Veliko Tarnovo district

SVISHTOV

POLSKI TRAMBESH

PAVLIKENI

STRAZHITSA

SUHINDOL

GORNA ORYAHOVITSA

LYASKOVETS

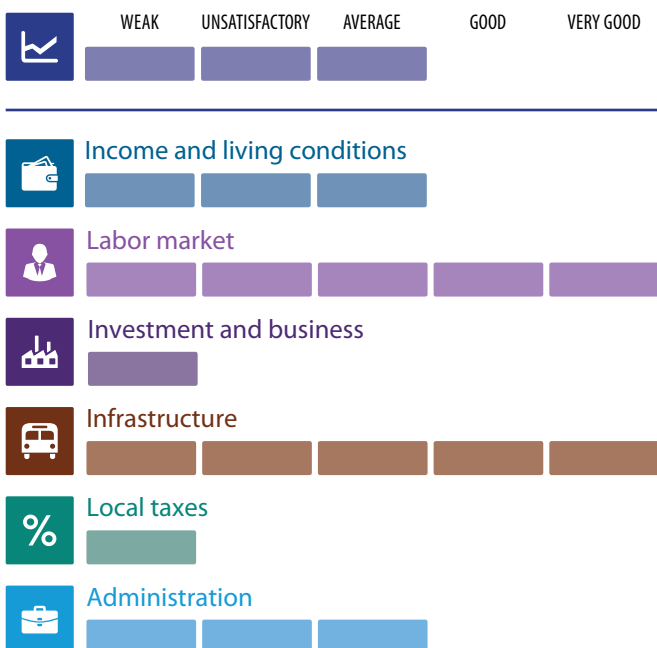**VELIKO TARNOVO** ◎

ZLATARITSA

ELENA

- ► Population (2023) — 202,232
- ► Territory (sq. km) — 4,662
- ► Number of settlements — 336
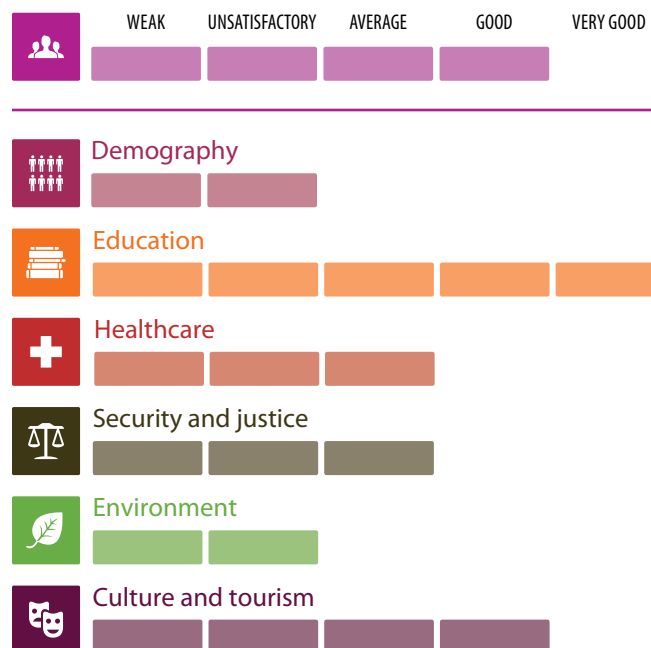- ► Share of urban population (%) — 69.8

GDP in Veliko Tarnovo district has been growing at a rate higher than the national average relative to the population. The workforce is among the most highly educated in the country, but population aging is a challenge for the labor market. TFA expenditures and foreign investment have registered a considerable increase. The share of highways and first-class roads in the national road network is low. The average rates of the monitored local taxes in the district remain high. The transparency rating of the local administration is improving.

The general trend towards population aging is particularly conspicuous in Veliko Tarnovo district. The indicators in the area of education give it a relatively good ranking. The number of university students relative to the population is the highest in the country. The number of beds in the local general hospitals remains extremely low. Registered crimes have been on the rise but the detection rate remains high as well. The amount of household waste generated in the district is below the national average. Veliko Tarnovo district has an intensive cultural life.

ECONOMIC DEVELOPMENT

WEAK	UNSATISFACTORY	AVERAGE	GOOD	VERY GOOD

Income and living conditions

Labor market

Investment and business

Infrastructure

Local taxes

Administration

SOCIAL DEVELOPMENT

WEAK	UNSATISFACTORY	AVERAGE	GOOD	VERY GOOD

Demography

Education

Healthcare

Security and justice

Environment

Culture and tourism

ECONOMIC DEVELOPMENT

Income and living conditions

In 2022, GDP in Veliko Tarnovo again grew at a rate higher than the national average relative to the population and reached 18,000 BGN per capita, ranking the district tenth in the country. Salaries and pensions in the district have increased at a rate close to, though below the national average. In 2022, the average gross annual salary of people employed under labor contract was 16,100 BGN, compared to 21,200 BGN nationally, and in 2023 the average monthly pension reached 738 BGN, against 784 BGN countrywide. The Gini coefficient for income inequality has registered a slight increase, though remaining below the national average. After a two-year decrease, in 2023 the relative share of the population living below the national poverty line rose considerably to reach 28.9% against 20.6% nationally.

Labor market

One major challenge still facing the labor market in Veliko Tarnovo district is population aging. The share of the working-age population in the district has registered a slight decline and remains relatively low at 56.3%, compared to 58.5% nationally in 2023. Nevertheless, employment has gone up and unemployment has gone down. The unemployment rate has reached 80.0%, compared to 76.2% in the country, and the unemployment rate has decreased to 5.4%, versus 5.3% nationally.

The workforce in Veliko Tarnovo district is among the most highly educated in the country. The share of people aged 25–64 with primary or lower education is 8%, compared to the national average of 15%. Those with a university degree make up 30%, against 31% nationwide.

Investment and business

The number of non-financial enterprises again remained relatively low in 2022, with 55 per 1,000 population, compared to 70 per 1,000 population in the country. TFA acquisition expenditures and FDI have registered a considerable increase but while domestic investment relative to the population is higher than in most other districts, FDI continues to stand below the national average – 1,380 EUR/person in the district, compared to 4,544 EUR/person in the country. Production value per person also remains below the national average relative to the number of employed people – 93,000 BGN per employed person in the district, versus 122,400 BGN nationally. The share of export earnings in net sales revenues is also low – 20% in the district, against 29% in the country.

The relative value of research and development expenditure remains low – in 2022 it amounted to 28 BGN/person, compared to 195 BGN/person countrywide.

Infrastructure

Veliko Tarnovo's central position in northern Bulgaria accounts for the great density of its road and rail network. The road network is 20.1 km/100 sq. km, compared to 18.0 km/100 sq. km in the country, and the rail network is 5.0 km/100 sq. km, versus 3.6 km/100 sq. km, in the country. Nevertheless, the share of highways and first-class roads in the total national network is low – 16% in 2023, against 19% as the country's average. Road quality continues to improve and the share of road surfaces in good condition now considerably exceeds the national average – 47% in the district, compared to 40% countrywide. In 2023, the relative share of households with internet was 87%, against 89% nationally.

The share of the population living in settlements with access to a public sewerage network remains low – 68%, compared to 75% nationwide, and so does the share of public sewerage networks connected to wastewater treatment plants – 61%, versus 67% in the country.

Local taxes

The average rates of the monitored local taxes in the Veliko Tarnovo municipalities again remained relatively high in 2024. The greatest margin was in the non-residential immovable property tax for legal entities – 2.68‰, compared to 2.15‰ in the country, and the tax on non-gratuitous transfer of property – 2.97‰, compared to 2.82‰ in the country. Also relatively high is the tax rate for motor vehicles.

Within the district, Gorna Oryahovitsa is the municipality where the average local taxes are the highest, while the municipality of Suhindol levies the lowest.

Administration

In 2024, the district municipalities' self-assessments of e-government development and the provision of one-shop-stop services remained lower than the respective national averages. The AIP active transparency rating of the local administrations has gone up and is again higher than the national average – 71.1% in the district, compared to 69.3% nationally.

The financial autonomy of the district's municipalities remains below the average one nationwide. The share of own revenues in the total revenues of the municipalities is 21% on average, compared to 27% in the country. The coverage of municipal expenditures with local revenues also remained lower at 67%, versus 74% nationally in 2023.

👥 SOCIAL DEVELOPMENT ■ ■ ■ ■

🏛 Demography ■ ■

In 2023, the general trend towards fast population aging again remained particularly conspicuous in Veliko Tarnovo district. The net migration rate was positive (1.4‰) but this failed to compensate for the markedly negative natural population increase rate of –10.3‰, compared to the national average of –6.8‰. The share of children below age 4 is 3.9% in the district, against 4.5% in the country. The share of people aged 65 and over is 27.4%, compared to 23.8% in the country.

The population density in the district's urbanized settlements remains low at 861 persons/sq. km, versus 1,221 persons/sq. km on average in the country.

📖 Education ■ ■ ■ ■ ■

In the education indicators, Veliko Tarnovo is very well placed among the rest of the districts. The share of children attending kindergarten is relatively high – 92%, against 88% nationwide, while in 2023 the net enrolment rate in 5th–7th grade continued to rise and remained above the national average – 93% in the district, compared to 90% countrywide. There has been an upward trend in the percentage of school year repeaters, though it remains below the national average.

In 2024, the performance of the district's students again remained below the national average. The average score in the NEA in mathematics at the end of 7th grade was 39.3 p., compared to 42.9 p. in the country, and the average grade in the State matriculation exam in Bulgarian language and literature was "Good" 4.24, versus "Good" 4.30 nationally. The share of "fail" grades (below 3.00) was 9.6%, against 8.7% nationally.

The number of university students in the district has gone down, though Veliko Tarnovo remains the country's leader with 69.5 students per 1,000 population, compared to 29.6 students per 1,000 population nationwide.

✚ Healthcare ■ ■ ■

In 2023, the share of people with health insurance went up to 93%, but remained below the national average of 95%. The relative number of GPs is above the country's average, but that of specialist physicians is significantly lower.

The number of beds in the local general hospitals remains extremely low – 3.6 per 1,000 population, compared to 6.1 per 1,000 population in the country. Hospital bed occupancy is also relatively low – 49%, compared to 56% countrywide. This may mean that the residents are seeking medical care outside the district (probably in Pleven district). The district also has a shortage of pharmacies.

The infant mortality rate has been drastically reduced and is now below the national average. The average life expectancy in the district has gone up but remains below the national average – 72.9 years, versus 73.5 years respectively.

⚖ Security and justice ■ ■ ■

In 2023, court workloads in Veliko Tarnovo district again remained relatively low and this impacted the speed of delivery of justice. There were 10.6 cases a month per one District Court judge, compared to 14.4 per judge nationally, and in the Administrative Court – 12.6 cases per judge, versus 14.8 nationally. The share of criminal cases closed within 3 months was 92%, compared to 91% as the national average, that of cases heard in the Administrative Court – 82%, versus 72% nationally, and of cases heard in the District Court – 75%, against 65% countrywide.

The crime rate in Veliko Tarnovo district relative to the population marked a slight increase in 2023 but remained below the national average. The number of registered crimes against the person and property reached 10.9 per 1,000 population, compared to 11.3 per 1,000 population nationally. At the same time, the share of cleared crimes marked an increase to 63%, versus the national average of 53%. The number of police officers, however, is still relatively low – 3.8 per 1,000 population, compared to 4.2 per 1,000 population in the country.

🌿 Environment ■ ■

In 2022, the amount of household waste generated in the district was close to but below the national average – an annual of 483 kg/person, against 488 kg/person in the country. However, practically the whole amount of household waste was handed over for treatment and recycling, against 76% as the national average.

The share of forest areas is relatively low – 23%, compared to 33% in the country, but the share of disturbed area is also relatively low at 0.2%, versus 0.4 nationally. The installed RES capacities are relatively small. The relatively high temperatures in 2023 also led to a higher than average cooling degree days.

🎭 Culture and tourism ■ ■ ■ ■ ■

In 2023, visits to the district's cinemas, museums and libraries continued to increase. Cinema visits reached 608 per 1,000 population, against 684 per 1,000 population nationally. Visits to the local theatres amounted to 260 per 1,000 population, against 349 per 1,000 population in the country. Relative to the population, Veliko Tarnovo district ranks second for museum visits (after Gabrovo district) with 2,297 per 1,000 population, against 770 per 1,000 population in the country. Among the monitored indicators in the area of culture, only visits to libraries have gone down, though remaining above the national average – 784 per 1,000 population in the district, compared to 679 per 1,000 population countrywide.

The number of beds in accommodation establishments relative to the population is increasing, but remains relatively low – 26 per 1,000 population, compared to 56 per 1,000 population in the country. This is also the reason for the relatively low number of overnight stays in the district – 1,621 per 1,000 population, against 4,167 per 1,000 population in the country, as well the number of guest nights booked via online sharing economy platforms – 361 per 1,000 population, against 500 per 1,000 population nationally.

Key indicators for the district of Veliko Tarnovo

Economic Development Indicators	2021	2022	2023	National average
Gross domestic product (GDP) per capita (BGN, current prices)	13,669	17,959	n.a.	**25,956**
Average gross annual salary of people employed under labour contract (BGN)	14,545	16,105	n.a.	**21,242**
Share of people living below the national poverty line (%)	22.5	20.7	28.9	**20.6**
Share of the working-age population (%)	59.4	56.4	56.3	**58.5**
Average annual employment rate of the population aged 15–64 (%)	77.0	78.7	80.0	**76.2**
Average annual unemployment rate of the population aged 15+ (%)	5.3	5.7	5.4	**5.3**
Relative share of the population aged 25–64 with primary or lower education (%)	6.7	7.1	8.1	**14.8**
Relative share of the population aged 25–64 with higher education (%)	28.6	28.1	30.0	**30.5**
Production value (BGN/employed person)	68,032	92,979	n.a.	**122,377**
Expenditures on the acquisition of tangible fixed assets (BGN/person)	2,195	3,543	n.a.	**4,257**
Foreign direct investment in non-financial enterprises (cumulative) (EUR/person)	325	1,380	n.a.	**4,544**
Share of the population living in settlements with public sewerage networks (%)	68.3	68.2	n.a.	**75.0**
Share of road surfaces in good condition (%)	44.1	45.9	46.8	**40.4**
Coverage of municipal expenditures with local revenues (%)	76.5	73.0	67.2	**74.1**
Active Transparency Rating of local government bodies (%)*	68.3	68.2	71.1	**69.3**

Social Development Indicators	2021	2022	2023	National average
Natural population increase rate (‰)	n.a.	−13.6	−10.3	**−6.8**
Net migration rate (‰)	n.a.	2.0	1.4	**6.4**
Average grade in the State matriculation exam in Bulgarian language and literature**	3.83	3.72	4.24	**4.30**
Average grade in the National external assessment in mathematics after 7th grade (points)**	32.7	31.2	39.3	**42.9**
Net enrolment rate of the population (5th to 7th grade) (%)	83.9	92.8	93.3	**89.9**
Average life expectancy (years)***	72.8	72.1	72.9	**73.5**
Share of people with health insurance (%)	85.3	92.7	93.2	**95.0**
Population per one GP (persons)	1,710	1,591	1,612	**1,701**
Registered crimes against the person and property per 1,000 population	10.0	10.8	10.9	**11.3**
Share of criminal cases closed within 3 months	92	91	92	**91**
Households' consumption of municipally supplied drinking water (liter/person/day)	98	102	n.a.	**103**
Generated household waste of serviced population (kg/person/year)	426	483	n.a.	**488**
Share of household waste handed over for treatment and recycling (%)	100	100	n.a.	**76**
Visits to cinemas (number/1,000 population)	182	529	608	**684**
Overnight stays in accommodation establishments (number/1,000 population)	1,228	1,545	1,621	**4,167**

 * The 2023 data are included in the 2024 study. The same is valid for the previous years.
 ** The data refer to the 2023-24 academic year, while the State matriculation exams took place in 2024. The same is valid for the previous years.
 *** Data are for three-year periods and are updated annually.