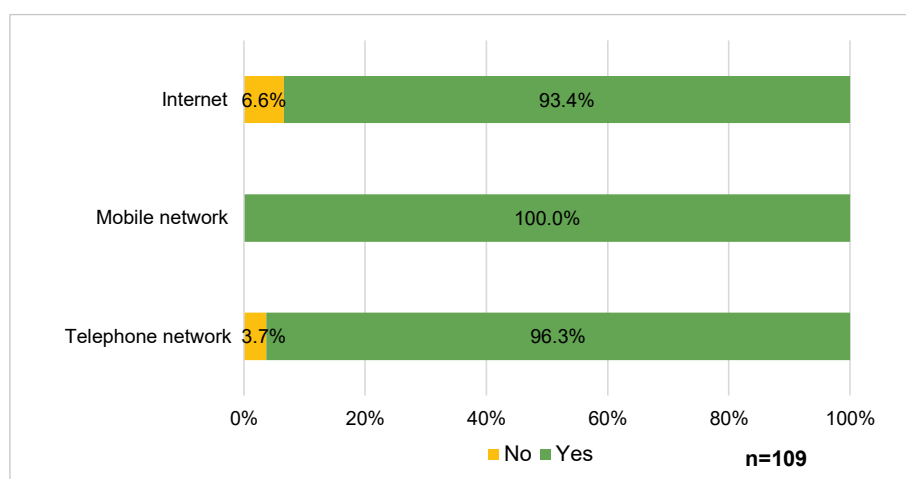
		Settlement type			
		Settlement separated from town or village in separate location	Settlement on outskirts of town or village	Settlement within town or village	Roma live dispersed among majority population in town or village
		n	n	n	n
Does the settlement have access to water supply?	no	10.3%	3.0%	4.8%	1.2%
	yes	89.7%	97.0%	95.2%	98.8%
Does the settlement have access to electricity?	no	0.0%	0.9%	0.0%	0.0%
	yes	100.0%	99.1%	100.0%	100.0%
Does the settlement have access to gas supply?	no	89.6%	78.0%	96.1%	29.8%
	yes	10.4%	22.0%	3.9%	70.2%
Does the settlement have a sewage system?	no	67.8%	74.1%	34.8%	26.7%
	yes	32.2%	25.9%	65.2%	73.3%

Looking at the shares of population by types of settlements with access to infrastructure, there are notable differences as well.³³ The Roma population living in settlements separated from towns or villages in separate locations have the least access to infrastructure, as well as in those on outskirts of towns or villages. The data presented in this section show the availability of these services at localities, and the actual situation in households, that is, how many of them use utilities is discussed further in the section *Access to public utilities in households*. A progress of sorts in terms of infrastructure was mentioned by the research participants in the conducted interviews, but there is unquestionably a lot of room for improvement in that area.

It seems to me that there is some progress, but with limited possibilities, meaning the use of those European funds to improve the infrastructure in some settlements, because it is a sore point. Among other things, there are Roma neighborhoods with much older infrastructure than, say, other parts of the same settlement and area. [KNF, Slavonia]

The biggest problem... There are no connections. For example, the water line is passing by your house and you cannot connect to it because you don't have the ownership resolved. A problem is the utility contribution, the municipal fee owed to the city, so we will see what to do next. [Roma representative, Međimurje]

33 Chi-square test, [water supply], $\chi^2 = 140.757$; $df = 3$; $p < 0.001$; Chi-square test, [gas supply], $\chi^2 = 1646.343$; $df = 3$; $p < 0.001$; Chi-square test, $\chi^2 = 771.383$; $df = 3$; $p < 0.001$.

GRAPH 18. Access to telephone or mobile network and internet at localities

Telephone and mobile networks, as well as internet access, are available in most of the localities. In this regard, Roma households are not behind the general population of Croatia, but it should be noted that Croatia falls behind many EU countries in this regard. The European Union has set several goals in its *Digital Agenda for Europe*, within the *Europe 2020* strategy, adopted by the European Commission in 2010. One of the main goals is the availability of high-speed broadband Internet for all Europeans by 2020, which aims to promote social inclusion, among other things. [EC 2010: 16]. This goal has not been achieved in Croatia, and according to the 2017 data of the European Court of Auditors, high-speed broadband coverage³⁴ in Croatia is amongst the worst in the EU. The situation is particularly poor in rural areas, where less than 20% of the population has high-speed internet access. [EU 2018: 22]. Having that in mind, the Roma population is as disadvantaged as the majority population in terms of access to this type of infrastructure, but an additional problem that affects Roma to a bigger extent due to their material deprivation is the high cost of telecommunication services. One of the reasons for the adoption of the *Ordinance on universal services in electronic communications* was the price of services. It entered into force on 1 January 2020. According to the Ordinance, “socially disadvantaged citizens have 50% cheaper internet and more than 50% cheaper telephone service” [CRANI 2020]. Whether socially vulnerable Roma, which is the majority of them, will be aware of this possibility and significant differences to what extent will they use it, remains to be seen.

Irrespective of the quality and price of the service, all settlements have access to the mobile telephone network, i.e. a mobile network signal. Four settlements do not have the access to a telephone network, two of which are located in North

34 The internet speed is 30 megabits per second [Mbps].

Croatia, one in Zagreb and one in Slavonia, while the internet is not available in seven settlements. Only in Zagreb and Slavonia do all localities have internet access.

In regard to the type of settlement, out of the five settlements separated from towns or villages in separate locations, two do not have access to a telephone network, while three do not have internet access. In settlements on outskirts or within towns or villages, one locality does not have access to a telephone network and the internet. It is interesting to note that in two localities where Roma live dispersed among the majority population, there is no internet access as well. These are in Koprivnica-Križevci County and in Međimurje County. Finally, it should be noted that while there is a possibility of connection to a landline in most localities, only 15.2% of Roma households have a connection. However, the reasons for that should be primarily sought in the fact that the number of landline users even among the general population has been declining every year [CRANI 2018: 1].

3.2.4. Road quality and traffic connections

Good traffic connections are a prerequisite for social mobility, which in turn enables a higher quality of life. This is especially true for rural areas, where many services and facilities that are a given in urban areas are not available. Therefore, the European Commission's recommendations for Croatia state the following: "The transport network is unbalanced, with railway infrastructure lagging significantly behind, resulting in low quality of service and barriers to workers' mobility. Public transport in smaller cities lacks adequate infrastructure" [EC 2019]. Bearing in mind that most of the Roma population [62.2%] lives outside of centers of towns or villages, quality roads, as well other transport lines (railway or bus), are basic preconditions for inclusion of Roma in everyday life. This includes the usage of various public services, as well as inclusion in the labor market.

TABLE 6. Road quality by settlement and region – population percentage at localities³⁵

	Access roads to settlement are satisfactory		Unpaved roads/paths		Holes in roads		No adequate access road to settlement		Other problems	
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Međimurje	1.6%	98.4%	98.8%	1.2%	100.0%	0.0%	98.4%	1.6%	24.0%	76.0%
North Croatia	30.3%	69.7%	72.1%	27.9%	64.5%	35.5%	78.9%	21.1%	10.0%	90.0%
Zagreb and its surrounding area	28.0%	72.0%	72.0%	28.0%	72.0%	28.0%	100.0%	0.0%	72.0%	28.0%
Central Croatia	4.7%	95.3%	95.3%	4.7%	38.4%	61.6%	100.0%	0.0%	38.4%	61.6%
Slavonia	10.9%	89.1%	93.3%	6.7%	79.6%	20.4%	93.3%	6.7%	83.0%	17.0%
Istria and Primorje	89.9%	10.1%	27.8%	72.2%	27.8%	72.2%	21.5%	78.5%	50.6%	49.4%

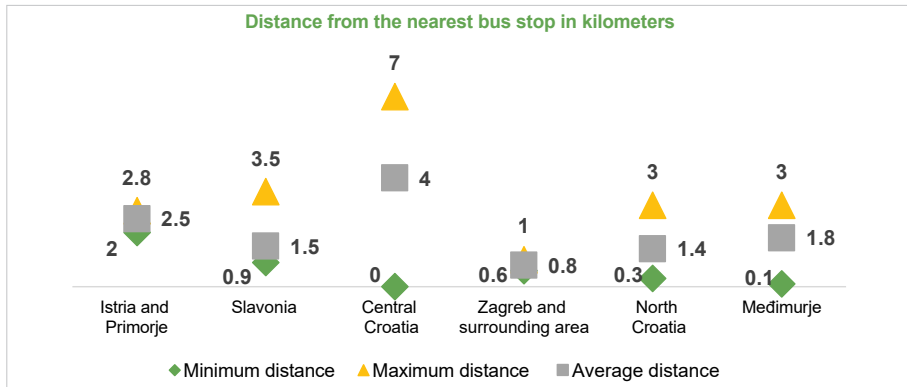
Some of the questions about the infrastructure in settlements were asked solely at localities separated from towns or villages in separate locations and those located on outskirts of towns or villages. As already noted, these are 42 out of 109 localities covered by the survey, with, as already mentioned, more than a half or 62.2% of the Roma population living in them. For such localities it was important to inquire about the quality of roads leading toward those rather isolated settlements. In North Croatia, almost a third of the population living in the two mentioned types of settlements does not have satisfactory access roads to their settlements. Out of all other regions, Istria and Primorje have the largest share of population [89.9%] living in separate localities and those outside of towns or villages that have access roads of unsatisfactory quality. The largest share of the population in that region lives at localities with unpaved roads, holes in the roads or inadequate access roads leading to the settlements. As for “other problems”, the Roma mostly referred to lack of sidewalks, numerous trucks passing through their settlements, overly narrow roads, poor signalization etc.

³⁵ The question was asked in only two types of settlements – settlements that are separated from towns or villages in separate locations and settlements on outskirts of towns or villages. The percentages show the share of inhabitants at localities that are facing the mentioned infrastructural problems.

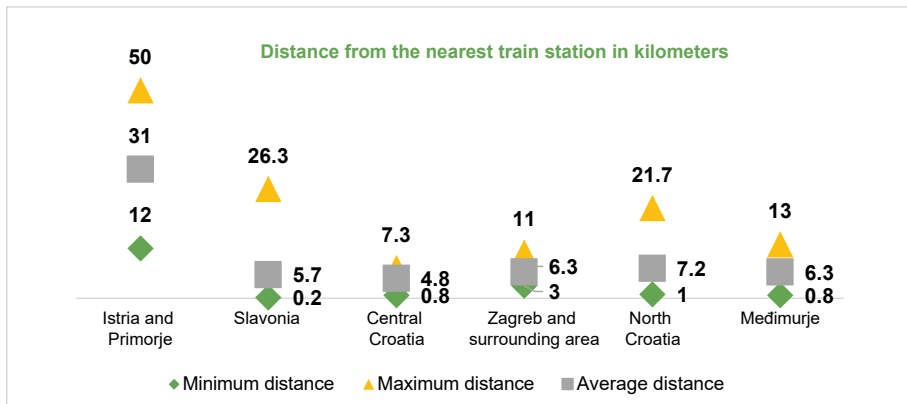
TABLE 7. Road quality within settlements by region – share of population at localities

	Street and road quality is satisfactory		Unpaved streets/ roads		Holes in roads		No sidewalk for pedestrians		Other problems	
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Međimurje	23.2%	76.8%	64.0%	36.0%	54.0%	46.0%	31.2%	68.8%	2.6%	97.4%
North Croatia	85.6%	14.4%	22.1%	77.9%	44.6%	55.4%	25.0%	75.0%	30.6%	69.4%
Zagreb and its surrounding area	17.8%	82.2%	67.3%	32.7%	14.3%	85.7%	6.4%	93.6%	14.2%	85.8%
Central Croatia	17.0%	83.0%	83.0%	17.0%	55.7%	44.3%	34.9%	65.1%	55.1%	44.9%
Slavonia	74.7%	25.3%	48.8%	51.2%	56.6%	43.4%	27.1%	72.9%	27.6%	72.4%
Istria and Primorje	60.9%	39.1%	35.4%	64.6%	20.1%	79.9%	22.1%	77.9%	74.2%	25.8%

The data on the quality of roads were gathered for all four types of settlements at all 109 localities. The largest share of the Roma population that is satisfied with road quality lives at localities in Central Croatia and Zagreb and its surrounding area. Međimurje follows, where more than three quarters of population lives at localities with a satisfactory quality of streets and roads. Based on the data from the localities, the largest share of the population living at localities with roads of insufficient quality are in North Croatia, as much as 85.6%. It is not much better in Slavonia, where that share amounts to 74.7%. Among the notable problems associated with infrastructure, i.e. roads within settlements, it should be pointed out that a high percentage of the population in North Croatia lives at localities without paved streets or roads, as well as of the population of Istria and Primorje [64.6%]. In all six regions, there is a high percentage of population living at localities with holes in the roads. It is interesting to note that as much as 93.6% of the population with such problems lives at localities of Zagreb and its surrounding area. There are other issues concerning roads within settlements, some of which are too narrow roads, lack of public lighting, lack of water drains, retention of water on the roads, floods during rainy periods, lack of speed bumpers, which leads to speeding within settlement etc.

GRAPH 19. Distance of localities from nearest bus stops by region

In two types of settlements, those in remote locations and those on outskirts of towns or villages, the informants gave their estimates regarding the distance to the nearest bus stops from localities. The average distance to the nearest bus stop from localities inhabited by Roma is 7.6 km. The distance varies regionally, but also within regions. The best example is Central Croatia, where one locality can have its own bus stop, but another one in the same region has the nearest bus stop 7 km away. Bus stops are closest for Roma living in the region of Zagreb and its surrounding area. In settlements separated from towns or villages in separate locations, the frequency of buses going through the settlement was also examined. In 23 such localities where data were collected, over half of informants stated [60%] that buses passed through the settlement several times a day on average. At four localities, the bus arrives once a day, while it arrives once in every one to three hours at three localities – two in Medimurje and one in Central Croatia. Informants in the Istria and Primorje region stated that buses arrived rarely, once a day or less, or in some other intervals, but not every day.

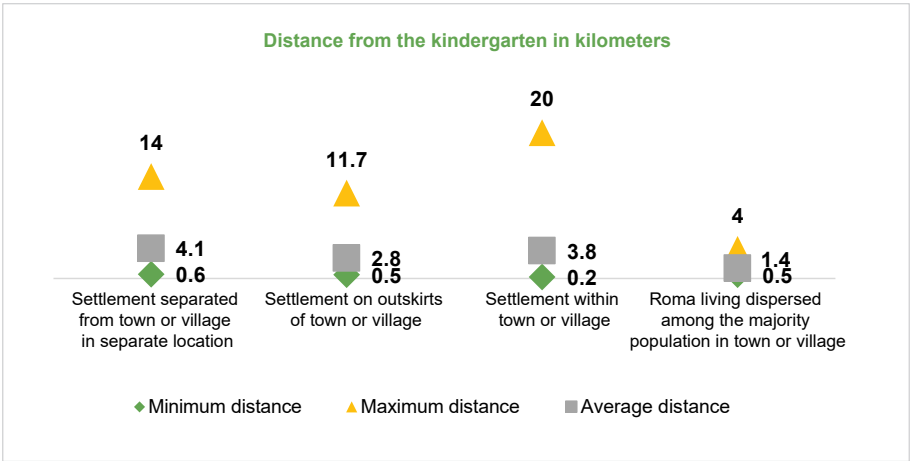
GRAPH 20. Distance of locality to nearest train station by region

Informants from two types of settlements were asked about the distance of the nearest train station – ones removed to separate localities and those on outskirts of towns or villages. When taking into account all the localities where the data were collected, the average distance to a train station is 1.7 km. In informants' estimates, the region with the greatest average distance is Istria and Primorje – 31 kilometers. There are significant differences noticeable within the region itself, and thus the shortest distance to the nearest train station at some localities is 12 km, while one locality in Primorje-Gorski Kotar County reported a distance of no less than 50 km. There are large distances in other regions, and differences are significant in North Croatia, where railway stations are very near some localities, while others are 20 kilometers away. The data on train frequency in the localities were collected only for some of the remote settlements. In one locality in Slavonia and one in North Croatia, trains run approximately every one to three hours. In 12 localities, six of them in Međimurje, the train runs once a day. The frequency in others is also once a day, while the data for some was not obtained.

3.2.5. Availability of facilities at localities

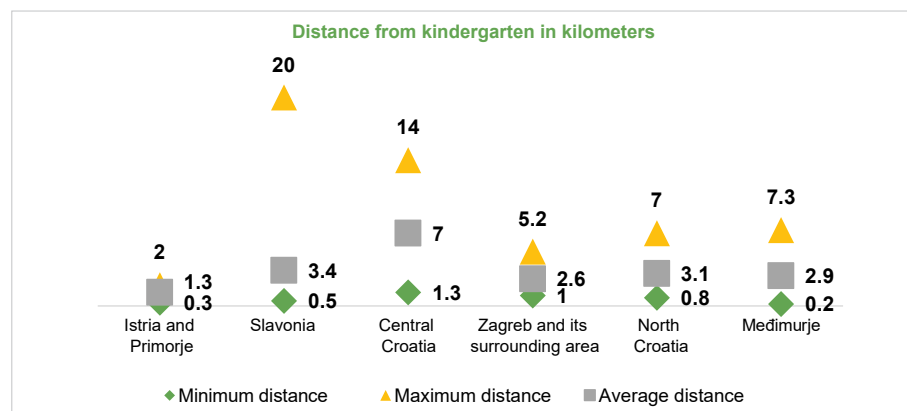
It is an unquestionable fact that spaces are always associated with goods and capital [economic, cultural and social], which can lead to voluntary segregation in terms of protecting the position of a certain [dominant] group. However, if a group is segregated against its will, the space can be “perpetually stigmatizing and limiting in terms of [un]availability of different types of capital” [Knox and Pinch 2006: 189]. For some of the Roma population in the Republic of Croatia, space certainly has a stigmatizing and limiting effect, as demonstrated by the data on distance of certain public facilities that are crucial for the integration of Roma.

GRAPH 21. Distance of localities from nearest kindergarten by settlement type



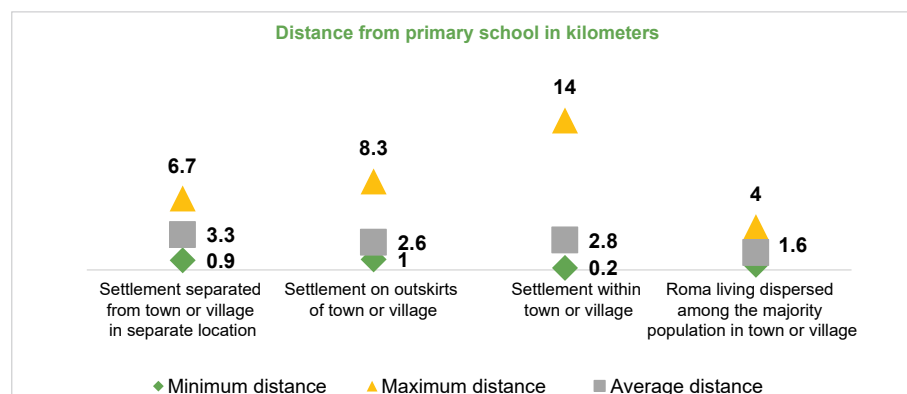
The total average distance from kindergartens is 3.4 km. As expected, kindergartens are on average most remote [4.2 km] for Roma living in settlements separated from towns or villages in separate locations. Conversely, yet expectedly, the closest kindergartens, averaging 1.4 km, are in the cases where Roma live among the majority population, i.e. in dispersed localities. It is interesting to note that kindergartens are on average further away for the Roma living within towns or villages [3.9 km] then for those living in settlements on outskirts of towns or villages [2.9 km].

GRAPH 22. Distance of localities from nearest kindergarten by region



When it comes to regions, kindergartens are the farthest from localities in Central Croatia on average, where the closest kindergarten is 1.3 km away, and as many as 14 km away from a locality in Bjelovar-Bilogora County. In Osijek-Baranja County in Slavonia, a kindergarten is as far as 20 km away from a Roma locality.³⁶

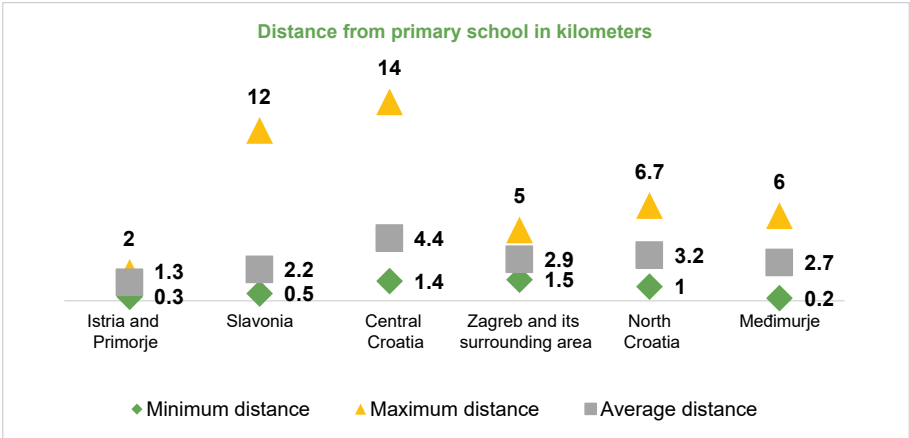
GRAPH 23. Distance of the locality from the nearest primary school by settlement type



³⁶ In Istria and Primorje, kindergartens are the closest on average to the localities inhabited by Roma, but it should be mentioned that the data for some localities in Primorje-Gorski Kotar County were not obtained, which affects the result obtained.

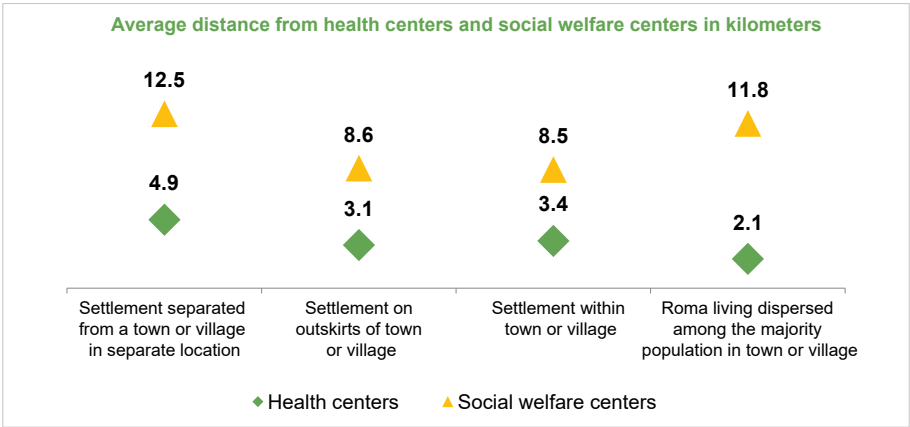
On average, the distance of schools from Roma settlements is 2.8 km. Observing the differences by settlement types, primary schools are on average the farthest from remote settlements [3.3 km] and closest to localities where Roma live dispersed among the majority population [1.6 km], as expected.

GRAPH 24. Distance of localities from nearest primary school by region



Looking at the regional differences, primary schools in Central Croatia are on average the farthest from the localities inhabited by Roma. In one locality in the region, primary school is as far as 14 kilometers. It is the same above mentioned locality in Bjelovar-Bilogora County that was just as far away from the nearest kindergarten.³⁷

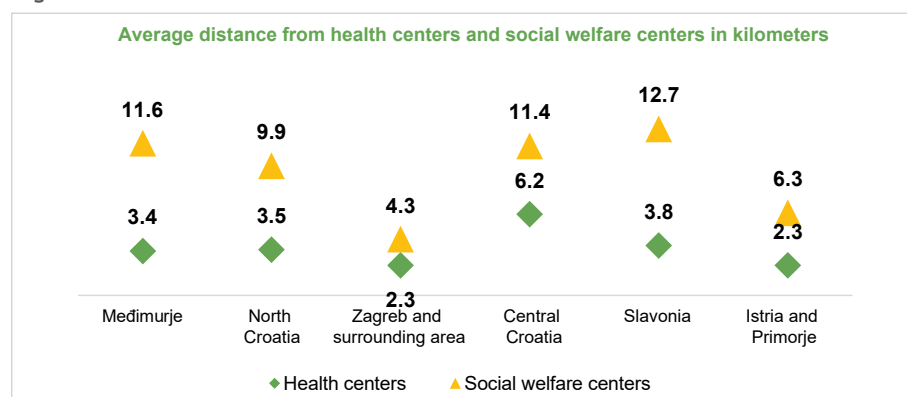
GRAPH 25. Distance of localities from health centers and social welfare centers by the settlement type



37 In Istria and Primorje, primary schools are on average the closest to the localities inhabited by Roma, but here, just as in the case of kindergartens, should be mentioned that the data for some localities in Primorje-Gorski Kotar County were not gathered, which certainly affects the result of the research.

On average, health centers are 2.8 km away from Roma settlements. Looking at the differences by settlement type, the greatest average distance is yet again from remote settlements, and the shortest from localities where Roma live dispersed among the majority population. Medical assistance reaches most localities [97.2%], without significant differences in relation to where Roma live – separate from towns, on outskirts of towns or villages, within towns or villages, or dispersed among the majority population. The total average distance of settlements from social welfare centers is 7.6 km. Looking at the differences by settlement type, the greatest average distance to social welfare centers is yet again from remote settlements, but this time, interestingly, the average distance of social welfare centers is quite large from localities where Roma live dispersed among the majority population. That distance is greater from the one recorded in settlements on outskirts of towns or villages or in Roma settlements within towns or villages. It can be assumed that the Roma living dispersed among the majority population typically live on the outskirts of big cities, while social welfare centers are usually located in city centers, which for a large city means greater distance.

GRAPH 26. Distance of localities from health centers and social welfare centers by region

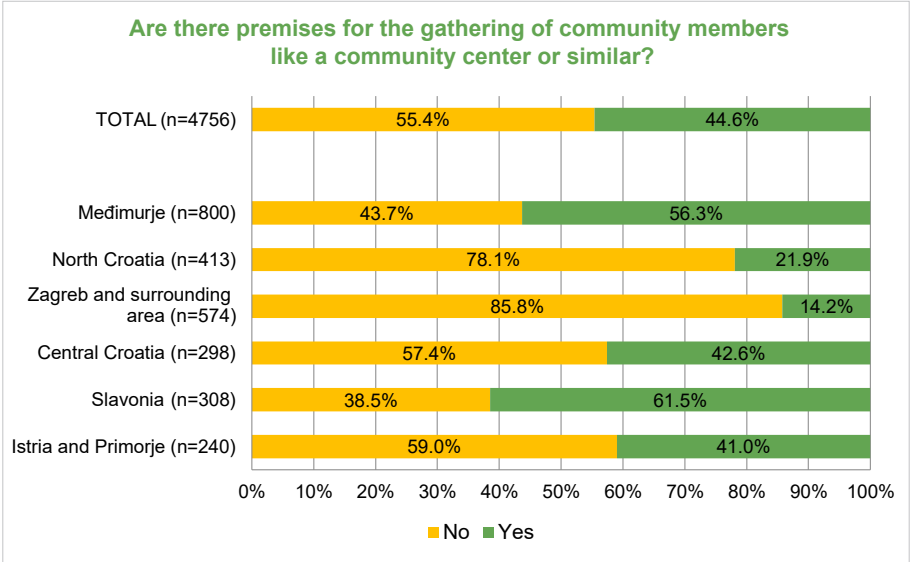


Looking at the differences by region, Central Croatia has the greatest average distance to social welfare centers from Roma-inhabited localities, while the shortest distance is recorded in Istria and Primorje.³⁸ Medical assistance reaches all localities in all regions with no difference, meaning that a large proportion of Roma are provided with that aspect of health care. When it comes to social welfare centers, the Roma living in Slavonia are on average the farthest from them [12.7 km]. The

³⁸ In Istria and Primorje, primary schools are on average the closest to the localities inhabited by Roma, but here, just as in the case of kindergartens, should be mentioned that the data for some localities in Primorje-Gorski Kotar County were not gathered, which certainly affects the result of the research.

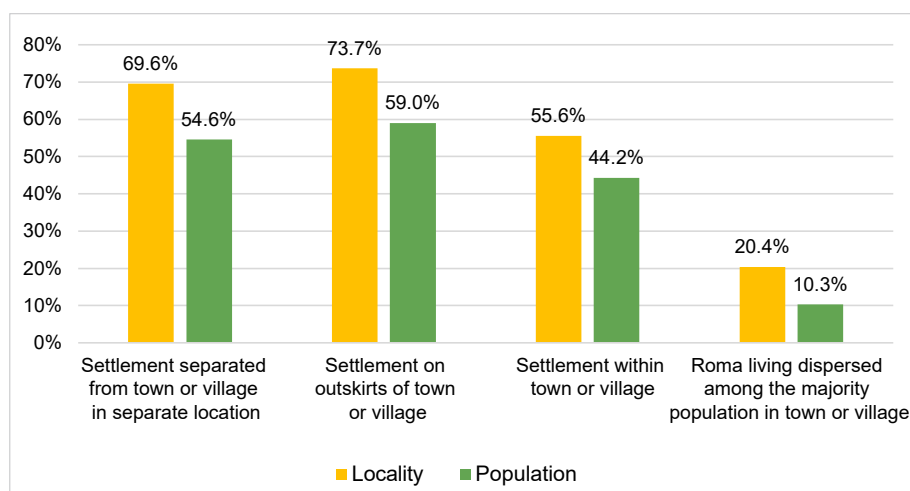
average distance in Međimurje localities is also relatively large [11.6 km], as is the distance in Central Croatia [11.4 km]. The shortest average distance was recorded in Zagreb and its surrounding area [4.3 km].

GRAPH 27. Premises for gatherings of community members – share of population in localities according to region



When looking only at the level of localities, spaces like community centers are equally [un]available in all six regions, but when observing the part of the population living in individual localities within those regions, the statistical difference is significant.³⁹ A majority of the population living in the localities in Slavonia and Međimurje regions has the possibilities of using premises like community centers and the like. Zagreb and its surrounding area has the largest population living at localities where they do not have any kind of premises to use for gatherings of community members. That number is high in North Croatia as well. Irrespective of the type of settlement they live in, spaces for gatherings, such as community centers, are equally [un]available to Roma. Settlements separated from towns or villages in separate locations differ only slightly, with most of the localities [78.3%] not having premises for Roma to gather. Data about the state of gathering premises were also collected for 30 localities. In most cases [21], those premises are well maintained.

39 Chi-square test, $\chi^2 = 557.822$; df = 5; p < 0.001.

GRAPH 28. Share of localities and population at localities without a playground

In 50 out of the 109 localities inhabited by Roma, there are no children's playgrounds. The regional differences are not significant when observed at the level of localities, but when taking into account the share of the population living at the localities, the differences are significant.⁴⁰ The Roma population of Zagreb and its surrounding area mostly lives at localities where there are playgrounds, while that number is the lowest in North Croatia. In regard to the type of settlement inhabited by Roma, the statistical differences are significant.⁴¹ The smallest number of children's playgrounds is in settlements within towns or villages as well as those separated from towns or villages in separate locations. As expected, the largest number of children's playgrounds is in settlements where Roma live dispersed amongst the majority population. In the settlements where there are children's playgrounds, only half of them are being used, i.e. children are playing only on half of them. This difference is also evident when observing the share of population living in the localities.⁴² As many as 89.7% of all Roma living among the majority population live in dispersed localities where there are children's playgrounds. In settlements on outskirts of towns or villages or those separated from towns or villages in separate locations, over a half of the population lives at localities where there is no children's playground available. At the localities that have children's playgrounds, the informants were asked about their condition. Most of them are in good condition, more precisely, out of 59 localities with playgrounds, 50 of them are in a good condition, while green areas exist in 49 cases. Moreover, there are

40 Chi-square test, $\chi^2 = 559.482$; $df = 5$; $p < 0.001$.

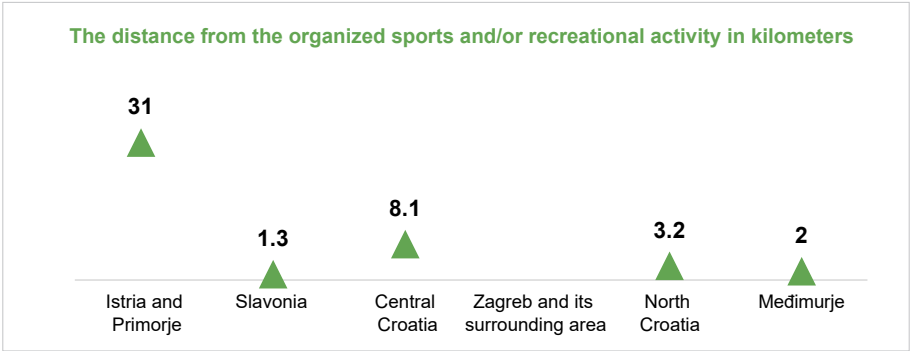
41 Chi-square test, $\chi^2 = 24.595$; $df = 3$; $p < 0.001$.

42 Chi-square test, $\chi^2 = 807.333$; $df = 3$; $p < 0.001$.

different contents for children and in most cases there is no need for additional development. The informants reported poor condition for five playgrounds, while in four localities inhabited by Roma there is a waste disposal or collection site near the children's playground.

In 51 out of the 109 localities inhabited by Roma, there is organized sports activity or recreation. The regional difference is not statistically significant, but such activities are more prevalent in Zagreb and its surrounding area and Međimurje, while North Croatia has the lowest number at its localities. From the aspect of the population living in certain localities and in certain types of settlements, the picture is somewhat different. Although sports activities exist in less than half of the localities [46.8%], over a half of the Roma population [58.6%] lives in localities where there are organized sports and/or recreation. The lowest share of population [26.5%] is in concentrated settlements within towns or villages that have the possibility of engaging in sports or recreation in an organized way. The most favorable situation is that of Roma who live dispersed among the majority population, where almost a third of them can practice such activities.

GRAPH 29. Distance of localities from organized sports and/or recreation by region



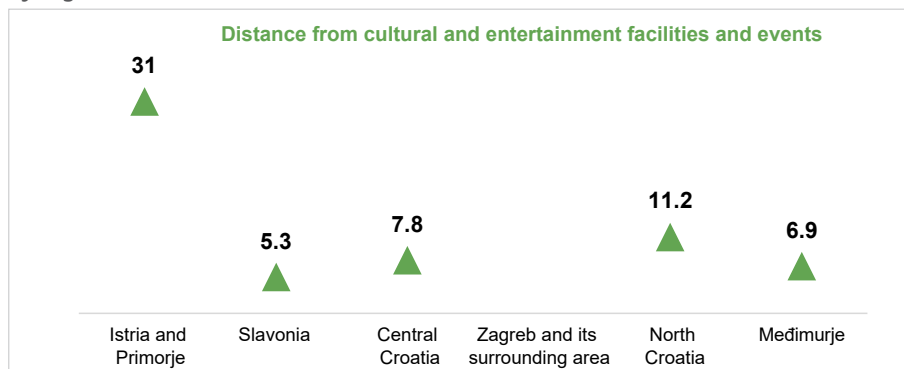
The average distance from organized sports or recreation to localities inhabited by Roma is six kilometers. The differences in the distance of localities to organized sports and/or recreation facilities are visible among the regions, as well as within the regions themselves. Thus, the shortest average distance from such facilities is in Slavonia, and the largest in Istria and Primorje. There are major differences within some regions. Thus, within some localities in Central Croatia the shortest distance is 3 kilometers, while the longest is 15. The least striking differences within a region are in Slavonia, while the Istria and Primorje region has both the shortest and longest distance far above the average of other regions, with the average distance from the sports or recreative facilities being 31 kilometers.⁴³

⁴³ In Zagreb and its surrounding area, the informants stated that seven localities had no organized sports or recreation, and when asked about the closest distance to such amenities, there was no consistent or reliable data, or any data at all.

GRAPH 30. Distance of localities from organized sports and/or recreation by settlement type⁴⁴

Looking at the type of settlement, the longest average distance from the possibilities of participating in organized sports and/or recreation is at localities separated from towns or villages in separate locations (7.3 km), but note should be made here about large differences within the types of localities. The average distance of such facilities to localities on outskirts of towns or villages (5 km) is somewhat shorter, but there is also a large difference within the locality type itself. The shortest average distance is in localities within towns or villages (1.2 km). The availability of sports or recreational facilities is greatest for Roma who live dispersed within the majority population, therefore the distance data are not presented here.

In over half of the localities in which Roma live, there are no cultural and entertainment facilities (56%). Significant differences at the regional level were not noted, as opposed to those at the settlement type level.⁴⁵ As expected, there are far more opportunities in localities where Roma live dispersed within the majority population, unlike settlements within towns or villages and those in separate locations.

GRAPH 31. Distance of localities from cultural and entertainment facilities and events by region

44 There are no data available for settlements where Roma live dispersed among the majority population.

45 Chi-square test, $\chi^2 = 14.233$; df = 3; $p < 0.004$.

The average distance of Roma localities from cultural and entertainment facilities is nine kilometers. The differences are visible between regions as well as individual regions. In some localities that have cultural and entertainment facilities, the distance is minimal, while in others it goes up to 15, 20 or even 50 kilometers. Looking at all six regions, the average distance from cultural and entertainment facilities in Istria and Primorje is by far the longest, while the shortest distance is in Slavonia.

GRAPH 32. Distance of localities from cultural and entertainment facilities and events by settlement type



The average distance of cultural and entertainment facilities from localities inhabited by Roma is highly dependent on settlement type. However, it is interesting to note that, as estimated by the informants, the average distance from such facilities is longer for Roma living dispersed among the majority population than for those living in localities on outskirts of towns or villages or within towns or villages. This finding is quite peculiar, but it is explainable because in the dispersed settlements Roma live farther from urban centers, where one can find cultural and entertainment facilities.

TABLE 8. Availability of pharmacy in localities and share of population by region

Region	Pharmacy			
	does not exist		exists	
	locality	population	locality	population
	n	%	n	%
Medimurje	10	95.1%	4	4.9%
North Croatia	14	94.0%	3	6.0%
Zagreb and its surrounding area	6	7.0%	11	93.0%
Central Croatia	15	79.6%	6	20.4%
Slavonia	9	51.4%	16	48.6%
Istria and Primorje	4	10.4%	10	89.6%
TOTAL	58	67.5%	50	32.5%

In over half of the localities, Roma do not have an available pharmacy, and the regional differences are significant.⁴⁶ North Croatia and Međimurje have the lowest number of localities with pharmacies, while the highest number of such localities can be found in Istria and Primorje, as well as Zagreb and its surrounding area. In regards to the share of population living in localities with [un]available pharmacies, the differences are also significant.⁴⁷ In Međimurje, only 4.9% of the population lives in localities where there is a pharmacy, while in North Croatia only 6% of the population lives in localities with this service. The situation is not much better in Central Croatia either, where one fifth [20.4%] of the population lives in localities with a pharmacy. The most favorable situation is in Zagreb and its surrounding area, as well as in Istria and Primorje.

TABLE 9. Availability of pharmacy in localities and share of population by settlement type

Settlement type	Pharmacy			
	does not exist		exists	
	locality	population	locality	population
	n	%	n	%
Settlement separated from town or village in separate location	20	96.5%	3	3.5%
Settlement on outskirts of town or village	13	80.3%	6	19.7%
Settlement within town or village	8	17.1%	9	82.9%
Roma live dispersed among majority population in town or village	17	27.1%	32	72.9%
TOTAL	58	67.5%	50	32.5%

The differences are also significant when it comes to the type of settlement.⁴⁸ Localities separated from towns or villages in separate locations have the fewest pharmacies, while localities where Roma live dispersed among the majority population have the biggest number of such facilities. In Roma-inhabited localities with a pharmacy, its average distance is one kilometer. Irrespective of region or settlement type, pharmacies, where they do exist, are very close to Roma. The real problem here is that there are no pharmacies available at over 50% of the localities. The situation is significantly more negative, with even greater differences⁴⁹ when observing the share of the population living in localities where there is no pharmacy. Only 3.5% of the population living in localities separated from towns or villages in separate locations have a pharmacy available. Four fifths of the popu-

46 Chi-square test, $\chi^2 = 19.060$; df = 2; p < 0.003.

47 Chi-square test, $\chi^2 = 2506.399$; df = 5; p < 0.003.

48 Chi-square test, $\chi^2 = 15.981$; df = 5; p < 0.008.

49 Chi-square test, $\chi^2 = 2294.684$; df = 3; p < 0.001.

lation [80.3%] live in localities on outskirts of towns or villages without a pharmacy. Interestingly, the share of the population living in localities within towns or villages with available pharmacies is higher than the share of the population living in localities together with the majority population.

TABLE 10. Availability of grocery store in localities and share of population by region

Region	Grocery and basic household item store			
	does not exist		exists	
	locality	population	locality	population
	n	%	n	%
Međimurje	8	77.0%	6	23.0%
North Croatia	11	72.6%	6	27.4%
Zagreb and its surrounding area	4	5.2%	13	94.8%
Central Croatia	9	68.8%	12	31.2%
Slavonia	4	10.0%	21	90.0%
Istria and Primorje	3	10.1%	11	89.9%
TOTAL	39	49.3%	69	50.7%

Grocery and basic household item stores are available in 63.9% of the localities inhabited by Roma. Regional differences are evident and significant.⁵⁰ In North Croatia and Međimurje is the lowest availability of stores, while in Slavonia, Istria and Primorje and Zagreb and its surrounding area the highest number of localities has available grocery and basic household item stores. There are significant differences in the share of the population as well.⁵¹

TABLE 11. Availability of grocery store in localities and share of population living in localities by settlement type

Settlement type	Grocery and basic household item store			
	does not exist		exists	
	locality	population	locality	population
	n	%	%	%
Settlement separated from town or village in separate location	19	81.7%	81.7%	18.3%
Settlement on outskirts of town or village	9	38.3%	38.3%	61.7%
Settlement within town or village	6	14.4%	14.4%	85.6%
Roma live dispersed among majority population in town or village	5	13.5%	13.5%	86.5%
TOTAL	39	49.3%	49.3%	50.7%

50 Chi-square test, $\chi^2 = 19.060$; df = 2; p < 0.003.

51 Chi-square test, $\chi^2 = 1957.583$; df = 5; p < 0.001

There are significant differences in terms of settlement types as well.⁵² In settlements separated from towns or villages in separate locations, over 80% of the localities do not have a grocery and basic household item store, while almost 90% of the localities where Roma live among the majority population have such stores. In settlements on outskirts of towns or villages, Roma do not have stores in 48% of the localities, while a little more than a third of those who live in settlements within towns or villages do not have a grocery and basic household item store. For 36 localities, the existence of some other type of specialized store was cited, agricultural stores in most cases. When observing the share of the population, differences are also significant.⁵³

Over half of the localities have hospitality establishments, and regional differences are significant.⁵⁴ The highest number of them are in Zagreb and its surrounding area, with the lowest numbers found in localities in Međimurje and North Croatia. When it comes to the share of the population, the differences are significant⁵⁵ and even more pronounced.

TABLE 12. Availability of hospitality establishment in localities and share of population living in localities by settlement type

Settlement type	Hospitality establishment			
	does not exist		exists	
	locality	population	locality	population
	n	%	n	%
Settlement separated from town or village in separate location	20	96.5%	3	3.5%
Settlement on outskirts of town or village	10	70.9%	9	29.1%
Settlement within town or village	7	21.6%	10	78.4%
Roma live dispersed among majority population in town or village	9	15.4 %	39	84.6 %
TOTAL	46	62.8 %	61	37.2 %

In terms of types of settlements inhabited by Roma, there are evident significant differences in the availability of hospitality facilities in localities, just like⁵⁶ in the share of the population.⁵⁷ As expected, the largest share of hospitality establishments is found in settlements where Roma are dispersed among the majority population, with a high percentage of the population living in these settlements [84.6%]. The lowest number is in settlements separated from towns or villages

52 Chi-square test, $\chi^2 = 36.857$; df = 3; p < 0.001.

53 Chi-square test, $\chi^2 = 1813.295$; df = 3; p < 0.001.

54 Chi-square test, $\chi^2 = 23.373$; df = 5; p < 0.001.

55 Chi-square test, $\chi^2 = 2348.350$; df = 5; p < 0.001.

56 Chi-square test, $\chi^2 = 30.392$; df = 3; p < 0.001.

57 Chi-square test, $\chi^2 = 2626.972$; df = 3; p < 0.001.

in separate localities. In other words, only 3.5% of the population has available hospitality establishments in localities where they live.

TABLE 13. Availability of a market or fair in localities and share of population by settlement type

Settlement type	Fair or market			
	does not exist		exists	
	locality	population	locality	population
	n	%	n	%
Settlement separated from town or village in separate location	21	98.2%	2	1.8%
Settlement on outskirts of town or village	14	79.6%	5	20.4%
Settlement within town or village	11	38.3%	6	61.7%
Roma live dispersed among majority population in town or village	25	43.3%	24	56.7%
TOTAL	71	74.5%	37	25.5%

In most localities inhabited by Roma, there are no markets or fairs. Out of 109 localities, as many as 71 do not have a fair or a market, and yet three quarters of Roma live there [74.5%]. There are regional differences,⁵⁸ and, for instance, in Istria and Primorje there is a fair or market in eight out of 14 localities Zagreb and its surrounding area and Slavonia have a more favorable situation than other regions. The fewest markets are found in North Croatia and Međimurje. There are also significant differences in the share of population living in localities with available markets.⁵⁹ Only 1.5% of the population of North Croatia and 4.4% of the population of Međimurje has a market or fair available. Fairs and markets are available to a majority of the population of localities in Istria and Primorje [65.8%], as well to the population in Zagreb and its surrounding area [60.1%]. In Slavonia, 41.3% of Roma live in localities with available markets or fairs. That percentage is 31.2% in Central Croatia. Depending on the type of settlement in which Roma live, there are also differences in the availability of local markets and fairs.⁶⁰ As expected, availability of markets is highest for Roma living dispersed among the majority population, and lowest in localities where Roma live separated from towns or villages. There are significant differences in the share of population as well.⁶¹ It can be concluded that the facilities reviewed by the survey in terms of their availability are most available or least remote for Roma who live dispersed among the majority population. The situation of Roma who live in segregated locations, especially those separated from towns and villages, is the least favorable.

58 Chi-square test, $\chi^2 = 11.221$; df = 5; $p < 0.048$.

59 Chi-square test, $\chi^2 = 1387.586$; df = 5; $p < 0.001$.

60 Chi-square test, $\chi^2 = 11.928$; df = 3; $p < 0.009$.

61 Chi-square test, $\chi^2 = 1580.096$; df = 3; $p < 0.001$.

3.3. Summary

Although the number of localities where Roma live among the majority population is the highest, most Roma live in concentrated locations. As many as 45.7% live in remote areas separated from towns or villages, and 16.5% in settlements on outskirts of towns or villages. These data point to the spatial segregation of the Roma population, which continues to manifest itself through lack of traffic connections, unavailability of utility infrastructure and many other facilities necessary for daily life, as well as some contents important for a more fulfilling social life, such as sports, cultural and entertainment amenities etc. Localities in Međimurje have the highest number of residential structures, while the highest average number of structures is found in settlements separated from towns or villages. In other words, it is in this region and in these types of settlements that the density of the Roma population is the greatest. Their structures are mostly [63.1%] houses in good or relatively good condition, more than a quarter [28.2%] are dilapidated buildings, while 3.9% of households live in shacks. Only 4% of Roma households live in apartments, most of them in Zagreb and its surrounding area. Regarding the legality of housing, half of the housing units have been legalized and a quarter are in the process of being legalized. The strikingly low percentage of legalized housing is found in settlements located within villages or towns [37.1%], and the highest where Roma live dispersed among the majority population [61.2%]. In settlements separate from towns or villages about half of the structures are legalized [48.8%] and 15.1% are in the process of legalization. Regional differences are less than negligible – Zagreb and its surrounding area, the region with the highest proportion of Roma living among the majority population, also has the highest proportion of legalized housing [72.3%]. In Slavonia, as well as in Istria and Primorje, the percentage of legalized buildings is lowest, and these are also the regions where we find the highest percentage of dilapidated houses and shacks or sheds. Interestingly, settlements within villages and towns have the lowest percentage of legalized structures and, at the same time, the worst access to public infrastructure and public services. These data may point to a particular vulnerability of communities living in these settlements due to the so-called legal fluidity, which can lead to low housing security. These settlements also have the highest percentage [43.5%] of concerns about the possibility of eviction. The conditions of such housing status are partly demonstrated by the example of settlements in and around Radnička Street in Zagreb. The reasons for the low percentage of legalized structures and major concerns about the possibility of forced evictions lie in the fact that city governments view these plots of land as potential resources for “development” and expansion of private investment and that those localities may be situated in areas reserved in the urban plans for infrastructural projects or some non-residential purposes, which further complicates the process of legalization.

One of the important aspects of the legalization process is certainly the financial expenditure as well as the relative complexity of the application procedure, which includes the collection of documentation and the search for architects and surveyors. Consequently, 43.7% of Roma did not start the process of legalization because of the costs, 19.3% said that the process was too complex, while 14.8% said that they did not know how to approach it at all. Given that housing security is mostly defined through ownership, formal legal fluidity in the case of housing ownership is a multiple disadvantage for the Roma population. While 81.6% of respondents indicated that the owner of the structure they live in is a family member living in the household, it should be noted that in many cases the legal status is not formalized, as shown by the data on the legality of structures. Unresolved ownership of residential buildings and the land on which they were built are some of the problems identified during the research. Because of these unresolved ownership issues, the concerns about resettlement and evictions occur, and among those who expressed some level of concern, 93.6% said that they would have no alternative housing in the event of eviction. Almost all localities have available electricity and water supply infrastructure. It is worrying that in as many as 50.5% of Roma settlements there is no sewage system, especially in North and Central Croatia. Gas supply is available in most localities in Zagreb and its surrounding area, while this is not the case in most localities of other regions. Telephone and mobile phone networks and access to the internet are available in almost all localities. However, the quality of services, especially the speed and availability of fast broadband Internet, as well as their price, is a problem both for Roma and many non-Roma residents of Croatia. Issues with roads leading to the settlements are mainly faced by the Roma in Istria and Primorje, while Međimurje has the least problems of this kind. The average distance of bus stops to Roma localities is 7.6 km, while it is 1.7 km for railway stations. There are differences in distances between and within regions, and a clear comparison between regions is not possible because of large internal variability. Institutions such as schools and kindergartens are almost always closest to the localities where Roma live dispersed among the majority population, and, in the regional sense, Zagreb and its surrounding area, as well as Istria and Primorje, have the most favorable situation. Health centers and social welfare centers are only a few kilometers away from all types of localities, but they are closest to localities in Zagreb and its surrounding area. On the other hand, in Zagreb and its surrounding area, the largest share of population lives in localities where there is no community space available, and that percentage is high in North Croatia as well. A majority of the population living in the localities in Slavonia and Međimurje regions has the possibilities of using premises like community centers and the like. In 50 out of 109 localities inhabited by Roma, there are no children's playgrounds. The average distance of localities from facilities offering organized sports and/or recreation is six kilometers. In over a half of the localities inhabited by Roma there

are no cultural or entertainment facilities. The distance to such facilities is greatest for remote Roma settlements, meaning those that are separated from towns and villages in separate locations. Availability of pharmacies, grocery and basic household item stores, hospitality establishments and fairs or markets is also the lowest for such settlements. All of the above findings additionally confirm that the evident spatial segregation is also an obstacle to Roma's normal everyday life, as well as their inclusion in the social currents, personal growth and development, as well as the development of the whole community, which would in turn lead to a better integration into Croatian society.

4

Housing Conditions and Quality



4. Housing Conditions and Quality

In the EU, housing conditions are one of the indicators of “material living conditions”⁶² which create the concept known as “the quality of life” together with eight other dimensions [Eurostat 2017a]. Material resources do not automatically signify a high quality of life, but they can be converted into that which provides satisfaction, in accordance with the personal preferences and value systems of individuals. Poverty and spatial marginalization directly prevent a satisfying quality of life, and that is applicable to most of the Roma population. Housing, or access to housing, is one of the fundamental human rights. *The International Covenant on Economic, Social and Cultural Rights*, adopted by UN in 1966 and entered into force in 1976, states in its Article 11 that the States Parties “recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions”, and that the States Parties “will take appropriate steps to ensure the realization of this right” [UN 1966]. Furthermore, a *Directive of the Council of European Union* emphasizes access to goods and services as one of the prerequisites for the development of democratic and tolerant societies, which unquestionably include the matter of the availability of infrastructure and all elements necessary for the improvement of housing conditions and quality [EU Council 2000/43EC: 19]. Consequently, the main principles of the National Roma Inclusion Strategy in the field of housing are aimed at destigmatization, desegregation and de-ghettoization at the levels of processes, financing [implementation mechanisms] and people who are the beneficiaries or implementers of the strategy [Government of the Republic of Croatia 2012: 87]. In this sense, the objective is to raise the standards and adequacy of Roma housing. At this point it should be noted that housing standards themselves, or rather their regulation, have been neglected in the practice of housing even for the majority population of Croatia due to systematic deregulation of planning and housing development in the sense of a housing standard. Housing standards consist not only of squared meters, but also of the possibility of access to public services and economic activities, which requires a better understanding of the needs of individual communities and households.

62 This dimension consists of the following indicators: income, expenditure and material conditions, which include material deprivation and housing conditions [objective and subjective indicators]. Apart from that dimension, there are also productivity, health, education, leisure time and interactions, economic and physical safety, fundamental rights, guidance and overall experience of life. For more details, see Eurostat [2017].

According to Bežovan [2008: 372], housing standard is a key indicator for the development of a country, which is analyzed by monitoring the number and area of structures and their level of equipment. In developed countries it is also determined by the level of equipment and development of settlements. Although the standard of housing in Croatia rose steadily in the second half of the 20th century, Bežovan [2008: 372-373] stated that the indicators of which it is composed do not speak of the quality of housing. The quality certainly does not follow the quantitative shifts, and the housing standard of Roma households is unquestionably lagging behind the standards of general population.

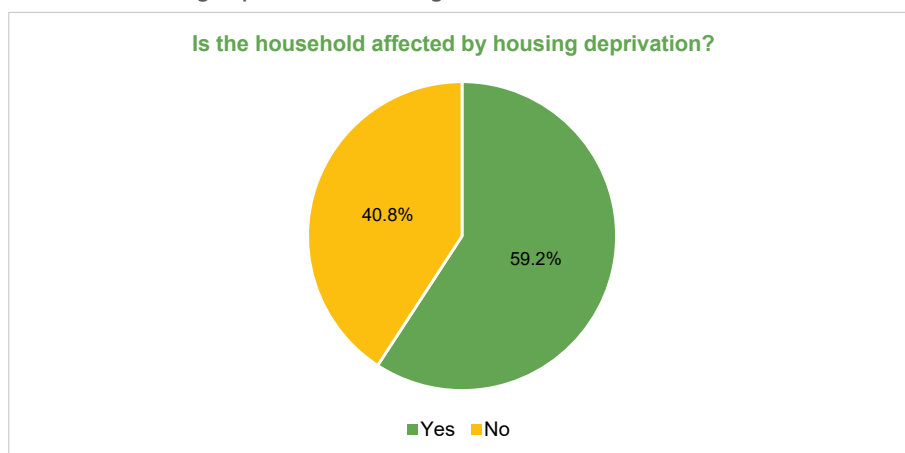
Comparative data for Roma households in the EU countries that were covered by the 2011 and 2016 research show that the housing standards in Roma population did not change significantly in the five-year period [FRA and UNDP 2012; FRA 2016, 2018]. The issue of limited, or rather quite small spaces, lack of potable water and sanitary facilities or bathrooms within the structures is still a severe problem in many Roma households. Based on the latest *EU-MIDIS II* research, one third of Roma households did not have access to the water supply system, while 38% did not have a toilet, shower or a bath tub within the residential structure [FRA 2018: 14]. Keeping in mind that the right to a suitable housing is a precondition for exercising many other rights, such as the rights to health, education and safety [Dobrotić 2014: 74], it was necessary to include all key aspects of Roma housing in the research. The unavoidable question of physical planning is there as well, or rather the availability of infrastructure and its use within households, which is closely related to the concept of housing deprivation. Moreover, another segment of housing, apart from the level of equipment, is the size of residential spaces and the problem of overcrowding. Some structural aspects that prevent or enable the improvement of Roma housing were analyzed, as well as the issues of single-person households.

4.1. Housing deprivation

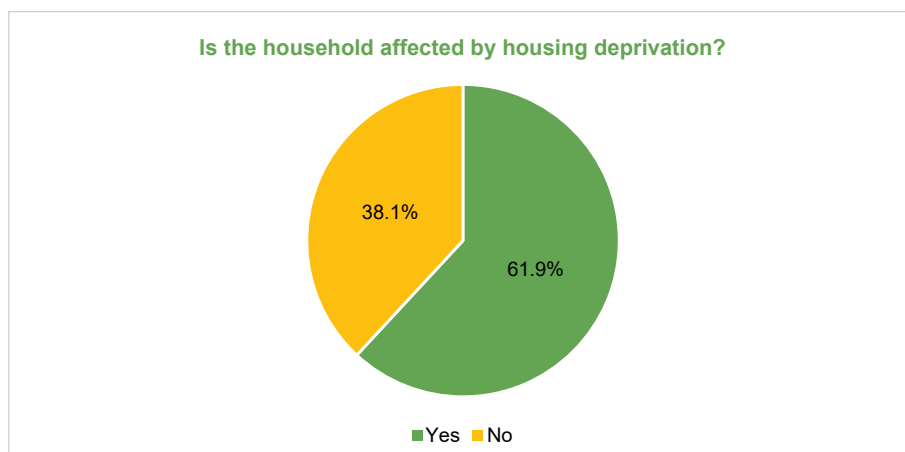
Deprivation is defined as “lack of satisfaction or fulfillment of human needs” [Šućur 2006: 132]. Housing deprivation is assessed using various indicators of housing shortcomings, which depend on different methodological starting points. The European Union Agency for Fundamental Rights measures housing deprivation through lack of water supply fittings, sewage system and electricity [FRA 2013: 20], lack of basic sanitation [bath, shower and toilet flushing] and the general condition of the structures [leaking roof, lack of light, rotten walls or windows] [FRA 2016: 33]. The UNDP defines housing deprivation as the deprivation of drinking water and sanitary protection, as well as the unsafety of the structure [Perić 2012: 33]. Using the joint methodology of FRA and UNDP, housing deprivation is assessed through lack of kitchens, toilets, bathrooms with shower or bathtubs, as well as electricity in households [FRA and UNDP 2012: 23].

Keeping in mind the latest data on the share of Roma living at risk of poverty, that is, the fact that 92.4% of the Roma population lives under the poverty threshold [Klasnić, Kunac and Rodik 2020], it has been reasonably assumed that the housing deprivation of Roma is quite high, as shown by the research data, regardless of the methodology used. Methodological differences result from different indicators that are considered relevant for measuring housing deprivation. For instance, based on the methodology of the European Union Agency for Fundamental Rights from 2013, it can be concluded that a household is deprived if it lacks at least one of the three indicators: 1) water supply fittings, 2) connection to the sewage system or a septic tank, and 3) electricity. Based on these defined indicators, 59.2% of Roma households are affected by housing deprivation.

GRAPH 33. Housing deprivation according to FRA [2013]

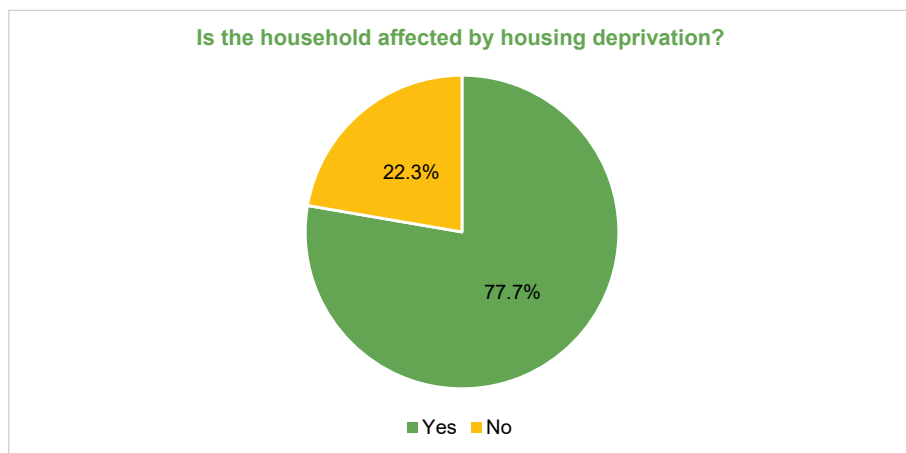


GRAPH 34. Housing deprivation according to FRA and UNDP [2012]



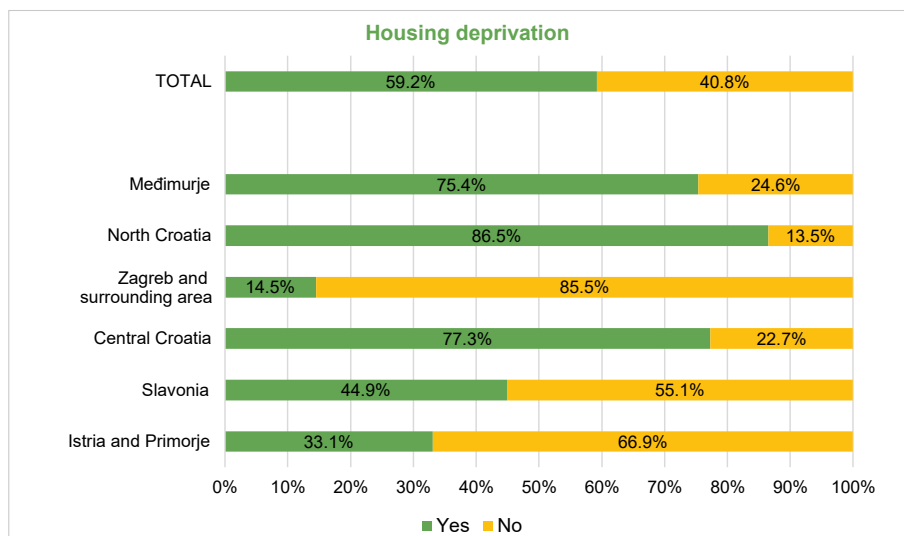
Taking into account the common methodology of the European Union Agency for Fundamental Rights and United Nations Development Program for 2012, housing deprivation is defined by the absence of one of four indicators: 1) kitchen, 2) toilet, 3) bathroom with shower/bath and 4) electricity. According to this methodology, as many as 61.9% of Roma households are affected by housing deprivation.

GRAPH 35. Housing deprivation according to Eurostat [2019]

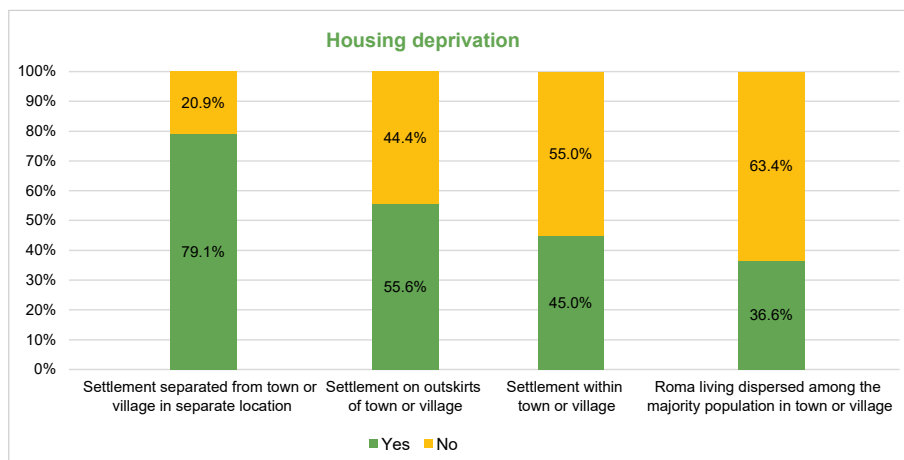


Eurostat's methodology takes the following indicators as relevant for housing deprivation: 1) leaking roof, 2) structure that is too dark, 3) lack of bathtub/shower, 4) lack of a toilet [Eurostat 2019]. In this case, the existence of only one indicator represents housing deprivation. According to this set of criteria, out of 1550 households, no less than 1205 of them [77.7%] suffer from house deprivation.

In order to determine if there is a correlation between socio-demographic aspects and housing deprivation and its extent, the above-mentioned FRA methodology from 2013 was used, its indicators being: 1) [non-]existence of water supply, 2) [lack of] connection to the sewage system or septic tank and 3) [lack of] electricity connection.

GRAPH 36. Housing deprivation by region

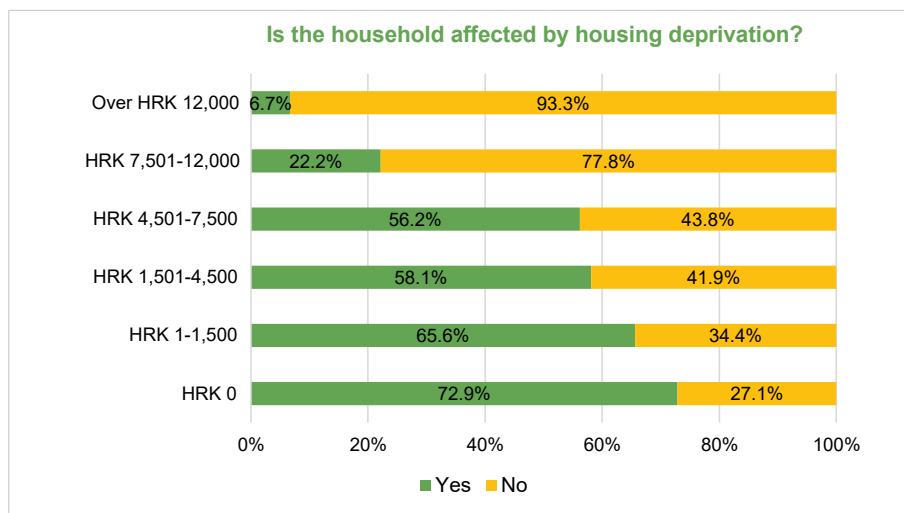
When looking at the share of households affected by housing deprivation, there are significant differences.⁶³ The regions with the highest number of Roma affected by housing deprivation are North Croatia [86.5%], Central Croatia [77.3%] and Medimurje, where three quarters of households are affected by housing deprivation. The FRA, UNDP and Eurostat methodologies also identify these regions as having the highest number of households affected by housing deprivation. Less than half of the households in Slavonia are affected by housing deprivation, while in Zagreb and its surrounding area, as well as Istria and Primorje, these figures are the lowest.

GRAPH 37. Housing deprivation by settlement type

63 Chi-square test, $\chi^2 = 373.501$; df = 5; p < 0.001.

Most Roma households affected by housing deprivation are in settlements separated from towns or villages in separate locations, and the lowest number of them is in localities where Roma live dispersed among the majority population. These significant differences⁶⁴ suggest that there are also differences between these three concentrated types of settlements, and the more Roma are removed from centers, whether of towns or villages, the greater the number of deprived households.

GRAPH 38. Housing deprivation and household income



The differences are, as expected, significant given the total household income in the previous month.⁶⁵ The largest share of households affected by housing deprivation are those that had the lowest income in the previous month, almost three quarters of them [72.9%]. As household income grows, the share of deprived households decreases. The number of Roma households is not linked to housing deprivation.

64 Chi-square test, $\chi^2 = 218.718$; df = 3; $p < 0.001$.

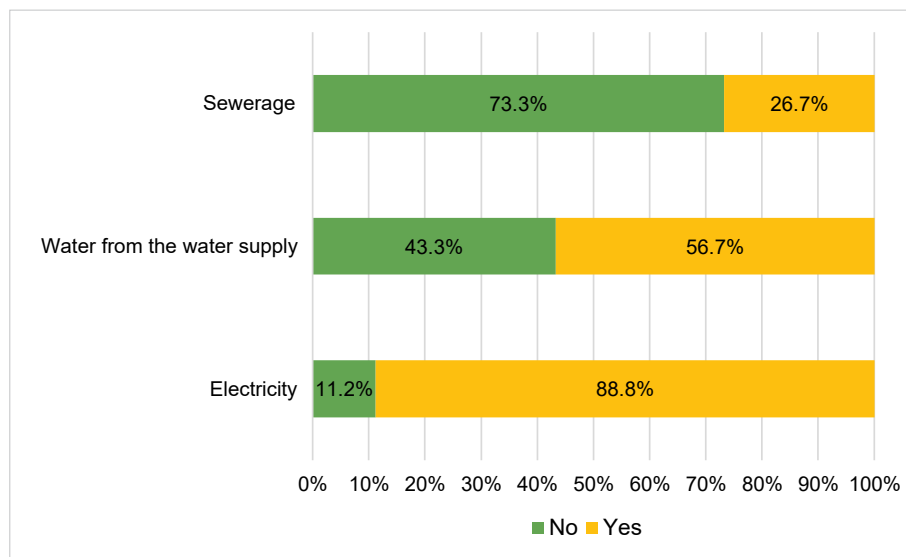
65 Chi-square test, $\chi^2 = 51.625$; df = 5; $p < 0.001$.

4.2. Access to public utilities in households

A prerequisite for an adequate standard of living is the availability of infrastructure – an indispensable part of any physical planning. Physical planning is envisioned as one of the instruments with which a certain balance in terms of development and distribution [distribution of social goods] can be introduced. Urban planning and the introduction of necessary infrastructural elements [technical and social infrastructure] can create social cohesion and improve the quality of life in a given area and reduce disparities in development and other inequalities between parts of settlements and between settlements or regions. The availability and quality of technical infrastructure [drinking water and sewerage, roads, waste management, telephone and Internet connections, etc.] and social infrastructure [kindergartens and educational institutions, health centers, cultural facilities, etc.] and satisfactory safety and traffic connections [particularly public transportation] enable a higher quality of life to residents and boost their potential for social mobility. However, there are significant infrastructural differences within the EU, then within Croatia and within its urban and rural areas. Suppression of the Roma population to the developmental, socio-economic and urban peripheries further lowers their chances of improving their quality of life, restricting mobility and thus practically preventing a change in social status.

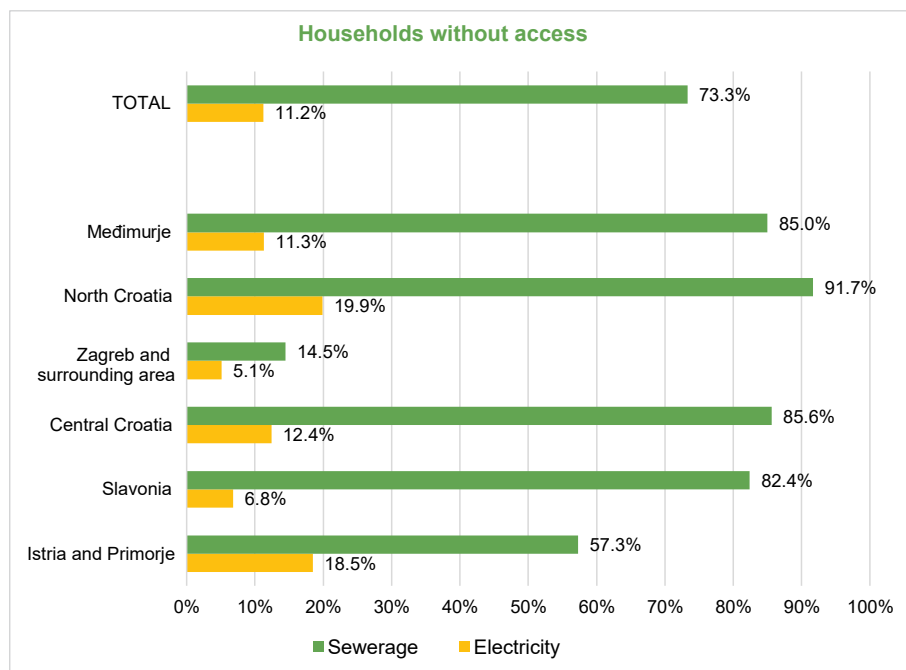
Data from preliminary surveys of the infrastructure available in localities showed that some services are not available to Roma, which means that they do not have the opportunity to use them in their households. For example, more than a half of the localities cannot connect to a sewage system. The survey attempted to determine the number of households that use certain utilities and whether there were any differences with respect to the availability of utilities at localities. The situation is particularly difficult in some settlements, as one Roma interviewee from Zagreb and its surrounding area pointed out succinctly when answering a question on hygiene conditions in Roma settlements.

Well, in a few locations it's catastrophic. Prigradske, Požarine, Vrtni put, one part behind Toplana, one part up there in Podsused. No water, no electricity, no sewage system. They have nothing. They have absolutely nothing. [Roma representative, Zagreb and its surrounding area]

GRAPH 39. Households' access to infrastructure

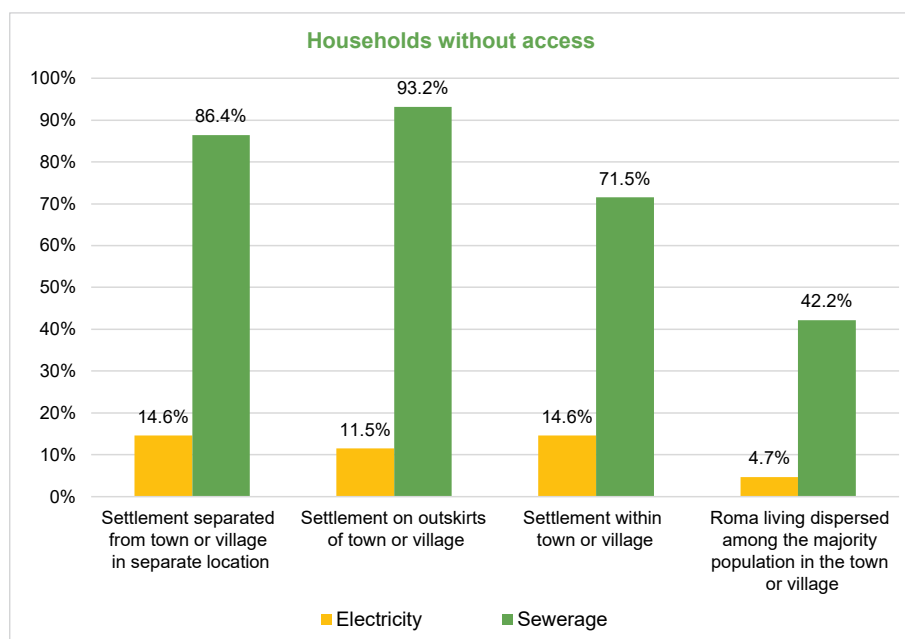
It has been determined that as many as 73.3% of households are not connected to the sewage system. This fact is of particular concern. The global dimension of this problem is also highlighted by one of the UN's sustainable development goals, which aims to "achieve access to adequate and fair sanitary and hygienic conditions by 2030 for all and to end the practice of open defecation" [FRA 2016: 23]. The data from the 2011 UNDP research indicate that sewerage was not available in 48% of Roma households in Croatia [Perić 2012: 24].

In addition, 11.9% of Roma households have no electricity in their homes, which is a finding identical to that of 2011, while in 2016 it was highlighted that "in all nine Member States the proportion of the population with access to electricity is close to 100%".

GRAPH 40. Households without access to infrastructure by region

As presented, the situation in the Roma population is not satisfactory, particularly in terms of access to sewerage systems. However, it should not be forgotten that there are regions where the situation is even worse than the average shows [73.3%]. The differences are clearly visible and significant,⁶⁶ with the worst situation in the North Croatia region, where 91.7% of Roma households have no sewerage, as well as in the regions of Central Croatia, Međimurje and Slavonia where the proportion is over 80%. In Istria, the situation is somewhat better [57.3%], while the most favorable situation is in Zagreb and its surrounding area, where 14.5% of households do not have access to sewerage.

⁶⁶ Chi-square test, $\chi^2 = 32.675$; df = 5; $p < 0.001$ [electricity]; $\chi^2 = 483.315$; df = 5; $p < 0.001$ [sewerage].

GRAPH 41. Households without access to infrastructure by settlement type

Based on settlement type inhabited by Roma, there are obvious and statistically significant differences.⁶⁷ Utility infrastructure, both electricity and sewerage, is to the largest extent used by Roma living dispersed among the majority population, and to the lowest by those living in concentrated locations, in all three types of such settlements. In settlements on outskirts of towns or villages, 93.2% of households have no sewerage system, and the proportion is very high both in separate settlements [86.4%] and in settlements within towns or villages [71.5%]. The proportion of households without access to electricity is the same for settlements in separate locations and settlements within towns or villages, amounting to 14.6%.

4.2.1. Water availability – water as a human right

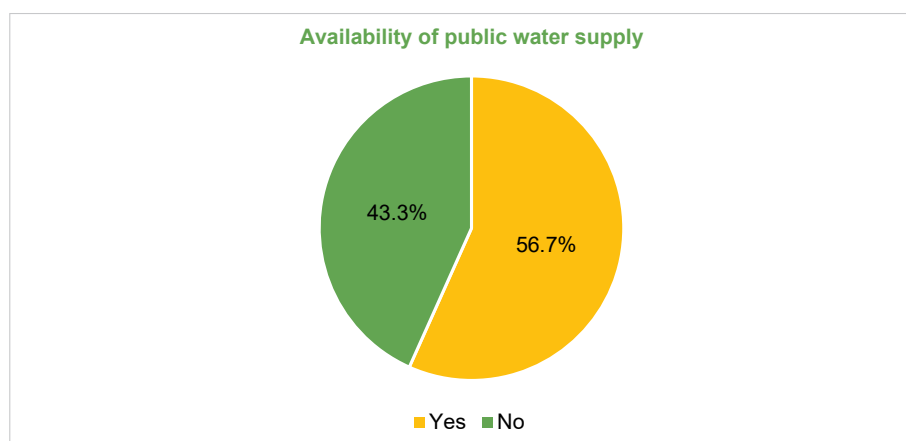
In the United Nation's *Leaving No One Behind World Water Development Report* of 2019, the UN states that “water is essential for human well-being, economic and social activities, energy and food production and the maintenance of ecosystems” [UN-Habitat 2019b: 41], promoting an integrated approach to water resource management based on human rights. Availability of safe drinking water and sanitation is an internationally protected human right [UN 2019: 36], and everyone should

⁶⁷ Chi-square test, $\chi^2 = 28.814$; df = 5; $p < 0.001$ [electricity]; $\chi^2 = 337.811$; df = 5; $p < 0.001$ [sewerage].

have equal availability and possibility to use drinking water according to multiple criteria: availability at home or in immediate vicinity, physical access, economic affordability, quality and safety, and culturally acceptable accessibility [sensitivity to gender, age and other characteristics]. The report identifies many significant differences between availability of water and related infrastructure to specific social groups, citing as grounds for discrimination, for example, sex and gender differences, age, health status, economic and social status and other distinctions [ethnic and other minorities, migrants, people with disabilities and others do not have equal status or access to water as a resource]. One of the goals of the UN for sustainable development is to provide conditions and ensure universal access to drinking water, one of the targets being “achieving universal and equitable access to safe and affordable drinking water for all” by 2030 [FRA 2016: 23].

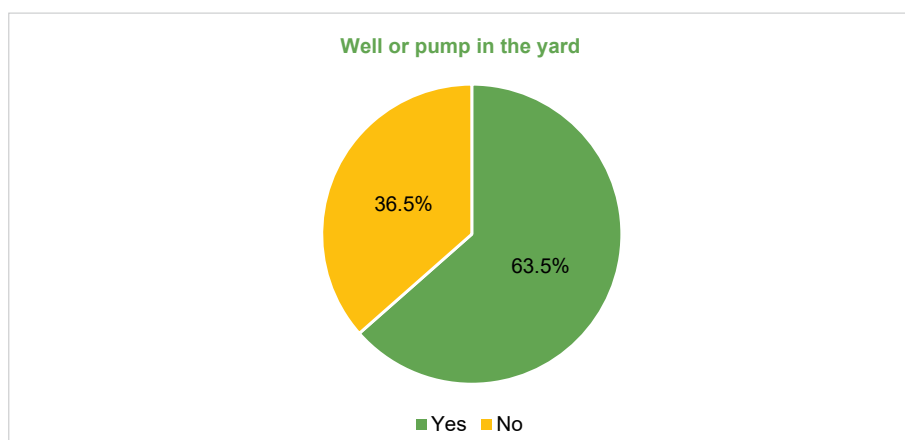
Following the trends related to the implementation of national strategies for Roma inclusion, the European Commission published a report in September 2019 which shows that 70% of Roma live in households with access to water from the water supply [EC 2019: 8]. Therefore, one third of them do not have the possibility to exercise this human right, which is guaranteed by the UN General Assembly *Resolution 64/292* adopted in 2010 [UN 2010]. The right of access to clean water gives everyone the right to “adequate quantities of safe, acceptable, physically and financially accessible water for personal and domestic use” [Sarvan 2015: 211]. Data show that the Roma population in Croatia is below the EU average, i.e. the proportion of Roma households in Croatia without access to water from the public water supply is even higher at 43.3%.

GRAPH 42. Availability of public water supply in households



When it comes to access to public water supply, 11.9% of settlements have no access, and 43.3% of Roma households have no connections to the public water supply. The data from 2011 show that the share used to be lower, i.e. 35% [Perić 2012: 24]. In contrast, the 2016 *EU-MIDIS II* data showed that in nine countries covered by the survey, 30% of households had no running water in their homes. The proportion was slightly higher [34%] in Croatia, while only Romania had a higher proportion – 68% of Roma households were without connections to public water supply [FRA 2016: 33]. Hungary had a fairly high proportion [33%], Slovakia [27%] and Bulgaria [23%] as well, while Czech Republic [2%], Spain [2%], Greece [9%] and Portugal [14%] had the most favorable results. This negative change in the availability of running water in Roma households is an important fact, especially for some regions and settlement types, and efforts should certainly be made to reach the standard that households in Croatia have in this respect. Based on the Eurostat data for 2017, only 0.36% of households did not have the water supply connection [Eurostat 2020a].

GRAPH 43. Households without public water supply that have a well or pump



43.3% of households lack water obtained through the water supply system, while more than a third [36.5%] of households that do not have a water supply connection also have no well or pump in their yards. 689 members of the Roma national minority live in 245 households without water supply, which also have no well and no pump in their yards. Relative to all Roma covered by the survey, 14.5% of Roma have no water available in their households at all.

TABLE 14. Availability of water in households by settlement type

		Settlement type			
		Settlement separated from town or village in separate location	Settlement on outskirts of town or village	Settlement within town or village	Roma live dispersed among majority population in town or village
Water obtained through water supply system	No	70.1%	24.0%	28.5%	20.3%
	Yes	29.9%	76.0%	71.5%	79.7%
		Share of households without public water supply			
Well or pump in the yard	No	34.0%	64.2%	44.2%	25.3%
	Yes	66.0%	35.8%	55.8%	74.7%

Differences according to settlement type were found in terms of water supplied by the public water supply system.⁶⁸ The availability of a well or a pump in the yard was checked for households that did not have access to water supply systems. A significant difference was found in terms of settlement types as well.⁶⁹ Less than one third of Roma households in settlements separated from the town or village in separate locations do not have access to water through the water supply system, while one third of them do not have a well or pump in the house and thus have no access to water at all. As expected, the highest number of households connected to the water supply are the ones living dispersed among the majority population. About a quarter of households in settlements on the outskirts of towns or villages [24.0%] and settlements within towns or villages [28.5%] have no access to water obtained from the water supply system.

TABLE 15. Availability of water in households by region

		Region					
		Medimurje	North Croatia	Zagreb and its surrounding area	Central Croatia	Slavonia	Istria and Primorje
Water obtained through water supply system	No	68.4%	69.9%	8.9%	30.4%	23.6%	21.8%
	Yes	31.6%	30.1%	91.1%	69.6%	76.4%	78.2%
		Share of households without public water supply					
Well or pump in the yard	No	28.7%	41.3%	63.2%	42.4%	42.9%	81.5%
	Yes	71.3%	58.7%	36.8%	57.6%	57.1%	18.5%

68 Chi-square test, $\chi^2 = 348.846$; df = 3; p < 0.001.

69 Chi-square test, $\chi^2 = 29.410$; df = 3; p < 0.001.

There are notable differences in access to water supply by region.⁷⁰ Some households without access to water supply systems have neither a well nor a pump in their yards, and a significant difference between regions was found here as well.⁷¹ The most dire situation is in North Croatia and Međimurje, where only one third of households have available water through a water supply system. In Zagreb and its surrounding area, 91.1% of households are connected to the water supply system. In Central Croatia, Slavonia and Istria and Primorje, these shares are similar, meaning that three quarters of households have available water through water supply systems. One Roma representative from the Slavonia region gave an interesting account of the problem of the lack of water, as well as other utility connections.

The water in the settlement does not exist. There is no network. The people have no right to connections. The law is rigorous. It is the same for all residents, but you have to understand us. Yes, unfortunately, we are a community that has trouble fitting in. When we understand our rights, we will dig through concrete to get our rights, just so we could keep surviving. However, it turns out that the majority has a problem with that. They see us going to school, around town, that we are dirty. But, come on, ask, why is the Roma dirty? [Roma representative, Slavonia]

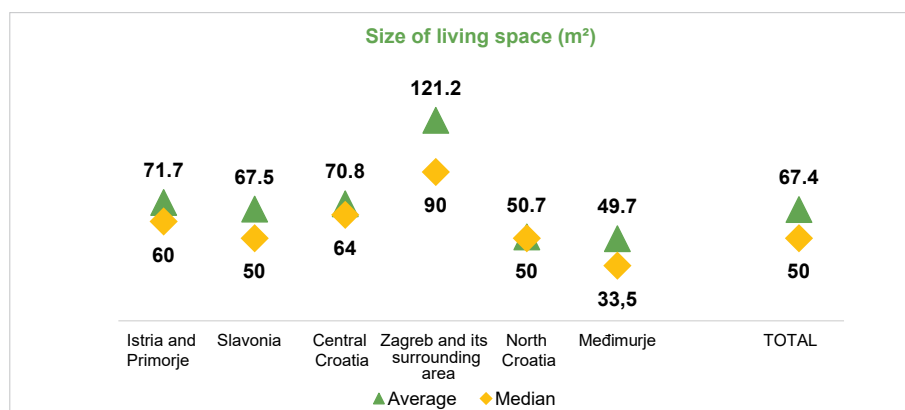
4.2.2. Housing size

Housing quality is also measured by the availability of personal space at home, which is considered to be a “key indicator” [FRA 2016: 32]. Eurostat’s methodology for measuring housing quality considers the household overcrowding rate as relevant, taking into account household size, age of household members and family situation [Eurostat 2017a: 2]. Research shows that the median size of Roma households is 50 m², while the average size is 67.4 m². It should be noted that an average Roma household has more than five members, which points to the fact that Roma residential spaces are overcrowded. The respondents also stated that a single room often has a multifunctional purpose [cooking, sleeping, work etc.].

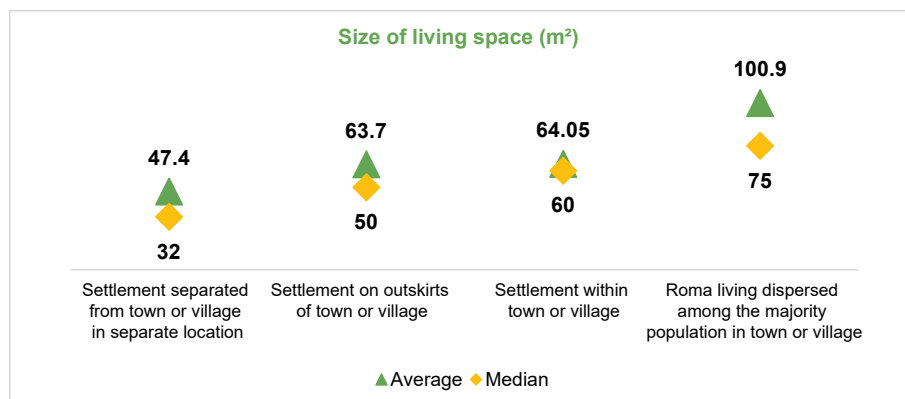
Everything is happening in one small room. The children do not have adequate conditions for doing homework or studying. Some conditions that would be a standard in the 21st century, and for them to ultimately learn some skills – that they need to sit, work, learn how to eat nicely and such, those basic things. [KNF, Central Croatia]

70 Chi-square test, $\chi^2 = 376.195$; df = 5; p < 0.001.

71 Chi-square test, $\chi^2 = 42.770$; df = 5; p < 0.001.

GRAPH 44. Median and average housing size by region

In this aspect there are visible regional differences as well. The biggest average size of housing is in Zagreb and its surrounding area [121.2 m²], significantly differing from all other regions. Medimurje [49.7 m²] and North Croatia [50.7 m²] are drastically contrasting all other regions, however, in terms of the small housing sizes of Roma households. Central Croatia, Slavonia and Istria and Primorje form a subgroup where housing sizes of Roma households are about the same, without significant differences. At the level of the whole of Croatia, the general housing size is much larger, 81 m², while the average number of household members in Croatia is almost half less than that of Roma households [2.8 persons] [CBS 2013], which clearly indicates the problem of insufficient housing space. In 2011, this situation was even less favorable, as the average number of Roma household members was 7, which was also the highest average number found by the UNDP in the countries of East and Southeast Europe covered by the research. It should be noted that the average number of members of non-Roma households was higher then as well [4].

GRAPH 45. Median and average housing size by settlement type

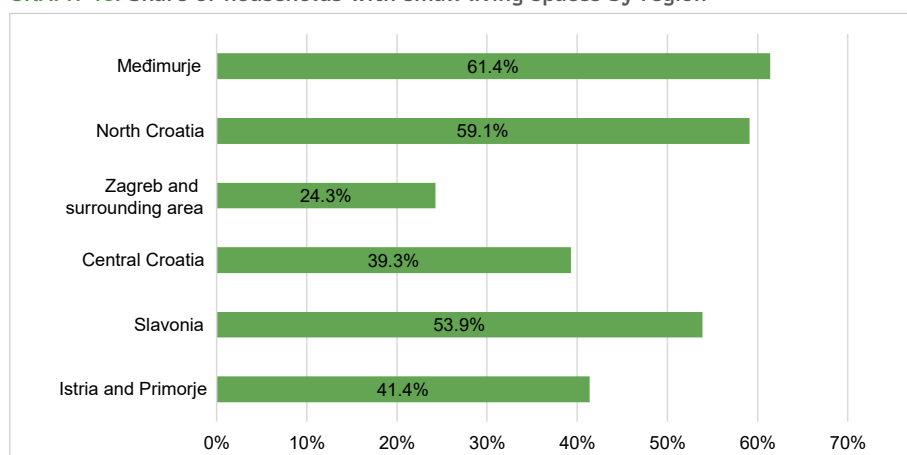
The number of square meters per household member is another key indicator. In Roma households, it averages 10.6 m² per household member,⁷² while in the general population it is three times the average area per household member, i.e. about 29 m². As expected, Roma living dispersed among the majority population have larger living spaces than those living in the other three types of settlements. This is not surprising, considering that Roma from Zagreb and the surrounding area, where the average living space is by far the largest, make for the biggest share of Roma population living dispersed among the majority population.

TABLE 16. Size of Roma housing

Size of Roma housing		
	% of households	% of Roma
up to 20 m ²	20.4	17.1
from 21 m ² to 50 m ²	29.8	27.0
from 51 m ² to 75 m ²	18.4	18.4
from 76 m ² to 100 m ²	17.6	18.8
more than 100 m ²	13.8	16.9
TOTAL	100.0	100.0

In half of the Roma households [50.2%], housing size is up to 50 square meters. More than a quarter of Roma [27.0%] live in spaces sized between 21 m² and 50 m². In order to examine regional differences and differences according to settlement type for housing size, Roma households sized up to 50 m² were considered in the analysis.

GRAPH 46. Share of households with small living spaces by region

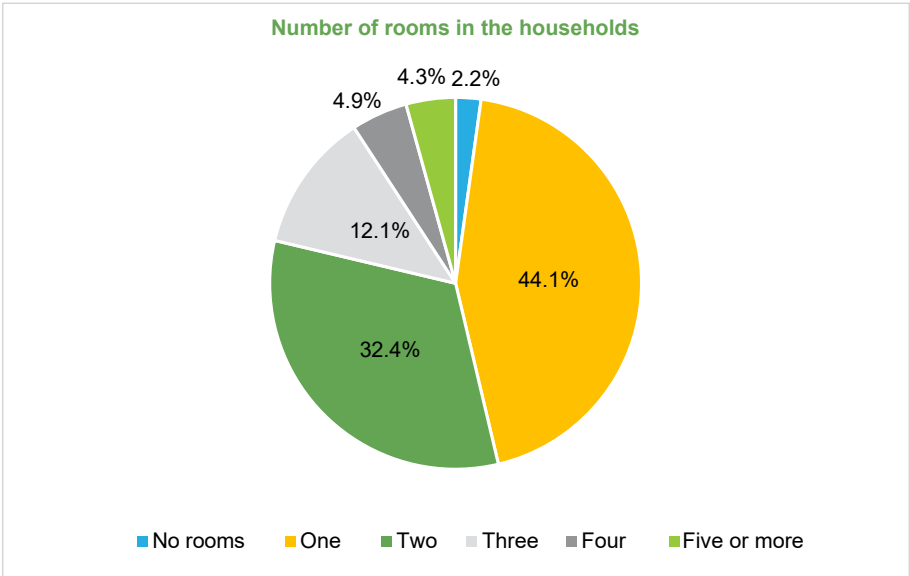


72 The middle value or the median is even lower, at 7.7 m² per household member.

Regional differences were found – the largest proportion of households with small living spaces was found in Međimurje and the smallest in Zagreb and its surrounding area.⁷³ The issue of small housing, but also of a direct negative impact on the educational process of children, was vividly described by an institutional representative from Bjelovar-Bilogora County

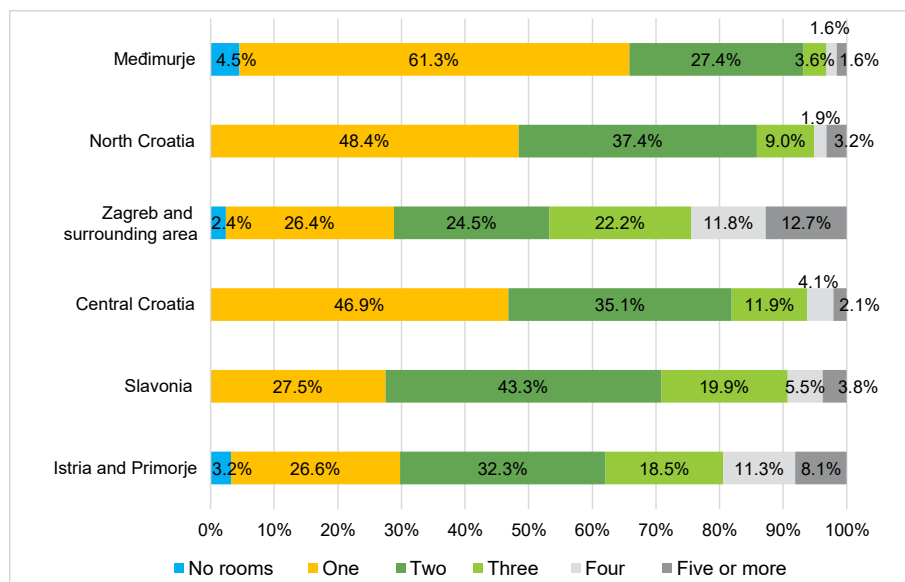
If we speak of housing conditions, these are big families living in really tiny living spaces, in houses with small areas, without any conditions for studying at home. There are often ten of them in one room. There is one family where there are 10 of them in 40 square meters. These children don't have any personal space to do homework because it is always crowded, and they basically never do their homework or their duties.
[KNF, Central Croatia]

GRAPH 47. Number of rooms in households



Most Roma households [44.1%] have only one room, while one third of them [32.4%] have two rooms available. The number of households with more than three rooms is minuscule. Households with very small [up to 20 m²] and small [21 to 50 m²] living spaces usually have only one room, medium and larger households sized between 50 and 100 m² typically have two rooms, while usually only large households with more than 100 m² have three rooms.

73 Chi-square test, $\chi^2 = 99,814$; $df = 5$; $p < 0,001$.

GRAPH 48. Number of rooms in households by region

There are significant regional differences:⁷⁴ Medimurje has the highest percentage of households with one room [61.3%], followed by North Croatia [48.4%] and Central Croatia [46.9%].

TABLE 17. Average rooms per household member

	Rooms per household member
	Average
Medimurje	0.3
North Croatia	0.3
Zagreb and its surrounding area	0.7
Central Croatia	0.5
Slavonia	0.7
Istria and Primorje	0.6
TOTAL	0.5

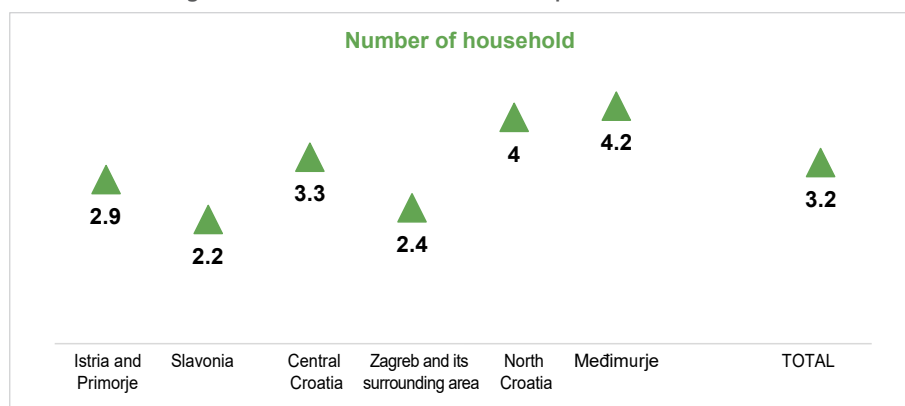
The results show that the average number of rooms per household member is 0.5, excluding the kitchen, bathroom, hall, foyer and pantry. The same finding was obtained in the 2016 *EU-MIDIS II* survey, where Greece and Slovakia had the same average. These two countries, together with Croatia, had the lowest average of all EU Member States covered by this survey [FRA 2016: 32]. All nine countries had an average of 0.7 rooms per household member, and none of them averaged over

74 Chi-square test, $\chi^2 = 298.025$; $df = 25$; $p < 0.001$.

1. The highest average numbers were found in Spain [0.9] and Portugal [0.8]. Bulgaria, Czech Republic and Romania were also above Croatia, averaging 0.7 rooms per person. It should be emphasized that the average for the general population of Croatia is not high either. In 2001 it was 1.1, which puts Croatia at the bottom among European countries [Bežovan 2008]. Based on the 2011 UNPD research data, it can be concluded that there have been no significant quantitative improvements in this area. The average number of rooms per Roma household member was almost identical then as well – 0.48. For non-Roma households in Croatia, it was 1.20 [Perić 2012: 36]. Out of all the 12 countries included in the research, only Albania had a poorer result than Croatia – 0.44.

This survey, carried out in 2017, demonstrated that the average is only part of the picture and does not reflect the whole truth, showing significant differences⁷⁵ between regions. Međimurje and North Croatia have the lowest number of rooms per household member [0.3], while Zagreb and its surrounding area and Slavonia have the highest average number of rooms per household member among all the other regions – 0.7.

GRAPH 49. Average number of household members per room



It is quite obvious that Roma housing is far from satisfactory when looking at the number of household members per room. More precisely, there are 3.2 household members per room, and the differences between regions are significant.⁷⁶ For example, the average in Međimurje and North Croatia is four or more household members per room. Slavonia and Zagreb and its surrounding area have the most favorable situation with the lowest number of household members per room. In most households [88%], all household members sleep in beds, but there are some households where Roma sleep on the floor. In 24 households, Roma stated that they slept on the floor, and it is interesting to note that more than a half of these households were in Istria and Primorje – 13 of them.

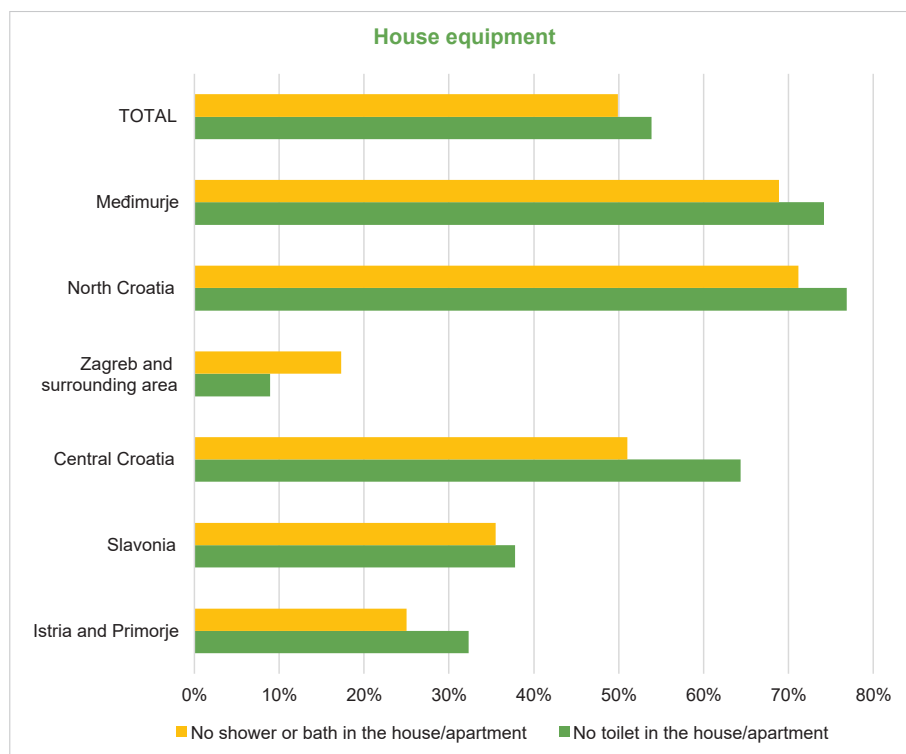
⁷⁵ ANOVA, $F=26.821$; $p<0.001$.

⁷⁶ ANOVA, $F=50.116$; $p<0.001$.

4.2.3. Level of household equipment

Various indicators can be used to measure the level of household equipment, and important indicators, some of which are also used as indicators of housing deprivation according to some methodological frameworks [FRA and UNDP 2012], are the presence or absence of toilet and shower/bath, i.e. bathroom in the living space. The *EU-MIDIS II* survey established that 41% of Roma households in Croatia did not have a toilet, shower or a bathroom in their living areas [FRA 2016: 34]. The other nine countries covered by the survey had a slightly lower share [38%], with only Romania [79%] and Bulgaria [44%] having poorer results than Croatia in this segment. The most favorable situation was in Spain and Czech Republic, which had the lowest percentages of households without a toilet or a bathroom, 1% and 4%, respectively. The 2014 data show that 1.4% of the general population in Croatia had neither a toilet nor a bathroom [FRA 2016: 33]. The data collected by this research show that 53.9% of Roma households do not have a toilet in their home and 49.9% of them do not have a shower or bath, i.e. a bathroom. This again confirms that the housing deprivation of the Roma population is highly pronounced with regard to the general population, or rather, incomparable with the situation in the general population.

GRAPH 50. Households with toilet and bathroom by region

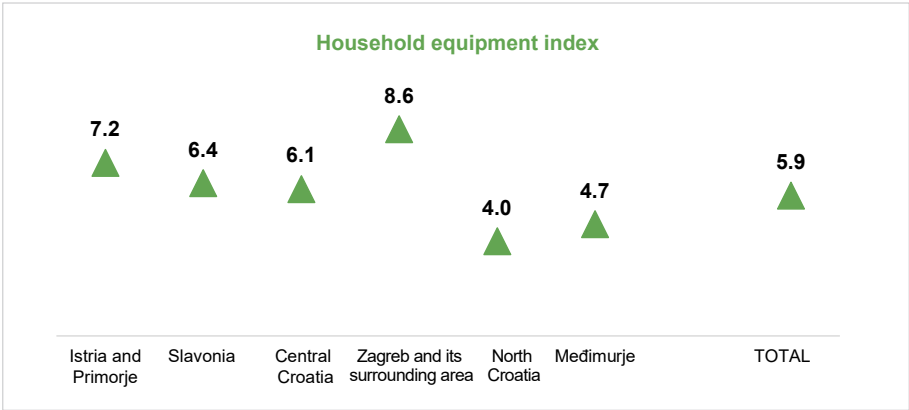


However, note should be made of major differences among the Roma themselves in Croatia. Roma households in Međimurje and North Croatia are in the most precarious position regarding all indicators of the level of equipment or housing deprivation, including the one relating to lack of bath/shower and toilets in houses or apartments. While far from satisfactory results, the situation in Zagreb and its surrounding area and in Istria and Primorje is much more favorable. Slavonia is slightly behind these two regions, yet in this aspect it is ahead of Central Croatia. One of the participants in the survey gave an account of the problems mentioned, which are, naturally, related to the financial aspect.

Not many people have a bathroom, a sanitary block. Building a bathroom, that's a huge expense, it costs about 25,000 to 30,000 kunas. So, that's all very expensive. [Roma representative, Međimurje]

With a goal to further determine the level of equipment in Roma households and the differences according to socio-demographic characteristics, a *household equipment index* was created, consisting of indicators that are considered necessary for a household: electricity, water, sanitary facilities, bathroom with shower or bath in the house/ apartment, toilet in the house/apartment, refrigerator, washing machine, oven and cars or vans.⁷⁷ The index constructed in this way helped to determine regional differences in the level of household equipment.

GRAPH 51. Household equipment index by region

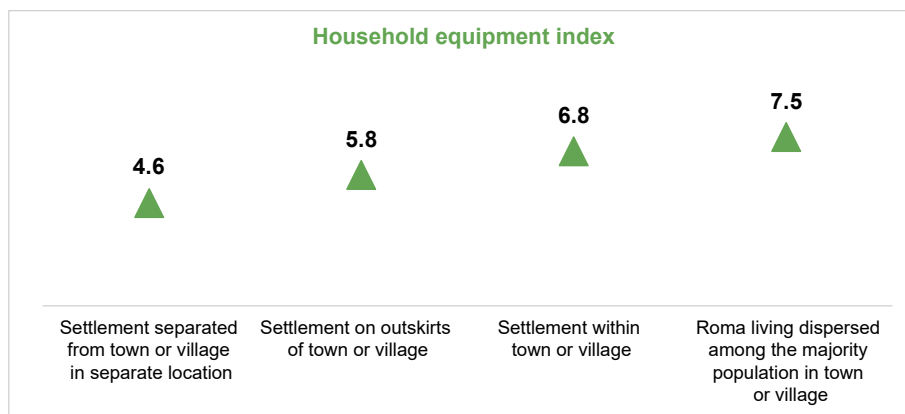


The best equipped households are the ones in Zagreb and its surrounding area, followed by those in Istria and Primorje. The least equipped households are the ones in North Croatia, followed by those in Međimurje. In terms of level of equipment,

⁷⁷ The 10 mentioned indicators are kept based on the factor analysis, logical judgment and the index reliability [Crombach α = 0.807].

Roma households are most similar between Central Croatia and Slavonia. These are also the only two regions where there is no significant statistical difference, while all other regions show a significant contrast.⁷⁸

GRAPH 52. Household equipment index by settlement type



There are significant differences⁷⁹ in regard to the type of localities where Roma live. The best equipped households are located where Roma live dispersed among the majority population in towns or villages, and the least equipped are in settlements separated from towns or villages in a separate location. As expected, the best equipped households are those with a better material status, meaning the ones that had the highest income in the previous month.⁸⁰ It is interesting to note that there is a correlation between household equipment and the number of household members, i.e. those with a higher number of household members are better equipped.⁸¹ Roma receiving housing allowance show a slightly higher level of household equipment,⁸² but it is important to note that Roma living in households receiving any kind of social assistance have poorer household equipment than those receiving no social assistance.⁸³ This finding is understandable because in Roma households where no form of social assistance is received, one or more household members are actually employed, i.e. they have another form of income that is higher than social assistance, therefore their households are better equipped. This premise is supported by data showing that households whose members have a bank loan are generally households with better equipment. It is

78 ANOVA, $F = 124.548$; $p < 0.001$.

79 ANOVA, $F = 137.769$; $p < 0.001$.

80 Pearson correlation $R = 0.247$, $p < 0.001$.

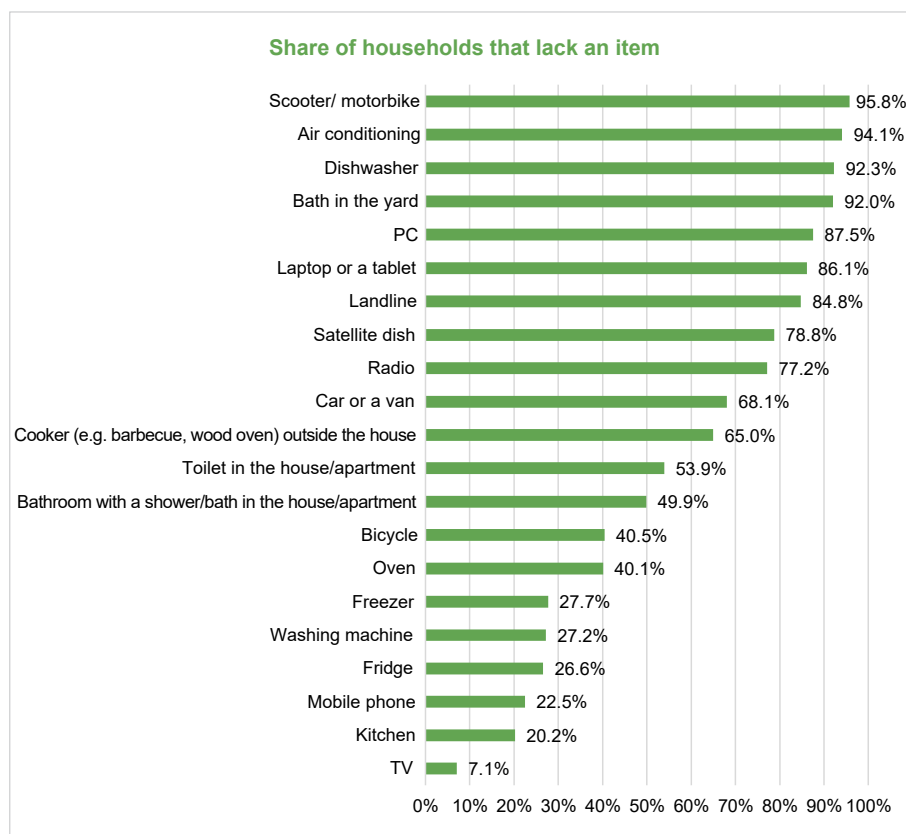
81 Pearson correlation $R = 0.092$, $p < 0.001$.

82 T-test = -2.538 , $p < 0.02$

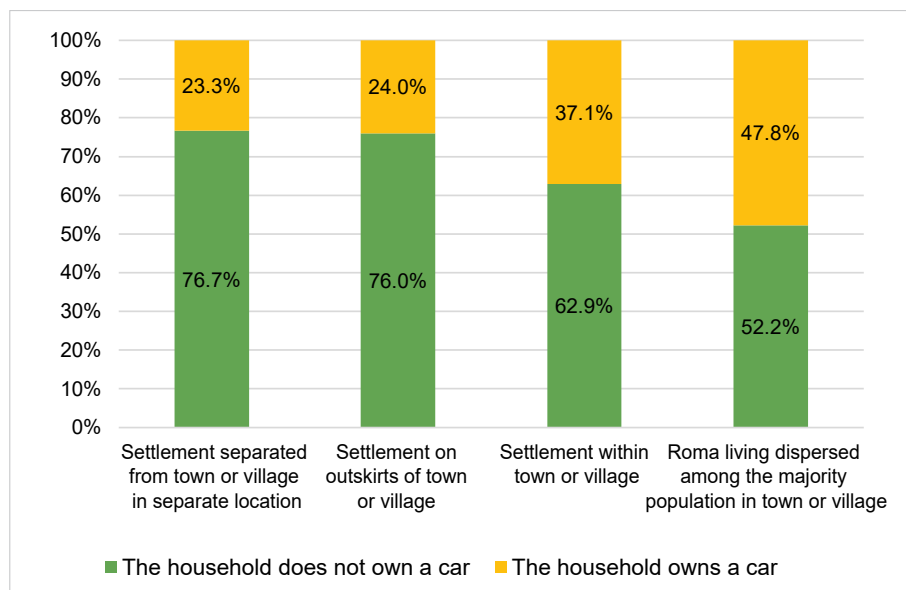
83 T-test = 4.581 , $p < 0.001$

reasonable to assume that some of those who have loan debts have used some of this money to equip the household or invest in some of the items included in the household equipment index [electricity, water supply by water supply, sewerage, bathroom with shower or bath in the house/apartment, toilet in the house/apartment, refrigerator, washing machine, oven, cars or vans]. The data from the 2011 research indicate that the highest share of bank loans [53%] which Roma had at the time were intended for equipping their households [Perić 2012: 59]. The graph below shows the share of households lacking the mentioned items, which additionally points to the housing deprivation of Roma in Croatia

GRAPH 53. Household equipment



Out of all indicators of the basic level of household equipment, one is extracted here which, in addition to the level of household equipment, also sheds light on some other aspects of life – the ownership of a car. The mobility provided by a car is certainly needed by many Roma households, for example to get to work or to use those public services that are not available in the localities.

GRAPH 54. Car ownership by settlement type

Less than one third of Roma households own a car, but what is particularly striking are the significant statistical differences found relating to⁸⁴ car ownership among Roma settlement types. Roma households in localities separated from town or village centers own by far the lowest number of cars. Apart from the fact that they have the poorest infrastructure, that they have the least facilities important for everyday life and that such facilities are often several kilometers away, less than a quarter of households on outskirts of towns or villages [24.0%] or located in separate locations, own cars [23,3%].

Here in the village, they can't have cars because they would lose the social benefits. Today, a car is not a luxury. [...] They are degrading us. If you have a savings account, they take it. No matter what we do, we can't catch a break. [Roma representative, Central Croatia]

4.2.4. General problems with housing conditions

Previous research has shown that “more Roma structures face major housing quality problems when compared to the general population” [FRA 2016: 34]. The data from this research show the same or/and similar issues are still largely present in Roma households. The condition of households was examined through four key issues relating to housing: 1) dampness of walls, floors or foundations, 2) leaking

84 Chi-square test, $\chi^2 = 84.751$; $df = 3$; $p < 0.001$.

roof, 3) rot in window frames and 4) rooms without enough light [too dim]. One of the Roma representatives vividly describes the poor condition of one locality.

The conditions are lousy. You've seen it yourself. When it's raining, it leaks everywhere, the roofs are a disaster, heaven forbid there is an explosion... The children are inside, you've seen how it looks with your own eyes. [Roma representative, Istria and Primorje]

Representatives of institutions spoke about of the issues related to housing as well.

Based on my insight, from my visits to them, they have brick houses, some of which have windows, some don't, some have nylon, then instead of doors they have some wooden makeshifts. [KNF, North Croatia]

TABLE 18. Housing issues of Roma households by region

	Housing problems			
	Damp walls, floors or foundations	Leaking roof	Rot in window frames	Room without enough light, too dim
Međimurje	71.7%	45.9%	34.6%	33.4%
North Croatia	78.8%	59.0%	46.2%	32.1%
Zagreb and its surrounding area	39.3%	29.9%	27.1%	23.4%
Central Croatia	61.9%	47.4%	38.1%	28.9%
Slavonia	71.6%	69.9%	65.2%	41.6%
Istria and Primorje	68.5%	51.6%	46.0%	39.5%
TOTAL	66.5%	50.3%	41.9%	33.4%

Regional differences have been found based on the presence of general housing issues. Dampness problems, i.e. damp walls, floors or foundations, are the most common in Međimurje and Slavonia, where over 70% of Roma households are confronted with this problem. Slavonia has the largest proportion of households with problems such as leaking roofs, rotten windows and rooms without sufficient light. In North Croatia and Međimurje, the largest proportion of households do not have a toilet, shower or a bath. *EU-MIDIS II*, a survey conducted by the EU Agency for Fundamental Rights, found that when all nine EU countries covered by the survey are taken into account, one in five Roma households had the problem of too dim rooms, and Croatia was slightly above average in this survey [23%], while the proportion of the total population of the Republic of Croatia was 5.5% [FRA 2016: 35]. The latest indicators show that the situation is even worse and that every third household faces this issue. As for the situation in other countries covered by the 2016 survey, in Portugal 39% of households had this problem. Slovakia [30%] and Hungary [25%]

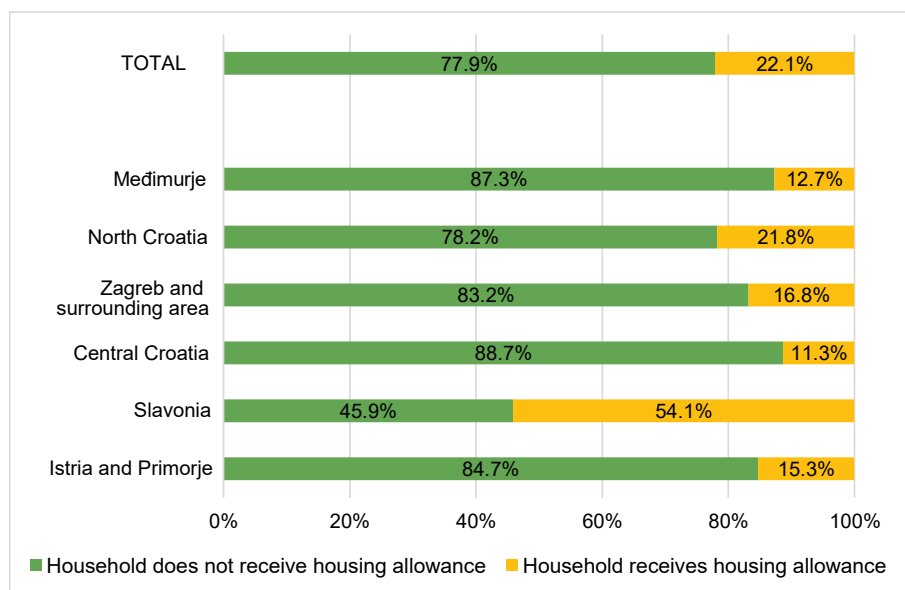
were worse than Croatia in this respect. Romania [14%], Spain [15%], Bulgaria [17%], Czech Republic [17%] and Greece [18%] had the best situations regarding this problem [FRA 2016: 35]. In the same survey, almost one in three households [32%] had problems with leaking roofs, damp walls/floors/foundations and rotten windows. Croatia was above average with 43% of these households. The only countries with a less favorable situation were Portugal [66%] and Hungary [44%]. The situation was most favorable in Czech Republic [21%], Spain [26%] and Romania [26%]. Considering that the 2016 data was aggregated for all three issues, the comparison with this analysis is only possible if we aggregate the same results. In this case, the proportion of Roma households facing the above issues is 52.9%, which also indicates that the data is worse than the data from the 2016 survey.

TABLE 19. Household needs by the settlement type

		Settlement type			
		Settlement separated from town or village in separate location	Settlement on outskirts of town or village	Settlement within town or village	Roma live dispersed among majority population in town or village
		n %	n %	n %	n %
Interior decoration	No	10.7%	14.7%	17.9%	29.5%
	Yes	89.3%	85.3%	82.1%	70.5%
Yard landscaping	No	24.0%	23.7%	37.1%	51.3%
	Yes	76.0%	76.3%	62.9%	48.7%
Furnishing	No	14.6%	15.1%	23.8%	43.8%
	Yes	85.4%	84.9%	76.2%	56.3%
Acquisition of home appliances	No	24.2%	19.7%	33.1%	50.9%
	Yes	75.8%	80.3%	66.9%	49.1%
Repair of old/ installment of new roof	No	31.6%	25.8%	29.1%	54.5%
	Yes	68.4%	74.2%	70.9%	45.5%
Replacement of doors and windows	No	33.4%	22.6%	33.8%	54.0%
	Yes	66.6%	77.4%	66.2%	46.0%
Facade installation	No	29.0%	28.7%	29.8%	52.2%
	Yes	71.0%	71.3%	70.2%	47.8%
Other	No	87.6%	79.9%	80.8%	89.7%
	Yes	12.4%	20.1%	19.2%	10.3%

In addition to issues related to housing, respondents were also asked about the necessary housework. 81.8% of Roma households needs interior decoration. In settlements where Roma are scattered among the majority population, this figure is just barely lower. In almost all other categories it is the same case. There is a great demand for purchase of furniture and household appliances. 64.8% of Roma households have expressed the need to install a new roof or repair old one.

GRAPH 55. Housing allowance by region



Out of 1550 households, only 343 of them [22.1%] receive housing allowance, which includes costs of rent, utilities, electricity, gas, heating, water, sewerage, etc., even though it is obvious that most Roma have unequipped households and numerous housing problems. From a regional perspective, the statistical differences are significant.⁸⁵ Slavonia has the highest number of such households, with more than a half of them [54.1%] receiving housing allowance. The differences are significant between settlement types as well,⁸⁶ with settlements separated from towns or villages in separate locations having the lowest number of Roma households that receive housing allowance [13.9%]. In settlements on outskirts of towns or villages, 39.4% of Roma households receive housing allowance. Roma households that are able to solve their housing issues are rare. Buying a new residential unit or renovating the one currently occupied is out of reach for most Roma, either from their own resources or through purpose-specific loans. Based

85 Chi-square test, $\chi^2 = 224.090$; df = 5; $p < 0.001$.

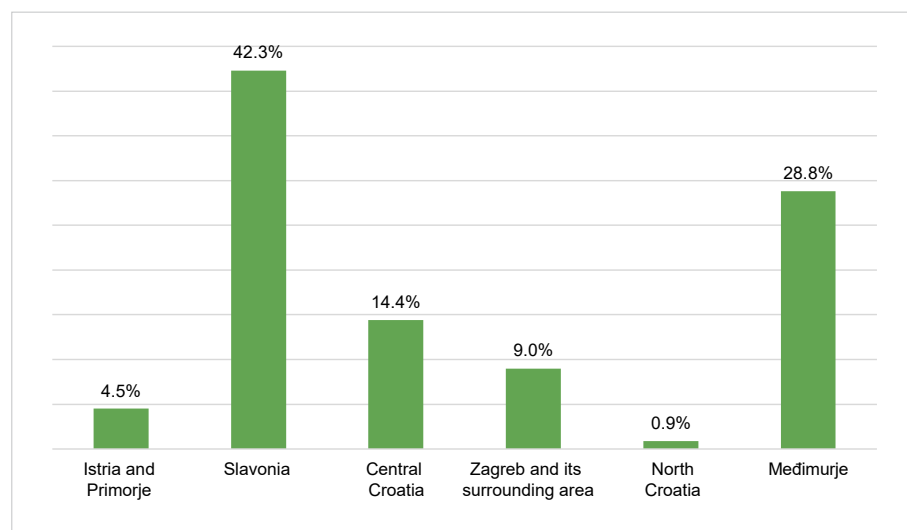
86 Chi-square test, $\chi^2 = 84.026$; df = 3; $p < 0.001$.

on the 2011 survey, 85% of Roma households had bank loans, while only 2% of those loans were for house purchase, whereas 53% were for furnishing and equipping of households [Perić 2012: 58–60]. For the sake of comparison, this survey found that one third of Roma households had a member with a bank loan, but the data do not provide information on the proportion of households with formal bank loans and those with non-formal loans, i.e. obtained from loan sharks. Taking into account the low earnings of Roma households and increasingly restrictive requirements for bank loans, but also the fact that there is discrimination in this area, as evidenced by concrete examples where Roma changed their surnames to exercise their right to loans for which they met requirements [Felbar 2019], it is expected that the proportion of Roma households with loan debts will continue to decrease.

4.2.5. Single-person households

As already noted, multi-person households are slightly better equipped, and, taking into account that the risk of poverty, and thus the risk of housing deprivation, is higher in single households, because “there are fewer opportunities to pool resources” [EC 2017: 7], some of the indicators for single-person households are presented below. There were 111 such households among total households covered [7.1%]. This is far less than the share of single-person households in the general population, which was in 2017 close to one in four households [23%], and as high as 34% at the EU level.

GRAPH 56. Single-person households by region



Out of the total number of single-person households, 42.3% are located in the Slavonia region. The fewest of these households can be found in North Croatia, and just a small number in Istria and Primorje. When looking at the share of single-person households by the type of settlements, the differences are not distinct, with fewest of them found in Roma settlements within towns or villages. These are equally divided between men [50.9%] and women [49.1%], with an average age of 50.6 years, and 20.4% of them belong to the oldest age group, over 66. Over one third [37.2%] of them are without education, while a third dropped out of primary school. Looking at the age category, as expected, 58.8% of them never do paid work, while three quarters of Roma living alone had an income of less than HRK 1,500 in the previous month. Based on the presented housing deprivation index [FRA and UNDP 2012], which identifies the lack of kitchen, toilet, bathroom with shower/bath and electricity in the household as relevant indicators, 76.1% of Roma single-person households are affected by housing deprivation. That share is somewhat lower when looking at all Roma households [61.9%], so it is safe to say that this is the share of Roma population living in extremely poor housing conditions. The household equipment index [4.31] supports this claim, which is lower than the average of Roma households [5.86]. In other words, out of ten basic household items,⁸⁷ an average Roma household has less than six, while an average single-person Roma household has just over four basic household items.

The availability of electricity in single-person households is at the same level as in all Roma households, meaning that 11.5% single-person households have no access to electricity. 47.8% of single-person households has no water from water supply systems, while 85% of Roma living alone in a household have no access to sewage systems. 30.1% of single-person households receive housing allowance.

4.3. Rental market and public housing programs

Although the research did not specifically address the question of tenancy as one of the more increasingly represented solutions to the housing problem, particularly for young people, the position of Roma in the context of the rental market should nevertheless be discussed. The latest available data show that only 2% of Roma households in Croatia lived in rented accommodation and paid rent, which is the lowest percentage of all 12 East and Southeast European countries covered by the 2011 survey [Perić 2012: 62].

Even though Croatia has a highly unregulated rental market, Eurostat data from 2016 show that 45.2% of households with this housing status in Croatia are overburdened with housing costs [Eurostat 2016].

⁸⁷ These are: electricity, water from water supply system, sewerage, bathroom with a shower/bath in the house/apartment, toilet in the house/apartment, fridge, washing machine, oven and a personal car/van

Considering that rents in Zagreb are around HRK 70 per square meter [Government of the Republic of Croatia 2020] and that 83% of Roma households earn less than HRK 3,000, it is clear how unattainable this solution is for most Roma families. The rental market also exposes Roma to racial discrimination, which further restricts their access to this type of housing solution. Although the data show that only 1.5% of respondents experienced racial discrimination in the area of housing rental or purchase in the past year [Rašić et al. 2020: 131], examples of such discrimination are certainly more common. Research data from 2016 show the same – the share at the level of all nine surveyed EU Member States was 12%, and by far the highest in Croatia, at 29% [FRA 2016: 37]. An interesting investigative article by Barbara Matejčić from 2011 illustrates the highly unfavorable situation for Roma in this segment in Croatia as well. She used the situation testing method and, together with two collaborators, one of whom introduced herself as a Muslim and the other as Roma, investigated whether there was discrimination in the area of housing rental. All three made calls for rental or roommate ads. In the end, the Roma and Muslim women were rejected several times, in 30% of cases for apartment ads and in 40% of cases for roommate ads, while the reporter who presented herself as a member of the majority ethnicity was not rejected once [Matejčić 2011]. It can be concluded from this that most Roma do not have access to the rental market to solve their housing problems, partly because of the poor material status of households and partly because of discriminatory practices.

One of the objectives of the *National Plan for Combating Discrimination for the Period from 2017 to 2022* in the field of access to housing is to create a level playing field for the “exercise of the right to housing for groups at risk of discrimination in housing policies and to strengthen the participation of marginalized groups in addressing housing problems” [Government of the Republic of Croatia, OHRRNM 2017a: 33]. This objective focuses on the issue of public housing, so the measure to be implemented to achieve it is very specific: “Put into practice all unoccupied housing owned by the Republic of Croatia” [Government of the Republic of Croatia, OHRRNM 2017a: 23].

Even though 5.4% of Roma households live in state, city or municipal housing, which, as mentioned above, is twice the share of households in Croatia, these data and the matter of public housing programs should be further discussed, particularly given that renting or buying an apartment is unattainable for the vast majority of Roma due to low income of households and the fact that 92% of them live below the poverty line [Klasnić, Kunac and Rodik 2020]. Even the public housing programs, largely based on some form of subsidization of housing loans for apartments whose construction is organized by public administrations, are inaccessible

to most Roma.⁸⁸ All programs based on subsidizing housing loans fail to cover a vast majority of Roma households, since creditworthiness is a requirement for a household to access such programs, which implies earnings that are close to the average and regular. Even the complaints that Croatian citizens send to the Ombudswoman show that “housing policies does not fully meet the needs of citizens, because they are aimed at stimulating purchase, which particularly affects young and precarious workers who are not creditworthy” [Ombudswoman 2019]. In addition, the management and ownership of the public housing and the criteria for its allocation are the responsibilities of local governments, so housing is allocated on the basis of socio-economic criteria, but also based on some other criteria.⁸⁹ There is no specific quota for the Roma national minority in public housing programs through the lease of housing units owned by cities or the state, but these programs are addressed through priority lists and recommendations by social welfare centers. Mitigating the consequences of market volatility and the balancing of housing prices is a fundamental function of public housing policies, that is, the purpose of the public housing pool. A low percentage of non-market housing, compared to the European average of 8.3% or countries such as Denmark, Austria or the Netherlands with, respectively, 19%, 23% and 32% of non-market housing through various housing programs [EP 2013: 9], means that the majority of the Croatian population is not even close to being protected from market fluctuations. Nevertheless, given that the Roma population is socio-economically deprived in a number of ways and that the market mechanisms for addressing housing issues are totally inaccessible to it, it is clear that the 5.4% of Roma households covered by public housing programs is only a marginal figure compared to the actual needs. When asked about the housing allocated by the municipality or the government, one of the respondents answered:

They never did, even though there is a great need. We asked, but they said that they didn't have any, although there are buildings and land we could use to have a better life. [Roma representative, Central Croatia]

Another Roma representative from the same county believes that the reason for this is irresponsible behavior of Roma:

Well, when it comes to housing, we have many Roma families who got an apartment from the city, but they do it backwards; whoever got an apartment creates problems in these city apartments, so the city won't give out apartments to Roma anymore. [Roma representative, Central Croatia]

88 The most comprehensive of these programs are, for example, the *Program of State-subsidized Housing* (POS) and the loan subsidy programs implemented by the *Croatian Real Estate Agency* (APN), as well as the housing programs according to the so-called Zagreb model, implemented by the city-owned company *Zagrebačka stanogradnja*.

89 Public housing is also awarded to government officials, deserving citizens, artists, athletes, war veterans etc.

The previously mentioned issue of relocation of entire Roma settlements, particularly within the city of Zagreb, raises another issue related to housing. With the decisions to relocate the settlements, the city government ends the formal or informal agreements and the practices of living on city-owned land or housing units. It is guided by the idea that Roma exercise the right to housing according to their social status, but not the right to decide where to exercise this right. In simple terms, Roma do not have the right to stay where they are, which is one of the fundamental factors of the right to housing – the right to stay in place. Relocations can thus be anticipated with any major change of urban planning in the areas inhabited by Roma within cities, as well as in the intentions to expand the central tourist and financial areas. Public housing programs are also following the repurposing of land and the associated increase in land prices. These programs often relocate Roma to peripheral settlements on the outskirts of towns with poor infrastructure and access to public services, far from the economy on which they depended in their former locations. During the last two decades, the Radnička Street area in Zagreb has been transformed from an industrial center with small workers' shacks into a financial hub and elite housing area due to land repurposing. The privatization of industry and associated land, followed by changes in the *General Urban Plan* and repurposing of land from industrial to commercial and residential, the rise in prices and the 'attractiveness' of that area made Roma and Roma households unwelcome there. The programs of housing and housing standards improvement for Roma that followed the changes in the value of urban land did not consider the policy of improving the housing standards of the Roma community in the place where the community lives. Moreover, members of the Roma national minority were forced to resettle by unilateral decisions [in some cases with threats of violence]. Some families were moved to the newly built settlement of Novi Jelkovec earlier, and others was relocated in 2019 to a building in Petruševac, at the very edge of an urban area with poor infrastructure. It is worth noting that, a few years later, some families, who had been accommodated in the newly built settlement Novi Jelkovec, got relocated from that settlement, which had all the necessary infrastructure and services, to the Petruševac area. The Roma families there were placed in a building that had been only recently repurposed for housing and originally served as a business incubator. These examples are evidence of Roma's lack of housing security [even if they live in public housing] and of the poor treatment of Roma households, placing them into a permanent transitional status and severely jeopardizing their housing rights. The relocation issues are often accompanied by discriminatory practices. The example of the relocation of Roma families to Petruševac is a blatant example of the multifaceted unfavorable position of Roma [Rašić et al. 2020: 75]. The loud disapproval of the majority population in cases of the relocation of Roma to their neighborhoods clearly demonstrates the quality of such public programs, which

are not implemented through institutionally mediated intercultural dialog, but by simply relocating communities to the most convenient places for the city government, i.e. to areas of a very low market value. The City Office for Housing, which is responsible for the management of Zagreb's public housing pool, employs only 17 people, who have to deal with around 7,000 apartments in care of the city and resolve all kinds of conflicts.⁹⁰ In comparison, the City of Vienna has a specialized office for relations management and conflict resolution in each of its public districts.⁹¹ In conclusion, within the public housing programs there is no assessment of the actual indicators of housing status improvement that should follow other elements of living standards [work, safety]. Thus, in this case, just as in the case of the neglect of intercultural dialog within localities where Roma are resettled, no attention is paid to the economy of the community, which may precisely depend on the locality where the community lived. Roma representatives spoke about the resettlements within Zagreb.

I brought the documentation from 1961, which showed that people were moved in three directions; at Savica, where the mosque is, there were 5,000 of us Roma! Then we were relocated to Vukomerec, Borongaj and Ill Struge. [Roma representative, Zagreb and its surrounding area]

Interviewees from other regions also spoke about the relocations.

One whole village – I need to think, but I'll remember its name – was moved, cleared, relocated, they were simply paid [to leave the village]. A fair share ended up here, and there is one part that starts somewhere towards Okučani, and here to the other side, towards Brod – Godinjak, Petrovo selo. [KNF, Slavonia region]

4.4. Summary

The Roma are undoubtedly a population affected by housing deprivation, as all the indicators used in the research show. If we apply the methodology of the European Union Agency for Fundamental Rights [FRA], which uses water supply, sewerage and electricity as relevant indicators, 59.2% of Roma households are affected by housing deprivation. On the other hand, if we apply the Eurostat methodology, which uses lack of kitchen, toilet, bathroom and electricity in households as indicators of housing deprivation, that share reaches up to 77.7%. Housing deprivation is

90 The data about the number of employed were attained through interviews and written correspondence with the Head of the Housing Section, Lidija Šarin Đurin, conducted by the association *Pravo na grad* in 2017 and 2019.

91 For more details, see the official website of the City of Vienna. <https://www.wien.gv.at/english/living-working/housing/advice.html> Retrieved 20 June 2020.

the most evident in North Croatia [86.5%], Central Croatia [77.3%] and Međimurje [75.4%], while Zagreb and its surrounding area has 14.5% of Roma households affected by housing deprivation. In settlements separated from towns or villages into separate locations, almost four fifths of households are affected by housing deprivation. That percentage is 36.6% in households where Roma live among the majority population. It is evident that the degree of housing deprivation increases in proportion to the distance of Roma households from town or village centers. Access to and use of utility infrastructure in the household, as a key indicator of housing deprivation, speaks to the poor situation in Roma households. Although 50% of localities have the necessary infrastructure for connection to the public sewerage system, just over a quarter of Roma households are actually connected to this system. 43.3% of Roma get their water through water supply systems, while 11.2% of households do not have electricity. Considering that the general population almost always has access to and uses these services, there is a more than clear gap between the majority population and the Roma population here as well. As in most other cases, Zagreb and its surrounding area are in the lead, with the most favorable situation, and on this basis it is reasonable to assume that Roma living dispersed among the majority population have an advantage in the use of infrastructure compared to the three concentrated types of settlements. Although the right to clean running water is a fundamental human right, it is not enjoyed by 43.3% of Roma households. Settlements separated from towns or villages in separate locations are in a far less favorable situation than the other three types of settlements because the share of households not getting water from a public water supply system is enormous – 70.1%. In the other types of localities, that share ranges from a fifth to little more than a quarter of households. Međimurje and North Croatia are in the most precarious situation, which is logical, as these two regions have the largest share of households in separate localities, i.e. dislocated and segregated. From the narrower perspective of the hygienic housing standard, it was found that the mean size of Roma households is 50 m², while the average is 67.4 m². This means that Roma have only about 10 square meters per member in their households. In many cases, the situation is even worse, which is far below the psychological limit of 14 m² per household member, i.e. from the housing standard minimum, but also far below the national average of 29 m² per household member. Zagreb and its surrounding area has the largest housing units, while Međimurje has the smallest. This, of course, shows that the best situation in places where Roma live dispersed among the majority population, with 75 m² of average living space. In settlements in remote areas, this figure more than twice smaller – 32 m². In most Roma households [44.1%], there is only one room, which indicates that Roma use their premises for various functions: cooking, living, sleeping, working [especially school children], etc. A third of households [32.4%] has two rooms, and only a small proportion of households have more than three rooms.

The average number of rooms per household member, not counting the kitchen, hallway, foyer and pantry, is 0.5. Međimurje and North Croatia have the lowest number of rooms per household member [0.3], while Zagreb and its surrounding area and Slavonia have the highest average number of rooms per household member among all other regions, namely 0.7. Another indicator of deprivation is [non] existence of a toilet or bathroom in the house. One half of Roma households do not have a toilet in the house, and slightly more than a half do not have a shower or a bath in the house. Međimurje and North Croatia face greater housing deprivation than other regions in this respect, while Zagreb and its surrounding area, as well as Istria and Primorje, show the most favorable results in this segment. The housing deprivation index compiled in this research, which includes nine indicators, has demonstrated that the best equipped households were located in settlements where Roma live dispersed among the majority population in towns or villages, and the least equipped Roma households were in settlements separated from towns or villages in separate locations. Households with better material status, or rather those that had the highest earnings in the previous month, expectedly have better levels of household equipment. A higher level of house equipping can also be found in households where one of the household members has a bank loan. It is logical therefore to conclude that employed Roma [those that are creditworthy] have a better housing standard. Another interesting finding shows that less than a third of Roma households have a car. Roma households that live far from centers of either towns or villages own by far the least cars. Numerous Roma households have problems regarding their housing. Problems with dampness of walls, floors or foundations are most commonly found in Međimurje and in Slavonia, where over 70% of Roma households are confronted with these problems. Half of the structures have leaking roofs and one third is too dim. Most of the respondents stated that they needed some works in the household, both related to interiors and exteriors, but, considering the low income, those needs almost certainly cannot be accomplished. Around 7% of Roma households are single-person households and their risk of deprivation and possibly falling into greater deprivation is even higher. The highest share of these households is in Slavonia. 5.4% of Roma live in state, city or municipality owned housing, and 22.1% of Roma households receive housing allowance. The discrimination to which they are exposed when searching for rented housing, which is unattainable for most of them because of material deprivation to begin with, poses an additional problem in obtaining [adequate] housing.

5 Environmental Status and Protection



5. Environmental Status and Protection

Roma settlements are located in peripheral areas and have numerous infrastructural shortcomings which directly affect the quality of life and health of inhabitants, often making them comparable to slums.⁹² Apart from economic vulnerability, Roma population is additionally vulnerable due to material living conditions and spatial particularities of areas they inhabit. Insufficient and insecure housing conditions of marginalized groups and communities in unofficial settlements and slums make them exceptionally vulnerable [Eurostat 2020b] and prone to health problems [with a higher degree of psychological stress] as well as to climate change, which increases the risk of natural disasters, as unofficial settlements are often located in unsafe areas with a high risk of flooding, landslides and other [UN-Habitat 2020: 1]. Based on the study *Pushed to the Wastelands: Environmental racism against Roma communities in Central and Eastern Europe* [Heidegger and Wiese 2020], Central and Eastern European Roma live in such poor and often life-threatening conditions. This makes environmental justice an issue that must be given special consideration when talking about the Roma minority, their integration or overcoming “environmental racism” and Roma segregation. Previous research showed that Roma settlements, usually located on the edges of urban areas, are risk areas, with the “source of risk usually being the polluted environment”, which takes into account various facts, “ranging from chaotic utility circumstances to the fact that many Roma settlements were built near large industrial pollutants or large landfills that are an important ‘resource’ for many Roma” [Rogić 2005: 61, 73]. Given the fact that the quantities of waste are growing on a global scale, there are numerous issues regarding its management and proper disposal. Inadequate disposal areas (legal and illegal), located in peripheral areas of settlements, additionally devalue the price of land because of the danger of water and air pollution. These areas are then the only possible choice for marginalized social groups. According to the earlier mentioned Eurostat’s multidimensional concept of “quality of life”, one of the nine dimensions is the natural and living environment, measured by objective and subjective pollution indicators, access to green and recreational areas [subjective], along with the landscape and the built environment [subjective

92 UN-Habitat uses the following criteria to define slums: housing conditions [durable housing in relation to climate conditions, sufficient living space which means that a room is shared by no more than three people], access to drinking water, access to adequate sanitation and security of tenure that prevents forced evictions. For more details, see UN-Habitat [2006].

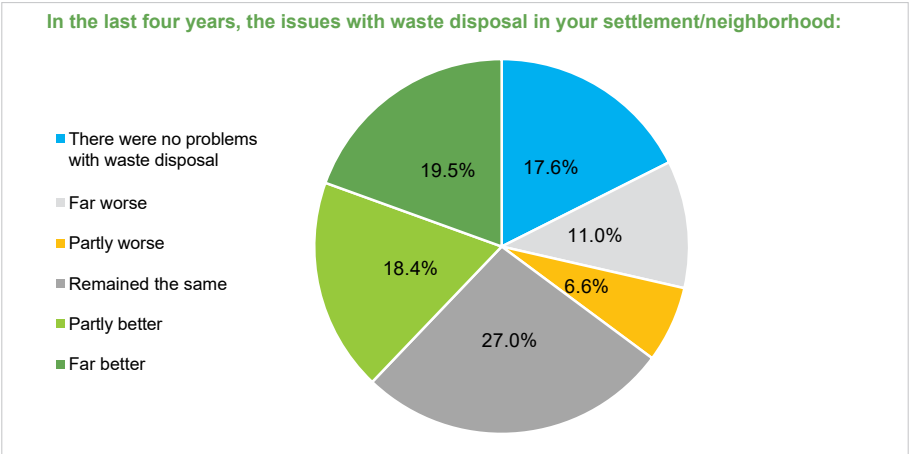
indicators] [Eurostat 2017a: 18–19]. The research results presented below show that Roma living spaces rank very low when it comes to that dimension, as well as, among other things, the results in other dimensions that make up the concept of “quality of life”.

5.1. Waste management and environmental conditions

In its *Recommendations on the Croatian National Reform Program for 2019 and the Council Opinion on the Croatian Convergence Program for 2019*, the European Commission gives a long list of problems that Croatia must solve. It also states that Croatia is “particularly vulnerable to climate risks, especially floods and forest fires” and that improving “separate waste collection and recycling as alternatives to landfilling, develop alternatives to raw materials and increase demand for recycled content” is crucial, as is investment in water supply networks to “reduce leakage of drinking water and fulfill unmet quality requirements” [EC 2019]. The same problems are listed in the *Recommendations for 2020* [EC 2020]. It is clear that many environmental problems are relevant to the entire Croatian population, although *the Act on Sustainable Waste Management* [OG 94/13] states that local self-government units are required to ensure “public collection of mixed solid waste and biodegradable solid waste, separate collection of metal waste, glass, plastics and textiles, as well as bulky waste, and prevention of waste disposal contrary to this Act, as well as the disposal of such discarded waste”.⁹³ However, due to the spatial distribution of Roma settlements, the majority of Roma face the above-mentioned problems to a greater extent. More than a quarter of them [27%] believe that the problems are at the same level as four years ago. In other words, every fourth Roma does not see any change in this segment.

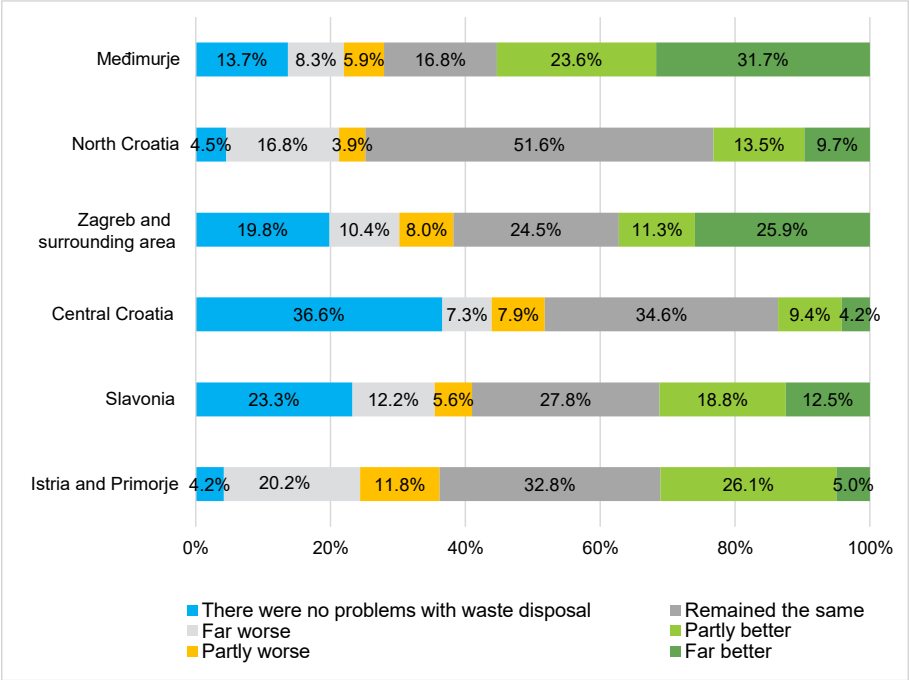
⁹³ The same Act says that it is necessary “to ensure the functioning of one or more recycling yards or mobile units in its territory, the installation in a public area of an adequate number and type of containers for the separate collection of problematic waste, waste paper, metal, glass, plastic and textiles not covered by the management system for a specific category of waste”, and to provide “at the request of the service user, the service of transportation of large [bulky] municipal waste” [OG 94/13]

GRAPH 57. Waste disposal situation in past four years



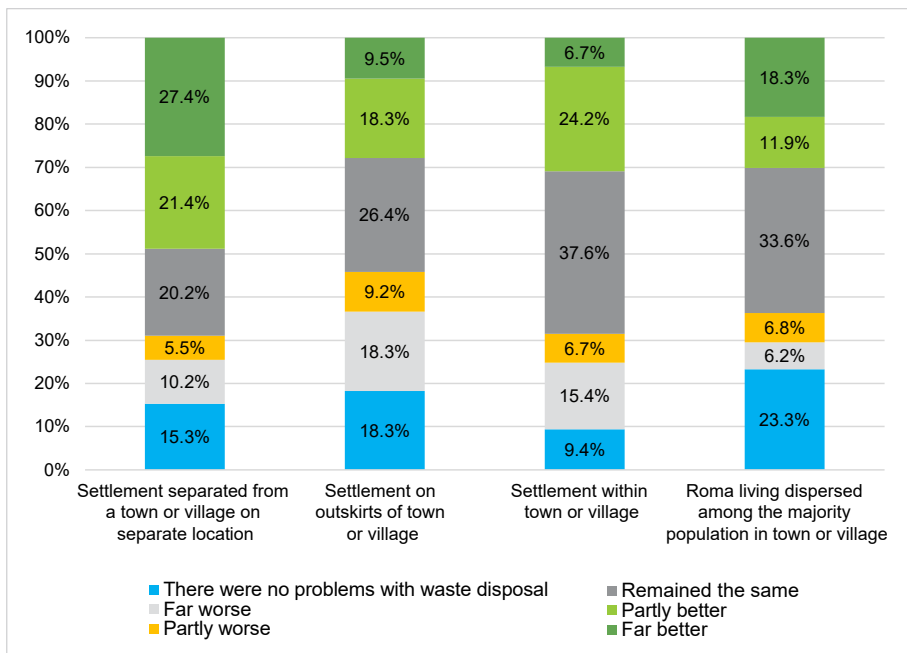
Nevertheless, the largest share of Roma population [37.9%] sees some improvements – 18.4% claim that the situation is somewhat improved, while 19.5% state that the situation significantly changed in the past four years. 17.6% of Roma see the situation worse than it was four years ago, and the same percentage claims that there were never any problems with waste to begin with.

GRAPH 58. Waste disposal situation in past four years by region



In terms of regions, the differences are significant.⁹⁴ Over one third of respondents from Central Croatia stated that they had no issue with waste disposal in the past four years. Most North Croatian Roma, as many as 51.6% of them, consider that the waste disposal issues remained the same over the four years. Over a half of respondents from Međimurje claim that the waste disposal conditions are improved, 23.6% stated that the conditions are partly improved, while one third [31.7%] considers the conditions significantly improved. This is clearly a region that has seen positive changes, at least in regard to waste issues. A third of the Roma living in Istria and Primorje [32%] claim that the situation is partly or even significantly worse.

GRAPH 59. Waste disposal situation in past four years by settlement type

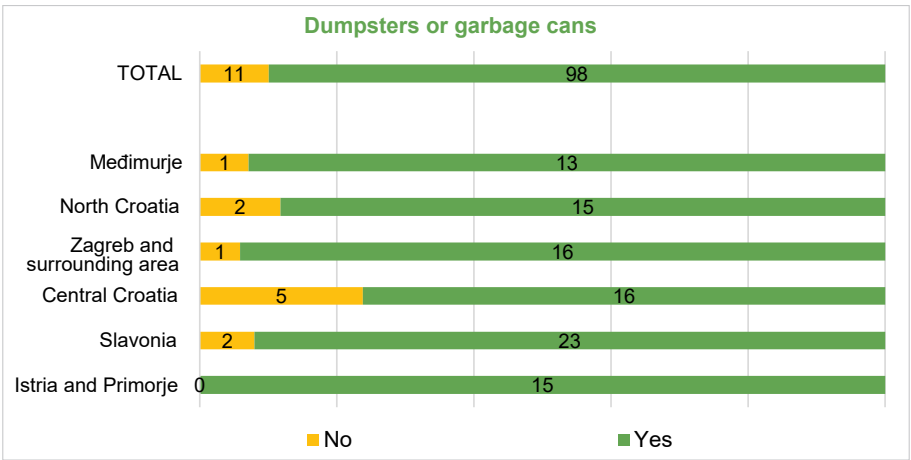


Issues with waste disposal in the past four years significantly differ in terms of settlement types. It was mostly Roma living dispersed among the majority population that cited no issues. The most positive changes in this segment were noticed by Roma living separated from towns or villages in separate locations. This finding is expected, as the largest number of such remote settlements are to be found in Međimurje, where the community had previously pointed to positive changes, more precisely to the improvement of conditions related to waste disposal. Roma who live in settlements within towns or villages were the most numerous among

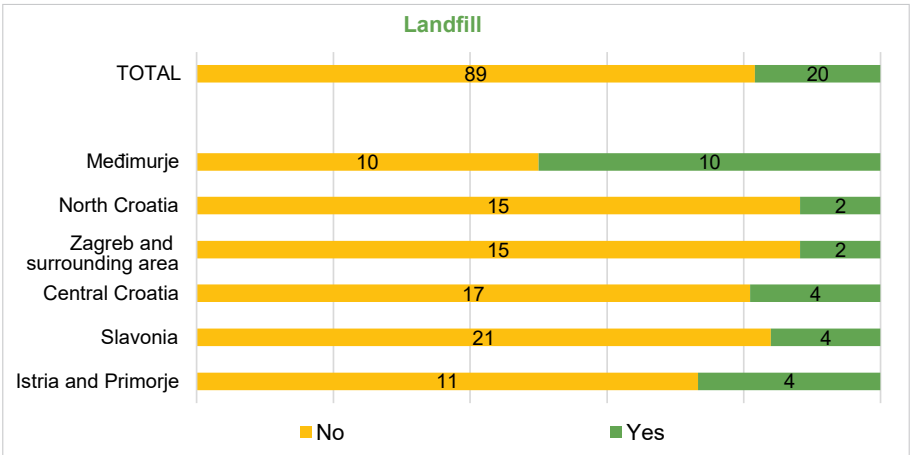
94 Chi-square test, $\chi^2 = 294.444$; $df = 25$; $p < 0.001$.

those claiming that there were no changes in this segment. In the 2011 UNDP survey, Roma were asked about the extent of changes [improvements] in their neighborhoods [settlements] in the past five years or since they had been living there. Progress was reported by 30% of Roma households. This is one of the highest proportions of all countries surveyed and the only case where the proportion of the Roma population is higher than the proportion of non-Roma who indicated that positive changes had taken place in the locality. Only Romania recorded a higher percentage in the same research [34%], while Serbia [10%], Montenegro [12%] and Macedonia [14%] had the lowest shares [Perić 2012: 30–31].

GRAPH 60. Waste disposal area at localities by region⁹⁵



GRAPH 61. Waste disposal area at localities by region⁹⁶



95 The number of localities was given in absolute terms, taking into account the small figures [shares].

96 The number of localities was given in absolute terms, taking into account the small figures [shares].

Waste disposal areas [landfills] exist in 20 localities [18.3%], with insignificant differences by region or settlement type. Out of 20 landfills in the Roma-inhabited localities, 12 are legal, and eight are illegal dumping sites. Dumpsters or garbage cans exist in most localities, however, 11 Roma-inhabited localities record a lack of dumpsters or garbage cans. Regional differences were not found here, but differences considering the type of settlement were recorded.⁹⁷ For example, in one quarter [26.3%] of the Roma settlements on outskirts of towns or villages there are no dumpsters or garbage cans. At remote localities, that is, those inhabited by Roma in settlements separated from towns or villages in separate locations, this share is slightly higher – 17.4%. As expected, the most favorable situation was recorded in localities where Roma live dispersed among the majority population. In only two out of 49 such settlements there were no available garbage cans or dumpsters.

The informants were asked about the frequency of waste collection. The data were gathered in 106 localities – in 99 of them [93.4%] the waste is regularly collected. Informed representatives stated that seven localities had irregular waste collection. Regional differences are not significant, nor are the differences according to the type of settlement. It should be mentioned that in settlements within towns or villages informants did not point to the existence of a problem with waste collection. In most cases, the informants stated that the issue came from the inability of the local authorities and governments to deal with the problem of the irregular waste collection. In two cases it was pointed out that the utility services occasionally skipped waste collection in front of some Roma houses. In one case it was mentioned that the problem was caused by unpaid bills. The UNPD 2011 survey showed that public waste collection was less available for Roma than for other population groups, and interesting data were collected for Croatia. Namely, 62% of households mentioned that waste was collected at least once a week, which is a higher percentage than in non-Roma population [60%], however, the cases of complete lack of waste collection were higher for Roma households [14%] than for non-Roma households [5%]. Other studies have shown that Moldova [60%], Albania [30%], Serbia and Bosnia and Herzegovina [26%], Romania [25%] and Montenegro [16%] are the countries with the most frequently identified problems of complete lack of waste collection. The Roma population in Czech Republic [2%], Hungary [4%], Slovakia [5%] and Bulgaria [8%] is in a better situation than in Croatia with regard to households with a complete lack of waste collection. Some respondents stressed the problem of non-payment of waste collection by Roma and the problem of waste accumulation in yards, partly related to non-existence [non-payment] of dumpsters.

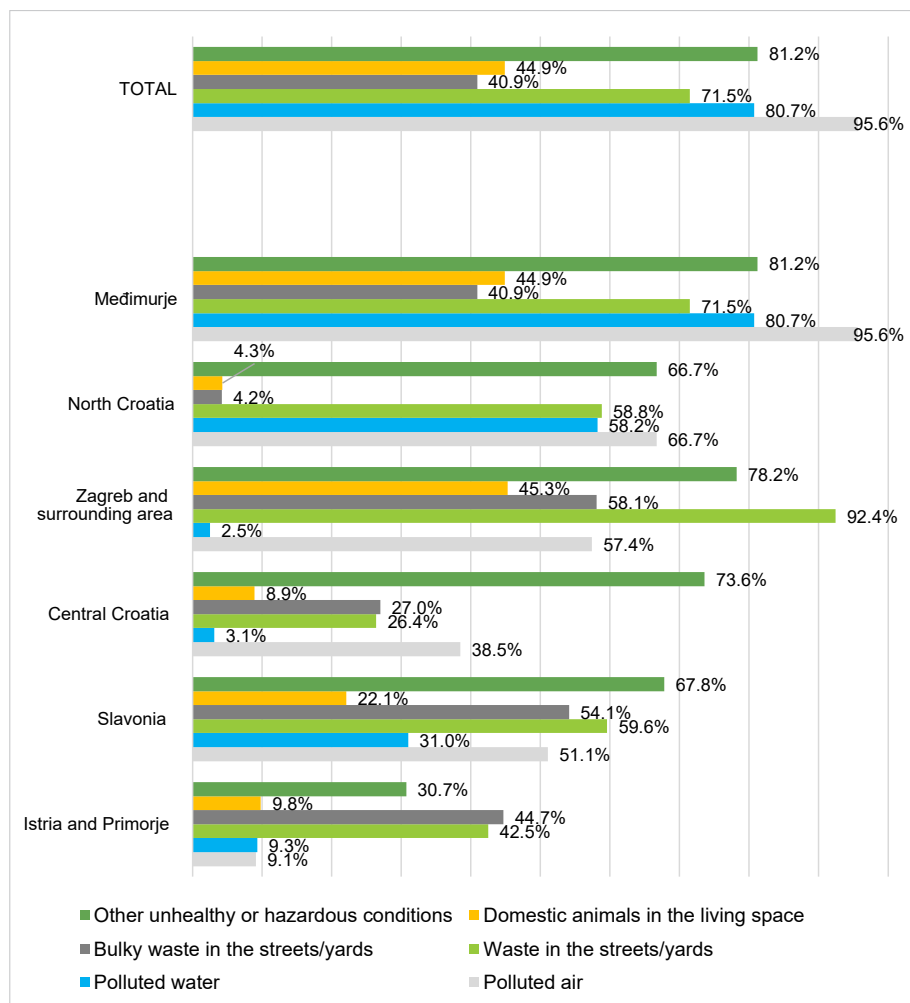
97 Chi-square test, $\chi^2 = 10.834$; $df = 3$; $p < 0.02$.

The county and society have done everything, but, what I'm saying is – there are so many cases of them simply not paying for waste collection. [KNF, Međimurje]

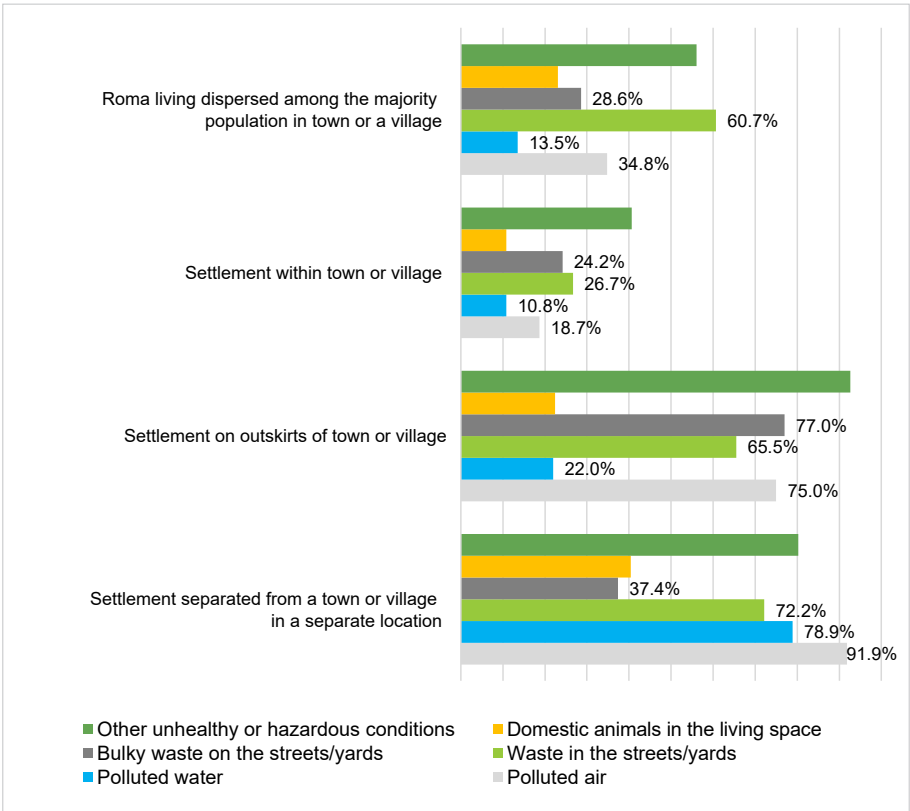
Yes, for sure, it happens [the issues of waste disposal, author's comment], but it is partly the fault of my Roma. Um, yes, they work with those secondary raw materials, so they keep whatnot in their yards, and a bunch of waste piles up, which is then, going back to the same thing, thanks to Mayor's understanding, collected again, cleared up. Then there are others who pile up all the waste on the roads because they don't have dumpsters, since you have to pay for each of those, and they have nothing to pay with. [Roma representative, Međimurje]

5.2. Issues related to the environment

The UN defines the *2030 Agenda for Sustainable Development* in its preamble as an “Action Plan for People, Planet and Prosperity”. It lists 17 sustainable development goals, which aim at the realization of human rights and creating a balance between the 3 dimensions of sustainable development: economic, social and environmental [UN 2015]. The action plan, which focuses on people, emphasizes the need for eradication of poverty and hunger, as well as the empowerment of all people to realize their potential in dignity and equality in a healthy environment. The Agenda places sustainable development as a key to the quality of life of all people. Therefore, it stresses the need in the urban development segment for “reducing the negative impact of urban activities and hazardous chemicals on human health and the environment” [UN 2015], including environmental management and the safe use of chemicals, as well as the reduction and recycling of waste and more efficient use of water and energy. Roma face environmental problems on a daily basis, as the 2016 research shows. In this survey, 25% of the nine countries covered by the study confirmed the existence of pollution, dirt and other environmental problems [FRA 2016: 35]. In Croatia, this proportion was slightly higher [31%]. Worse results in this segment were recorded by Czech Republic [41%], Portugal [36%] and Slovakia [33%]. Greece [28%], Spain and Bulgaria [27%], Hungary [24%] and Romania [11%] recorded better percentages regarding the existence of these problems.

GRAPH 62. Share of population living in localities with environmental issues

GRAPH 63. Environmental issues by settlement type



The research showed that many Roma localities have environmental issues. Air pollution was recorded at numerous localities. In more than a third of the localities, the informants mentioned air pollution issues. Although this accounts for a third of the localities, up to 65.9% of the Roma population covered by the survey live in them, which makes this issue even more striking. Furthermore, in over one third of Roma localities [38.5%], Roma informants stated the presence of a problem with waste in the streets, next to houses and yards. 63.6% of the population lives in that type of locality. In addition, when it comes to all other environmental problems, it is clear that a large part of the Roma population lives in areas with these problems. When looking at the share of Roma population living in localities with certain environmental issues, the data relating to dislocated settlements particularly stand out. 91.9% of the population living in settlements separated from towns or villages in separate locations are confronted with the problem of air pollution, 78.9% have problems with water pollution and 72.2% with waste in the streets, houses or yards.

Looking at environmental issues at the level of localities, the differences are statistically significant both regionally⁹⁸ and by the type of settlement.⁹⁹ The largest number of localities with air pollution issues were recorded in Međimurje, 10 of 14 [71.4%]. A high share of localities with air pollution were also recorded in North Croatia [47.1%] and Slavonia [40.0%]. Taking into account that Međimurje and North Croatia have the largest number of remote settlements where Roma live in localities separated from towns or villages in separate locations, it is not surprising the informants in these settlements most often mentioned problems of air pollution. The situation with water pollution is almost identical, with significant regional differences¹⁰⁰ and differences by the type of settlement.¹⁰¹ Zagreb and its surrounding area has the fewest localities where Roma face water pollution, while in the localities in Istria and Primorje there are usually no such problems.

Regional differences were found when it comes to waste in the streets, next to houses or in yards,¹⁰² but in this case, Zagreb and its surrounding area has the largest share of localities with such issues, as well as half of the localities in Istria and Primorje. Central Croatia has the fewest problems related to waste in the streets, next to houses or in yards. No differences by settlement type were found here. In addition, problems with bulky waste on the streets, next to Roma houses or in yards are more common in Istria and Primorje region, where most localities have this problem, while in Central and North Croatia there are fewest localities with these problems. The differences are significant here in terms of regions,¹⁰³ but also in terms of settlement types.¹⁰⁴ Localities on outskirts of towns or villages are most often confronted with the problem of bulky waste, followed by localities separated from towns and villages in separate locations. As expected, Roma living dispersed among the majority population, whether in towns or villages, have the least problems with bulky waste. Domestic animals living in or near housing areas are the least common of the environmental problems faced by Roma. The informants mentioned such problems for 17 of the 109 localities inhabited by Roma. Differences between regions were not found here, unlike those between settlement types.¹⁰⁵ Roma living in settlements separated from towns or villages in separate locations or in settlements on outskirts of towns or villages are more often confronted with the problem of domestic animals inhabiting the housing area or its

98 Chi-square test, $\chi^2 = 14.421$; $df = 5$; $p < 0.02$.

99 Chi-square test, $\chi^2 = 9.596$; $df = 3$; $p < 0.03$.

100 Chi-square test, $\chi^2 = 18.281$; $df = 5$; $p < 0.02$.

101 Chi-square test, $\chi^2 = 9.672$; $df = 3$; $p < 0.03$.

102 Chi-square test $\chi^2 = 15.438$; $df = 5$; $p < 0.02$.

103 Chi-square test $\chi^2 = 15.158$; $df = 5$; $p < 0.02$.

104 Chi-square test $\chi^2 = 10.355$; $df = 3$; $p < 0.02$.

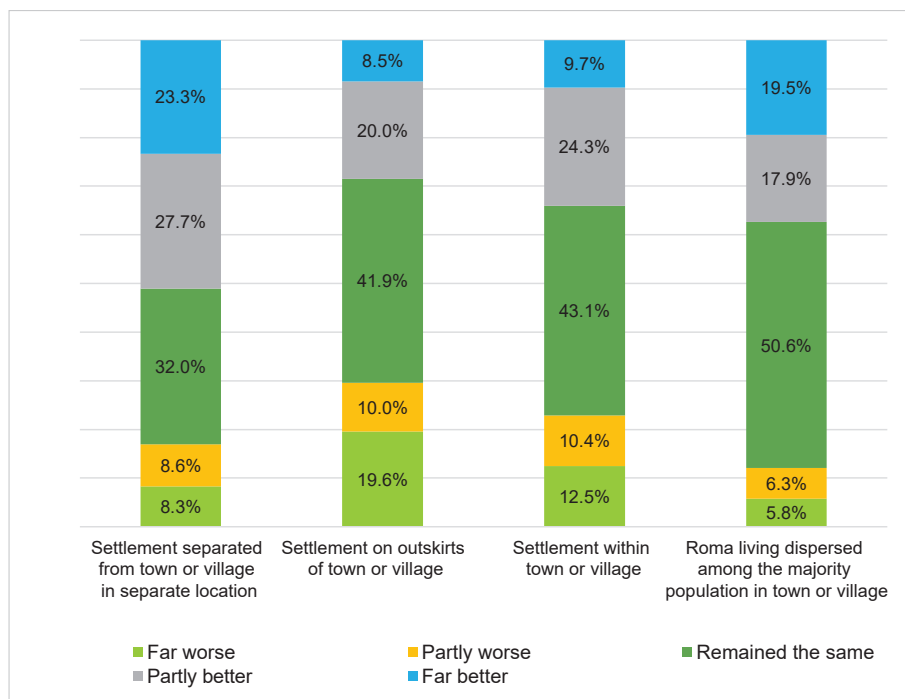
105 Chi-square test $\chi^2 = 9.122$; $df = 3$; $p < 0.03$.

immediate surroundings. These problems are least likely to occur where Roma live dispersed among the majority population in a town or village and in Roma settlements within towns or villages, as the possibility of keeping domestic animals in urban areas is generally limited by local decisions on municipal rules.

In over half of the localities, the informants noted other environmental issues. The analysis of those responses revealed that the informants cited specific issues and sources of environmental problems. A majority of them can be classified into the five categories offered in the answers to the questions. The recurrent sources of air pollution at Roma localities are industrial plants, farms, agricultural fields treated with different chemicals, unregulated drainage canals, illegal and legal landfills. Stray dogs are one of the problems Roma informants mentioned for several localities. Ten years ago, this issue was already addressed in the *Program for the Control of the Population of Stray Dogs* in the Republic of Croatia, with the clear statement that stray dogs “are a problem for human health” [Veterinarstvo 2010: 1]. The *Animal Welfare Act* [OG 102/17, 32/9] proposed the creation of a *Program for the control of the population of abandoned dogs*, but there is no data on this problem in the population of the Republic of Croatia. This, as well as other environmental issues, were discussed by the participants in the qualitative part of the research – in interviews and focus groups.

[...] the issue of these dogs, that is... It's their property, but then there is what we're talking about here. So, I have a dog, it is my dog, but I don't have a fenced yard, and then there are two million dogs walking around. That... that needs to be dealt with. Second, secondary raw materials. They just hoard it up like moles, to be honest. And when you pass by, it really, really looks ugly. Some obligations should be imposed there. [KNF, Slavonia]

Speaking of those communal problems, from burning of tires, waste, keeping of dogs and other things, there are situations when the services come to intervene, like firefighters, they are sometimes even attacked. So, there is the question of what is that about? [KNF, Međimurje]

GRAPH 64. Hygienic conditions in the past four years by settlement type

Most of the results on environmental issues were collected in the site mapping phase, whereas only a small part was collected in the household survey phase. For example, Roma were also asked about the state of hygiene in the neighborhoods or settlements in the past four years, in addition to the questions about problems of waste disposal. 146 of Roma participants were asked about the hygienic conditions. Most of them [40.2%] noted that the conditions remained the same, almost equal share [41.4%] claimed that the conditions were either partly or drastically better. For 8.4%, hygienic conditions became partly worse in the past four years, while 10.0% stated that the conditions were significantly worse. Regional differences are significant.¹⁰⁶ Thus, the largest share of Roma from Međimurje region see improvements of hygienic conditions in settlements in the past four years. Roma from Istria and Primorje claim that the conditions are mostly worse. In Central and North Croatia, the majority of participants consider the hygienic conditions in settlements or neighborhoods to have remained unchanged in the past four years. In regard to the type of settlement, there are significant differences.¹⁰⁷ In view of the fact that the majority of Roma in the Međimurje region live in remote settlements, it is understandable that such settlements have the biggest number of those

¹⁰⁶ Chi-square test $\chi^2 = 189.078$; $df = 20$; $p < 0.001$.

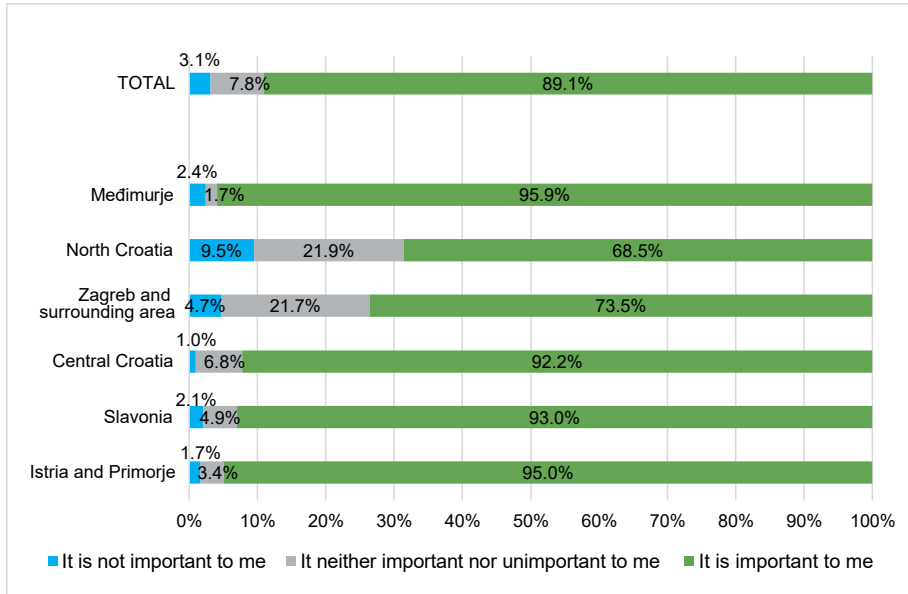
¹⁰⁷ Chi-square test $\chi^2 = 103.333$; $df = 12$; $p < 0.001$.

claiming that the hygienic conditions in the settlements improved in the past four years. It is not surprising that in settlements where Roma live dispersed among the majority population, the majority of them consider the hygienic conditions to be unchanged. In such localities, a certain standard has been achieved, which is higher than the standard of localities where Roma are concentrated, so it is not unexpected that there have been some significant changes. Localities where Roma live concentrated on outskirts of towns or villages, often close to various industrial facilities, which is also mentioned by the survey participants, cited poorer hygienic conditions to the largest extent.

A gypsum plant [factory landfill], garbage dumped by the whole town, factory. [KNF, Central Croatia].

There is air pollution because we are close to the refinery. Drinking water is okay, we don't have wells, but we all have the city's drinking water. And the pollution exists because waste is not collected, and that is a big problem, but I have to say that not only Roma, but a lot of non-Roma living close to our settlement are known to create illegal dumping sites. [Roma representative, Central Croatia]

Considering the ever-growing importance of environmental protection, the survey also contained questions on that subject. Three quarters [76.3%] stated that they considered environmental protection to be very important, while 12.8% said that they considered it to be predominantly important. 3.1% of Roma stated that it was not important to them at all or for the most part.

GRAPH 65. Value of environmental protection by region

The regional difference is significant when it comes to the value of environmental protection.¹⁰⁸ As already mentioned, environmental protection is important to most Roma. Members of the Roma national minority who live in Central Croatia and Međimurje said it was extremely important. Roma from North Croatia and Zagreb and its surrounding area stated that it was neither important nor unimportant to a somewhat greater extent. In addition, differences based on settlement types were found here.¹⁰⁹ Interestingly, in settlements where Roma live dispersed among the majority population some of the respondents stated that environmental protection was very important to them, while at the same time as many as 17.9% stated that environmental protection was neither important nor unimportant to them. Environmental protection is equally important to men and women, as well as young Roma, those middle-aged ones, and the elderly. Irrespective of education level or employment status, environmental protection is equally important to Roma. It is evident that, within all categories, most Roma are aware of the importance of environmental protection, at least on a declaratory level.

In this context, it is interesting to note that 82 Roma were members of civil society organizations active in environmental protection. Most of them were from Slavonia [23] and Međimurje [21], followed by North Croatia [14], Istria and Primorje [13] and Central Croatia [10], while Zagreb and its surrounding area has one Roma who is a member of such organization. Looking at prevalence by the set-

108 Chi-square test, $\chi^2 = 118.739$; df = 20; $p < 0.001$.

109 Chi-square test, $\chi^2 = 53.845$; df = 12; $p < 0.001$.

tlement type, all four types have similar numbers of Roma that are active in such organizations. Out of 82, 38 are Roma youth [aged 14–20] and 38 are middle-aged [aged 30–55]. The number of men [49] is somewhat higher than the number of women [33]. In terms of education level, all categories are represented, with one third of them having completed at least secondary school, and one quarter having no primary education.

5.3. Summary

The spatial segregation of the Roma population is accompanied by issues related to waste and garbage disposal. Roma settlements are often located close to industrial facilities, farms, agricultural land treated with various chemicals and landfills, all of which are sources of air pollution. Apart from housing deprivation, Roma often suffer from much greater environmental problems, which means that they are deprived in this respect as well. Poor infrastructure, which is typical of many Roma settlements and residential structures, only adds to this. Despite that, the biggest share of the Roma population [37.9%] think that in the past four years improvements were made in regard to waste disposal, while 17.6% believe that the situation became worse. Over one third of respondents from Central Croatia [36.6%] stated that they had no issues with waste disposal in the past four years. It was mostly Roma living dispersed among the majority population that cited no issues. The most positive changes in this segment were noticed by Roma living separated from towns or villages in separate locations. This finding is expected, as the largest number of such remote settlements are in Međimurje, where, as previously determined, more than a half of the local Roma pointed to positive changes, more precisely to the improvement of conditions related to waste disposal. Furthermore, 40.2% considered the hygienic conditions in the settlement to have remained unchanged over the past four years, while 41.1% [especially those in Međimurje] considered them to be better. On the other hand, 18.4% assessed the situation as worsened. Dumpsters or garbage cans exist in 98 of 109 localities, while informed Roma representatives said waste was regularly transported from settlements for 93.4% of the localities. Air pollution was recorded at numerous localities. In more than a third of the localities, the informants mentioned air pollution issues. Although this accounts for a third of the localities, 65.9% of the Roma population covered by the survey lives there, which makes this issue even more striking. Furthermore, in over one third of Roma localities [38.5%], Roma informants referred to the presence of a problem with waste in the streets, next to houses and yards. 63.6% of the population lives in such localities. The differences are significant both by region and settlement type. All environmental problems are much more pronounced in settlements separated from towns in separate locations

and on outskirts of towns or villages than in settlements within towns or villages and in those where Roma are dispersed among the majority population. The largest number of localities with air pollution issues were recorded in Međimurje, 10 of 14 [71.4%]. A high percentage of localities in North Croatia [47.1%] and in Slavonia [40.0%] have air pollution issues. Taking into account that Međimurje and North Croatia have the largest number of removed settlements where Roma live in locations separate from towns or villages, it is not surprising that the informants cited air and water pollution issues most frequently precisely for such settlements. Waste in the streets, near houses or in courtyards is the most common problem in Zagreb and its surrounding area. It is also quite notable in Istria and Primorje, which has the biggest problem with bulky waste out of all six regions as well. A very common issue in Roma settlements is that of stray dogs. Roma highly value environmental protection – over three quarters of informants [76.3%] cited environmental protection as highly important. Inadequate and unsafe housing conditions for Roma are caused and accompanied by numerous environmental problems. Even though most Roma see improvement in this area, there is still a long way to go, just as in many other areas.

6

Conclusions and recommendations



6. Conclusions and recommendations

The results of this research have demonstrated that the spatial segregation of Roma is still widespread and multi-faceted in the areas where the majority of this national minority lives. Spatial segregation is reflected in different ways [through physical, social, cultural and symbolic distancing of the majority population from Roma], it is related to settlement and environment types, as well as to the wider developmental characteristics of the respective counties and regions where settlements are located. Even though localities where Roma live dispersed among the majority population are the most numerous, the majority of members of the Roma national minority live in concentrated settlements. As many as 45.7% live in remote areas separated from towns or villages and 16.5% in settlements on outskirts of towns or villages. These [literally and symbolically] peripheral settlements have a lower quality of life due to non-availability of facilities, poorer infrastructure and poor traffic connections [frequently suffering from a major lack of traffic infrastructure and poor or non-existent public transportation]. The Roma settlements in Međimurje are marked by perpetual spatial segregation, from local to county levels, since 95% of the population of the region lives in settlements separated from towns or villages in separate locations. The city of Zagreb, the most developed urban center in the country, is home to the second largest Roma community in the Republic of Croatia. The members of the Roma national minority live there under relatively the best conditions [taking into account the infrastructure, the dispersion in the majority population, the proportion of apartments, legalization of housing etc.]. Zagreb has recognized the importance of the Roma national minority and presented it as one of the priorities in the social image of the city of Zagreb [Ceraneo and SVGZG 2018], but at the same time Plinarsko naselje was moved to the peripheral parts of the city after many years of neglecting the problems of this illegal settlement. The discrepancy between strategic planning and other types of planning and concrete actions in urban space points to the importance of continuous spatial analysis, as well as the importance of monitoring different indicators for the exclusion of Roma and the analysis of spatial [residential] segregation of Roma at all levels [statewide and L/RSU]. The exclusion of the Roma population observed through spatial parameters has new dimensions because the dimensions of social and spatial marginalization reinforce each other negatively. Comparing the data with the previous studies, it is clear that the spatial segregation and marginalization of the Roma national minority has not been resolved since 2000,

and an integral approach is crucial to address these, in line with all regulations and sustainable development policies of the EU and UN. Furthermore, additional research into the specific needs, aspirations and expectations of the Roma population is recommended when planning the necessary spatial and urban adjustments and measures aimed at housing, quality of life and the environment of the Roma national minority.

Research in the fields of physical planning, Roma housing and environmental protection has covered the basic issues of housing standards in relation to hygienic housing conditions, access to public infrastructure and services, legal status of buildings (ownership and legality of housing) and environmental conditions, as well as a detailed distribution of these issues both by region and by type of locality. In the interpretation and analysis of the data collected, part of them were interpreted in view of the concept of the right to housing. The right to housing is understood to mean the hygienic and psychological standards of residential space, the connection of housing units with the infrastructure and services, as well as the security of housing in terms of security against eviction, the affordability of residential space, access to economic activity [employment], but also the possibility of choosing the place of residence or staying in the place where one lives. This takes into account the context in which housing is valorized in the dominant economy, i.e. the significance of housing squares in the time of financialization of housing and the reliance of Croatian households on property income and the position of Roma households in this system. The position of Roma on the housing market was also considered, as well as the position of this minority in public housing programs, but also the influence of planning mechanisms on exercising the right to housing.

Apart from absence of a safety net, the dual role of housing as a commodity and a capital good bypasses the Roma population in the latter aspect, as it is often impossible to really assess the exchange value of property in isolated settlements that 'will remain forever unmapped in real-estate geographies' [Rodik 2019: 25]. This situation is one of the reasons why Roma do not have access to bank loans on basis of their real properties, nor do they benefit from the wealth growth generated by rising real estate prices. This insight calls into question a central aspect of the housing issue today – the value of the wealth of the stated percentage of property ownership – and makes the comparison of the significance of ownership to that in the majority population almost impossible. This discrepancy also attests to the discrepancy in the value of community wealth, even if we hypothetically assume that the ownership is formally and legally clear and the localities are integrated into the real estate market, given that housing units within towns and villages differ considerably in value from housing units in remote or segregated settlements. The value of housing units is also measured by taking into account access to public services and infrastructure. The localities with the highest share

of Roma ownership have only sporadic access to public services and they exist as extraterritorial agglomerations not included in the infrastructure networks. The study thus shows that settlements outside towns or villages, as well as settlements within them, are up to 25 kilometers away from public services such as kindergartens and schools. The potential wealth of the community can be analyzed through significant regional differences. Since public housing programs rarely address the needs of specific Roma households and do not include most of them, and considering that the market is not available for the vast majority, it is reasonable to conclude that segregated settlements where Roma live will grow as needed and that new housing will be built that is not covered by the legalization process that lasted until 2018. Based on respondents' statements, it is concluded that the existing urban development plans are aimed at the design and redevelopment of the existing state, but do not provide for the construction of new housing. However, if we take into account that the specific objective of the NRIS in the field of housing is "to improve the integration of the Roma community into the housing system", the process of legalization and consequent development of plans is not accompanied by measures to abolish segregation, but attempts are made to petrify and codify the situation through plans and legalizations of specific structures, which in the lengthy process of legalization could also change their dimensions due to changes in housing needs.

The Roma are undoubtedly a population affected by housing deprivation, as all the indicators used in the research show. Depending on the methodological approach, 59% to 78% of Roma households are affected by housing deprivation. Housing deprivation is the most evident in North Croatia [86.5%], Central Croatia [77.3%] and Međimurje [75.4%], while Zagreb and its surrounding area has 14.5% of Roma households affected by housing deprivation. In settlements separated from towns or villages in separate locations, almost four fifths of households are affected by housing deprivation. That percentage is 36.6% in households where Roma live among the majority population. It is evident that the degree of housing deprivation increases in proportion to the distance of Roma households from towns or village centers.

Spatial segregation of Roma population is accompanied by issues related to waste and garbage disposal. Roma settlements are often located close to industrial facilities, landfills, farms and agricultural land treated with various chemicals, all of which are sources of air pollution. Regarding the geographical distribution of Roma settlements, it is clear that, in addition to housing deprivation, Roma are also disadvantaged in terms of environmental justice, i.e. they are much more vulnerable to the consequences of environmental pollution than the majority population. Environmental justice requires not only that certain groups [class or ethnic groups] are not pushed to the margins of settlements into environments that

are polluted in many ways [proximity to heavy industry, landfills, etc.] and thus condemned to a shorter life span and poorer health, but also the possibility to influence decision-makers when it comes to environmental policies that affect them [Harper, Steger and Filcak 2009]. The data obtained by this research shows that Roma are mostly deprived in both of these aspects of environmental justice. Poor infrastructure, typical for numerous Roma settlements and structures, only adds to that. Despite that, a fair share of the Roma population [37.9%] considers that the situation with waste disposal improved in the past four years. The spatial differences between the regions and LSUs in Croatia are strikingly large [MRDEUF 2016]. Therefore, the spatial dimension is an important aspect when drawing up recommendations and measures to reduce social exclusion and all other forms of marginalization of Roma in Croatia. Goals, priorities and measures must be multi-dimensional, in accordance with the principles of sustainable regional growth [MRDEUF 2016], as well as integrative – aimed both towards people and space. Spatial marginalization points to social marginalization, therefore infrastructural improvement of existing settlements is crucial to prevent further segregation and promote integration in a comprehensive, spatial and population-specific manner. This could be achieved through education mechanisms that enable young members of the Roma national minority to live in non-isolated, socially diverse, rural and urban areas that have real potential for development, offering them the opportunity to stay and work, in addition to schooling. At the same time, it is necessary to destroy the “culture of poverty” myth and find innovative ways to integrate various elements of Roma culture into the local community in order to reduce discriminatory practices and social distancing and to bring the Roma culture closer to the local community. In accordance with the above, it is recommended to **develop an integrative and participatory approach** which includes all relevant actors in creating measures sensitive to **population and spatial particularities**. Special attention should be paid to creating measures for **addressing specific forms of segregation** visible in different **types or Roma settlements** [settlements separated from towns or villages in separate locations, settlement on outskirts of towns or villages, settlements within town or cities or settlements where Roma live dispersed among the majority population]. In doing so, it is desirable to additionally research **the aspirations of inhabitants** in terms of housing typology and locations.

The above implies:

- 1) Active involvement of local governments [Roma and non-Roma population] to promote cohesion and integration of the entire local community and to inform the councils and representatives of national minorities [CRNM] and other relevant actors [Roma associations and civil society organizations etc.]
- 2) Adopting measures focused at improving the general quality of life of the Roma population and preventing further peripheralization and residential segrega-

tion. For example, Roma settlements within villages or towns should not only be planned for rehabilitation, but [in places with good infrastructure such as town centers] significantly improved where possible, so that the typology reflects the needs of the households remaining in the settlements. The physical planning should also aim at an ethical and socio-economic heterogeneity of settlements [social mix]

- 3) Addressing the problem of overcrowding and inadequate housing conditions of Roma should be regarded and addressed as a part of the national housing policy by, for example, adoption of a strategy that implies growth of public housing, promotion of non-profit housing initiatives, as well as regulation of rental market. All of that should be in accordance with the requirements for financing from the EU's structural funds
- 4) Preparing community-driven development programs and measures to improve housing conditions and infrastructure in accordance with the aspirations and needs of specific social categories of the Roma population, especially those with multiple deprivations [women, youth, elderly, unemployed, etc.]. Examples of these are construction and allocation of public housing [for long-term lease and use], creation of housing solutions for young people in education and their families etc., and the development of soft measures to integrate and promote voluntary resettlement from segregated settlements to more developed [urban] areas with existing infrastructure etc. In short, programs that offer more opportunities for vertical social mobility [increasing educational and employment opportunities], also in line with the guidelines for financing from the EU structural funds [EC 2015]
- 5) Planning of measures and spatial and urban projects should be based on research into the aspirations of inhabitants, current needs and interdisciplinary official assessment of prevailing trends and forms of Roma marginalization specific to settlements and counties [taking into account regional indicators of local community development]
- 6) Planning of infrastructure projects to improve the lives of Roma in settlements aimed to enhance the overall quality of life of the local community, improve traffic connections and mobility of the population, ensure high quality waste disposal and improve the environment in line with sustainable development objectives, for the benefit of the local community as a whole and beyond.

All of the above recommendations should help formulate a local development strategy which includes the development of a specific strategy of desegregation, taking into account the spatial characteristics, the size and type of settlement, the degree of [dis]integration of settlements into urban, suburban or rural areas, the size and demographic characteristics of the local population, settlements and

regions, etc., which would be developed with active participation of the local community [Roma and other inhabitants together]. Continuous collection of relevant data and monitoring of objective and subjective social indicators of desegregation must be secured for this [if they do not exist, they should be formulated at the national level and adapted to specific areas related to the level of development of the local community and the regional and urban and/or rural characteristics of settlements], which would allow for informed decision-making with the aim of reducing segregation and creating an open local community that recognizes diversity as its wealth. Participatory research on key strategic infrastructure, housing, education and environmental issues and action planning at local community level over a period of time would promote better knowledge and potential local promotion of the Roma culture, heterogeneity, mobility and housing and environmental improvement [e.g. by identifying authentic sustainable practices] in the daily life of the local community and the Roma national minority, as well as their exchange, mutual education and joint promotion of sustainable development of settlements and local communities]. This inclusive approach to local development would lead to an improvement in the living conditions in Roma settlements and their better integration into local communities and Croatian society at large.

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Iva Marčetić [1982, Banja Luka] graduated from the Faculty of Architecture at the University of Zagreb. For several years she worked in architectural offices as a designer and was a member of the informal architectural group *Pulska grupa*, as part of which she published the book *Grad postkapitalizma [City of Postcapitalism]* in 2010, and in 2012 she represented Croatia as a member of the group at the 13th Venice Biennale of Architecture with the work “Direct Democracy Needs Direct Space”. She was a fellow of the residency *Schloss Solitude* in Stuttgart [2011/2012], fellow of the collective *Kuda org* from Novi Sad [2013] and resident of the *Institute for Urban Policies in Belgrade* [2019]. In her research work, she addressed the transformations of urban space in the transitional countries of former Yugoslavia. Much of her work is related to research, organizational and practical work on reforming housing policy models. She researched these topics through study trips to Turkey and Spain and published works on them. Her work has been exhibited in galleries and public spaces in Croatia and abroad. As a member of the *Pravo na grad* organization, she participates in the activities of *European Action Coalition for the Right to Housing and the City* and the global network of urban researchers, academics and activists *INURA*. As one of the founders of the architectural cooperative *Otvorena arhitektura*, she is a member of the regional network for housing cooperative programs *MOBA*.

