

Selected Results for Denmark

EUROSTUDENT IV

In relation to

The Public International Debate on Danish Higher Education
- in the light of EUROSTUDENT



Fotograf: Henrik Brus

eurostudent.eu
★★★★



**Danish University
and Property Agency**

Ministry of Science
Technology and Innovation

June 2011



Fact-publication

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Introduction

Let us qualify the debate on the Danish higher education and student conditions: The Eurostudent-project closes the gap in knowledge and sheds light on things previously in the dark.

Eurostudent, as the name suggests, is a joint European project. Through independent national surveys based on a common template the project makes it possible to compare the students' social and economic conditions across countries in Europe. Eurostudent provides students, educational institutions and politicians with a better platform for discussion and for improvement of framework conditions which can facilitate good educational opportunities. Whether it concerns study load, accommodation, financials, social and educational background or other factors.

This paper contains facts and conclusions on four selected topics that are important political issues in Danish higher education: *Transition into higher education, international mobility of students, quality of education and student income and expenses.*

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For more information please visit
www.ubst.dk/eurostudent or www.eurostudent.eu

1. Transition into higher education (Sabbat/hurtigere i gang)

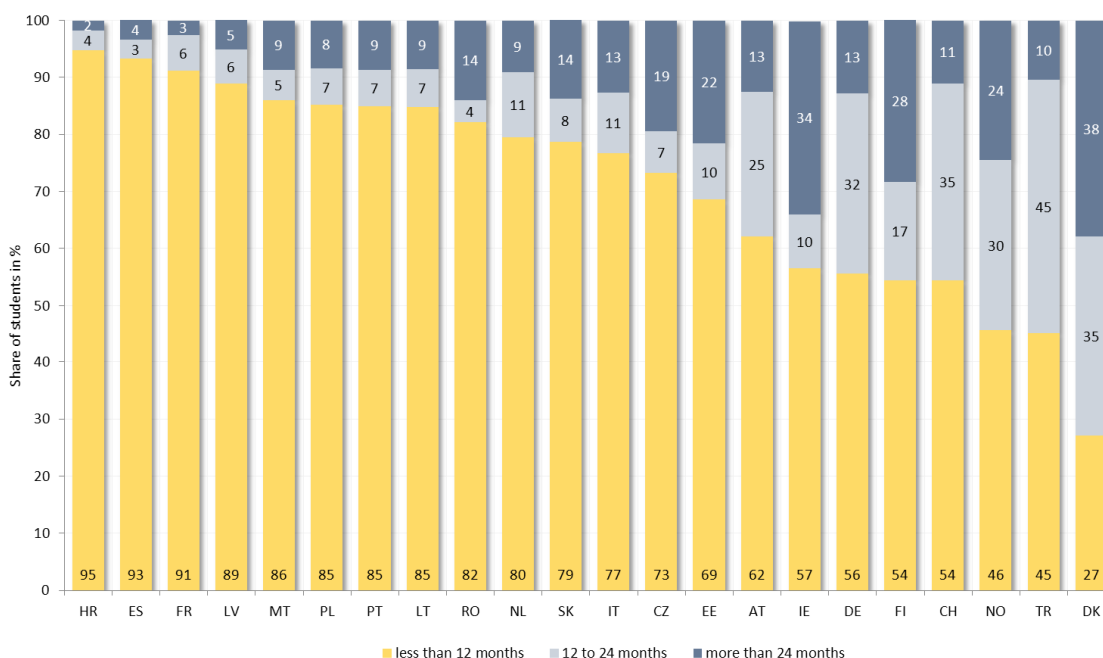


Danish students are some of the oldest in the world when they graduate. One of the reasons for this is that many graduates from secondary education take a break before they enter higher education. Politicians have long argued to promote shorter transition and the government has also incentivised students to these ends. Since 2009, higher education applicants can multiply their grade point average from secondary education by 1.08, if they apply for admission within two years after the college graduation parties.

Danish students have the longest transition time

The new Eurostudent data shows that Danish students have the longest transition time (“sabbat”) in Europe and Denmark has a significantly lower share of students who enrol within a year after obtaining entry qualification. Only one out of three enrol within a year of graduation. In typical comparative countries; Finland (FI), Norway (NO), The Netherlands (NL) and Germany (DE) this share is around 50 percent or more.

Fig. 1.1 Time delay between obtaining entry qualification and higher education participation by time period in %
all students



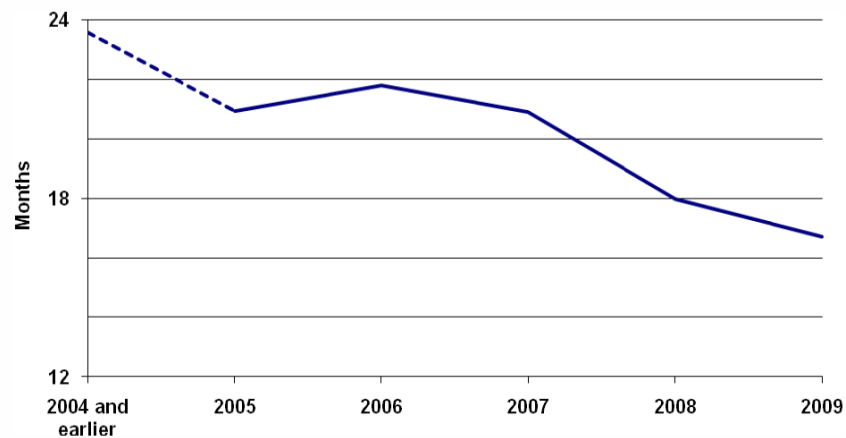
Source: Eurostudent IV

Figure 1.1 however only shows a static snapshot of the transition behaviour for the entire student population - a mix of both newly-enrolled students and students that have been in the system for a longer period. It’s also important to remember, that Denmark has a good tradition of life-long learning, meaning that a great number of students with two or more years in transition are mature students entering higher education after years of employment.

>

And if we take a more dynamic look, the Eurostudent data suggests that the Danish students are responding to the political agenda. From 2005 to 2009, the average transition time for Danish university students fell by approx. 4-5 months, as shown in figure 1.2. This means that the transition norm for students currently enrolling is now one year (de facto 15-16 months) instead of the previous two.

Fig 1.2 Student transition time (from secondary education to first entry in HE) in months 2005-2009, university students

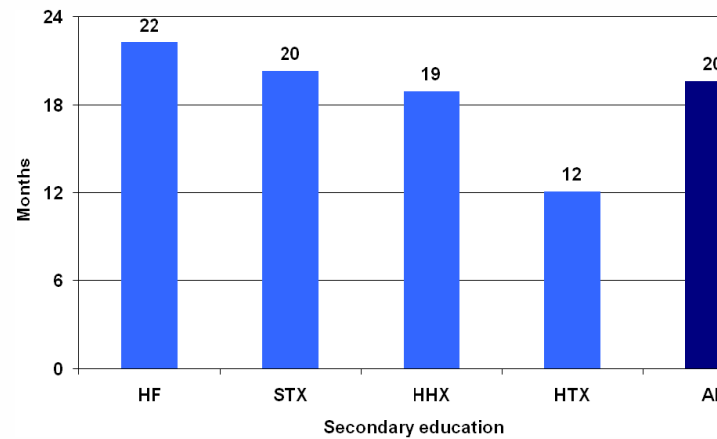


Source: Eurostudent IV (DK)

Note: Applies to university students only (VTU)

Not all students, however, take their time transitioning to higher education. The data shows that students with the traditional all-round secondary education (STX) spend a longer time in transition. Students with a technical exam (HTX) are by far the quickest to go on to university. The vast majority of university students with a technical secondary degree already begin their university education within one year after the last qualifying exam. Almost half of them begin immediately following graduation and the summer break. The same can be said for only one fifth of the students with a traditional all-round secondary education (STX).

Fig 1.3 Average length of transition break by qualifying secondary education 2005-2009, university students



Source: Eurostudent IV (DK)

Note: Applies to university students only (VTU)

HF = Shorter 2 year exam, mostly used by life long learners. STX = All-round exam.

HHX = Commerce exam. HTX = Technical exam.

Young people with the traditional all-round exam are by far the largest group of graduates from upper secondary school (almost two thirds). To reduce the average transition time to university, this group must be especially encouraged.

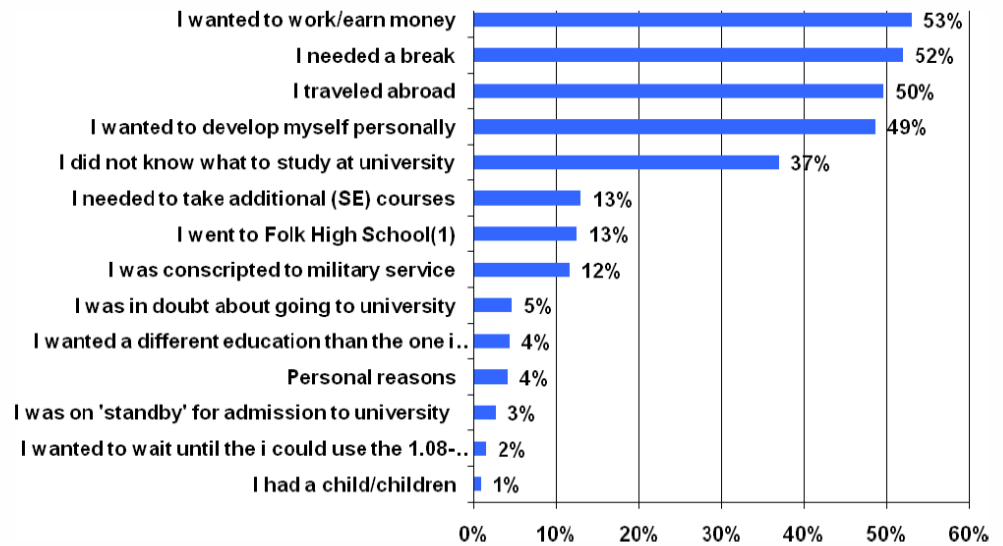
Transition break reasons – Danish students work and travel

So what are the university students doing in their transition break between upper secondary school and university?

Most students work and earn money, take a break, travel abroad, seek personal development and /or try to figure out what to study at university. Figure 1.4 provides an overview.

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Fig 1.4 Reasons for transition break prior to university studies, 2005-2009



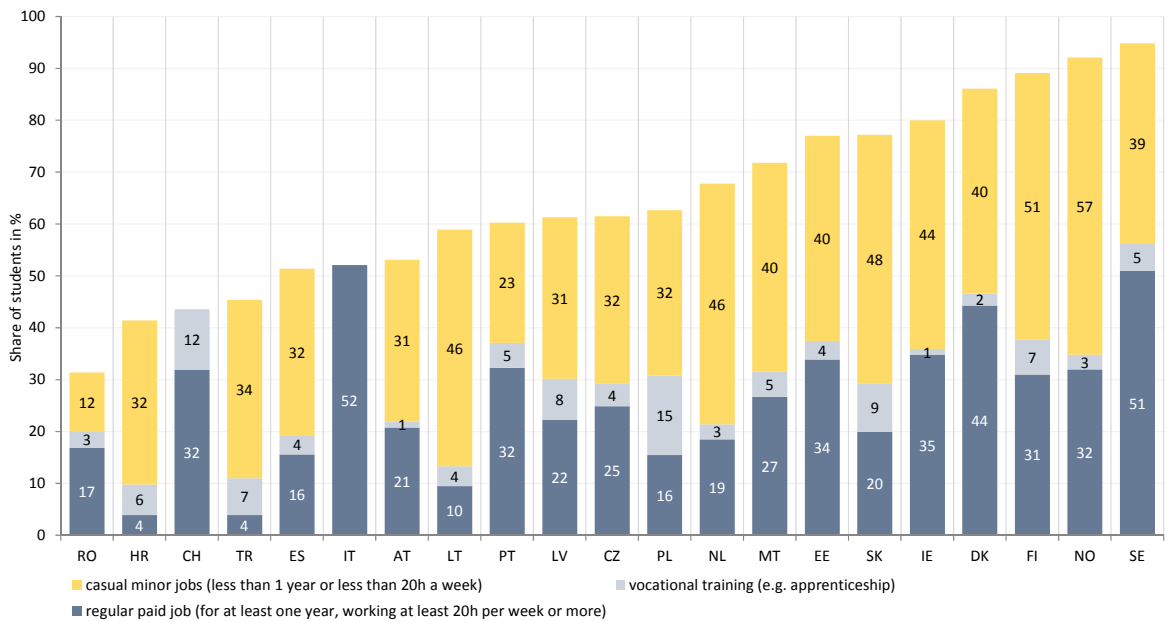
Source: Eurostudent IV (DK)

Note: Applies to university students only (VTU)

Note (1): The Danish Folk High Schools offer non-formal adult education. Most students are between 18 and 24 years old and the length of a typical stay is 4 months. You sleep, eat, study and spend your spare time at the school.

If we compare the Danish figures to the rest of Europe, we see that many Danish students have prior experience of the labour market before entering higher education. More than four out of five have experience - half of them from a regular paid job. So Danish students are, in fact, gaining valuable employment experience during transition.

Fig. 1.5 Share of students with prior experience of the labour market before entering higher education by type of experience
all students



Qualification used for entry – is the system clever or closed?

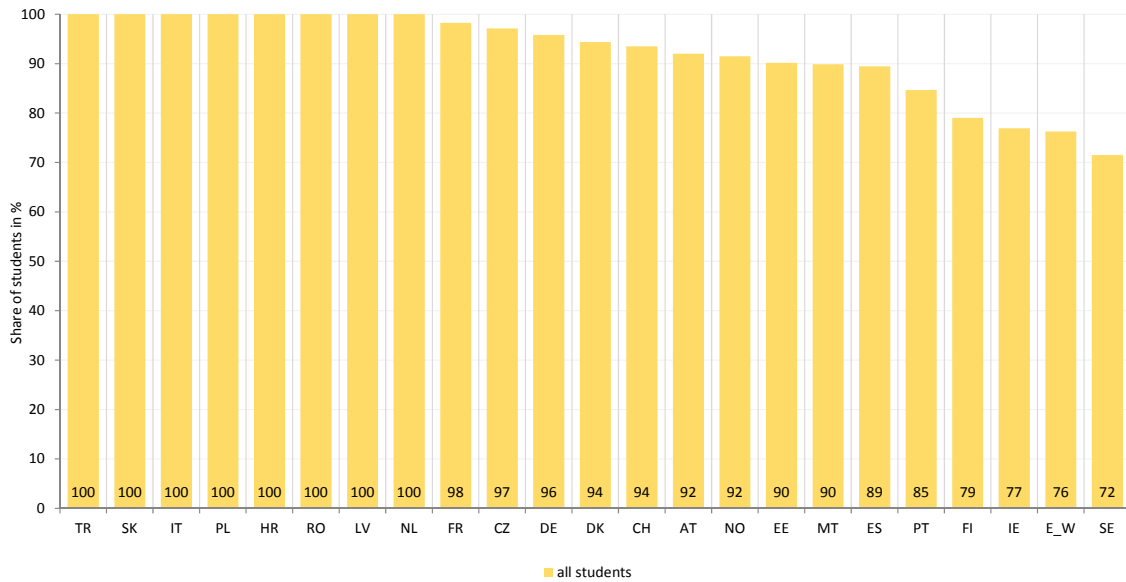
If we take a look at the qualification used for entering higher education figure 1.6 shows that the majority (94%) of all Danish students taking ISCED-5a educations (“mellemlang- og lang videregående uddannelse”) entered the system on the basis of an upper secondary qualification (“studentereksamen”). The rest are accepted on the basis of vocational training, work experience or entrance examination (e.g.. in some of the arts educations).

In some typical comparative countries; Finland (FI), The Netherlands (NL) and Sweden (SE) it is more common to enter the system via an alternative route. From figure 1.6 we also see that it is more common for Danish students with a low educational background (parents’ highest education ISCED 0,1,2 = “Folkeskolen”) to enter via an alternative route. This is also the case in many other European countries.

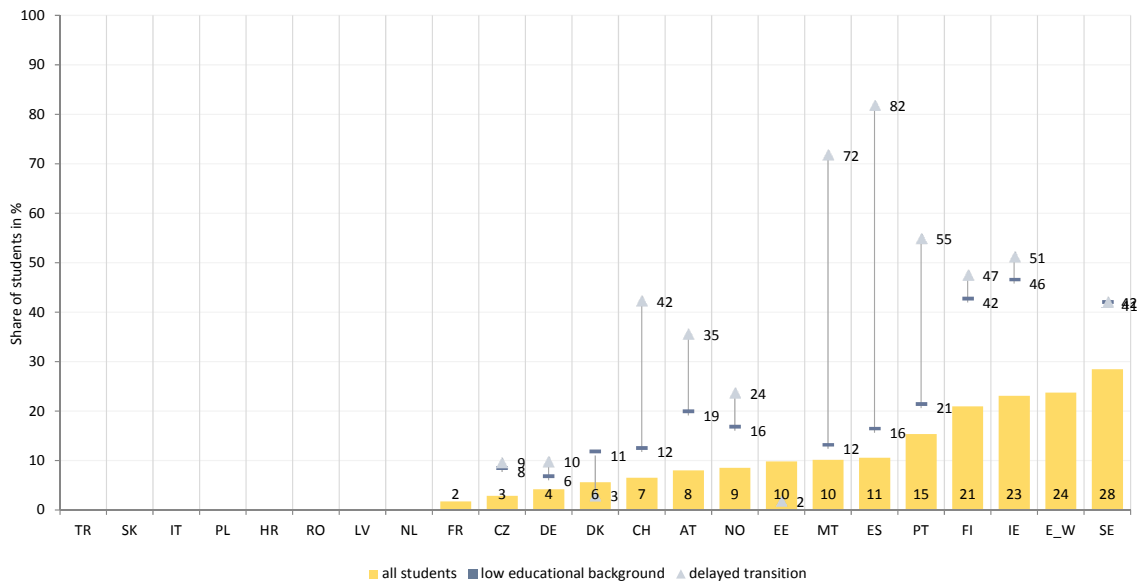


Fig. 1.6 Share of students entering higher education through a regular route (upper secondary qualification) and through an alternative route in %

a) regular route, all students



b) alternative routes by social background and transition route



Source: EUROSTUDENT IV, B.1. No data LT. No data for low ed. or delayed: E_W. Too few cases for low ed.: EE, LV; for delayed: EE, LV, PT. (No delivery: MT, SI).

Note: The category "other" was removed because of the inability to interpret this result in cross-country comparison.

EUROSTUDENT Question(s): xx

2. Student mobility and internationalisation (Udlandsophold)



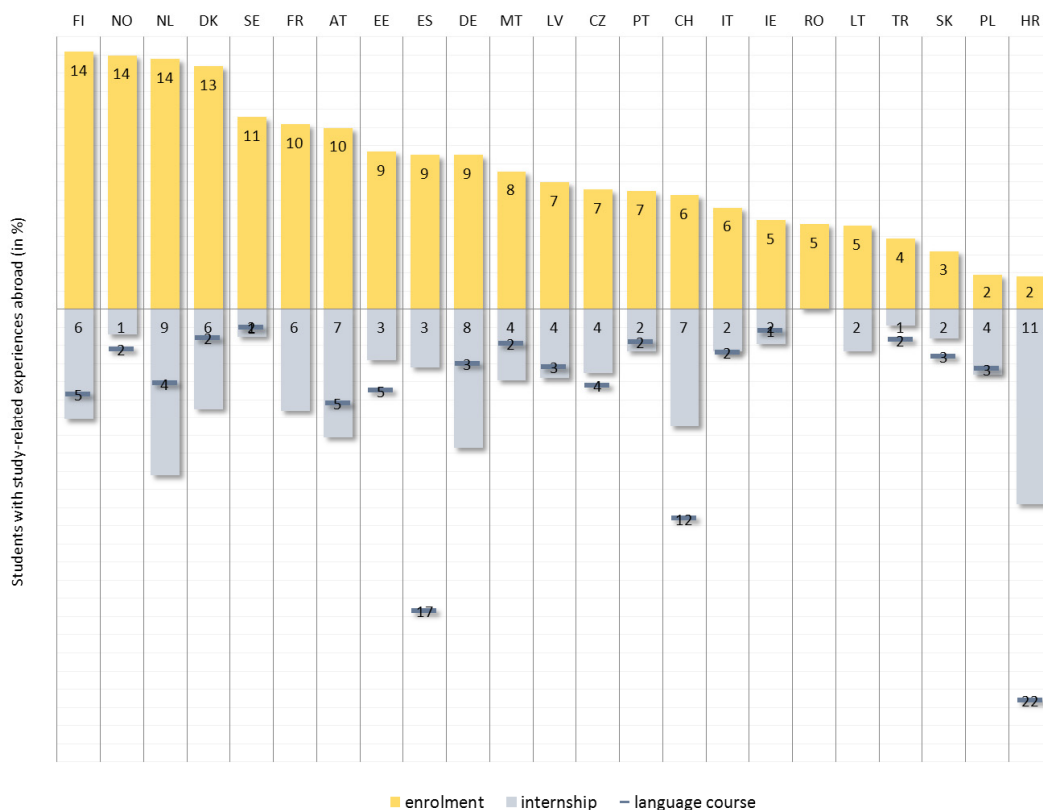
The most prominent mobility target on a European level is arguably contained in the Leuven/Louvain-la-Neuve Communiqué (2009), which states that by 2020, “at least 20% of those graduating in the European Higher Education Area should have had a study or training period abroad”. Denmark is fully committed to this target. Internationalisation and student mobility is high on the political agenda.

A student survey such as EUROSTUDENT tends to underestimate the potential mobility rate of graduates, as students can still have foreign study-related experiences later in their studies – and thus after having been surveyed. However, a student survey can provide information about students’ plans for future mobility during their studies. This allows for an overview of the potential mobility rate of graduates or to estimate what is sometimes called the ‘mobility reserve’ — i.e. the share of students who are still planning to travel during their studies.

Danish students are very mobile

Figure 2.1 shows that the mobility rate of Danish students is one of the highest in Europe. Thirteen percent of the entire student population has been enrolled abroad at the time of the survey. Typical comparative countries have similar mobility rates. In addition, 6 percent of Danish students have been abroad as interns.

Fig. 2.1 Share of students with foreign study-related experiences, by type of experience (in %) - multiple answers possible



Source: Eurostudent IV

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And if we only take a look at Danish university students, we see that master students are actually meeting the 20 percent target. And if the 7 percent mobility reserve (“No, but I plan to”) is fully utilised, Denmark begins to near a 30 percent mobility rate at university level.

Table 2.1 “Have you been enrolled abroad in a regular course of study?”

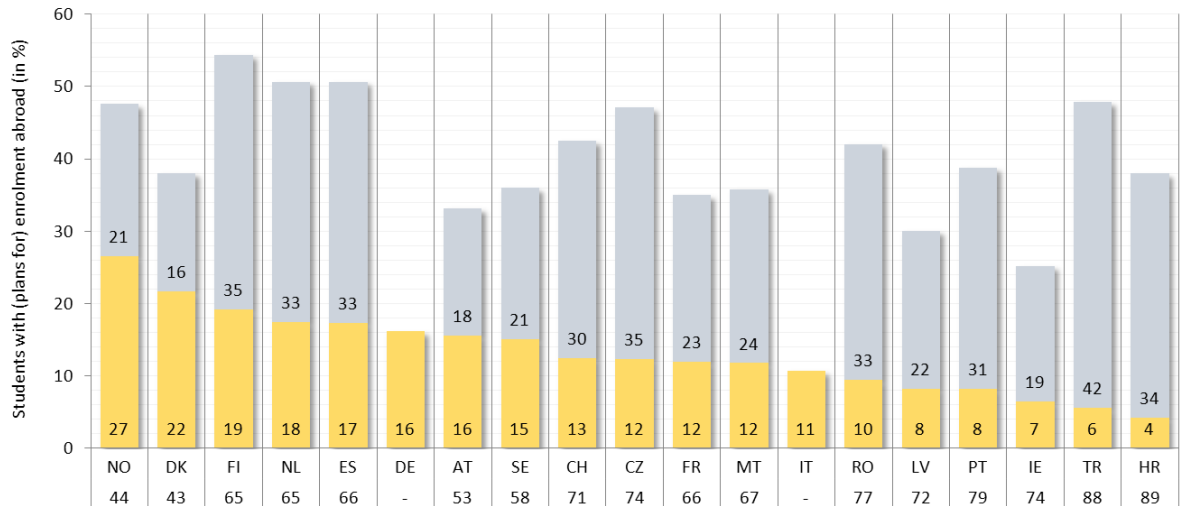
	Master	Bachelor	Total
Yes	22%	13%	18%
No, but I plan to	7%	30%	18%
No	71%	57%	64%

Source: Eurostudent IV (DK).

Note: Applies to university students only (VTU)

However, if we take a closer look at the fields of study we see some interesting differences. In Europe, *humanities and arts* students are particularly mobile. Denmark is no exception, since almost one out of four have been enrolled abroad in this field. In the field of *engineering, manufacturing and construction* this only applies to one out of ten of the Danish students.

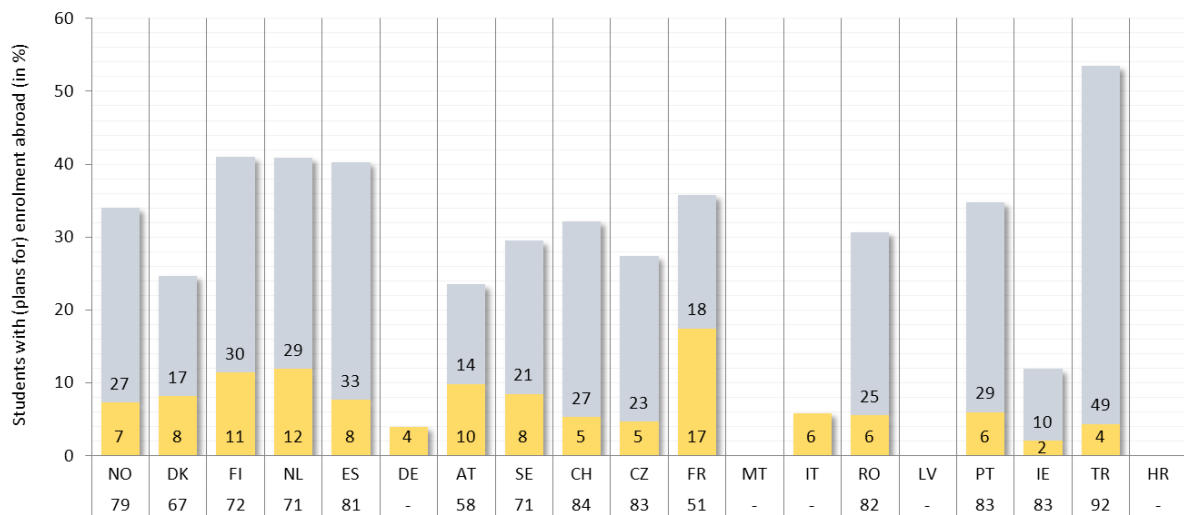
Fig. 2.2 Share of students who have been enrolled abroad in relation to share of students who have not been enrolled abroad but plan to enrol abroad, by field of study (in %)
Humanities and arts



mobility reserve

■ students who have been enrolled abroad ■ students who have not been enrolled abroad but plan to enrol abroad

Engineering, manufacturing and construction



mobility reserve

■ students who have been enrolled abroad ■ students who have not been enrolled abroad but plan to enrol abroad

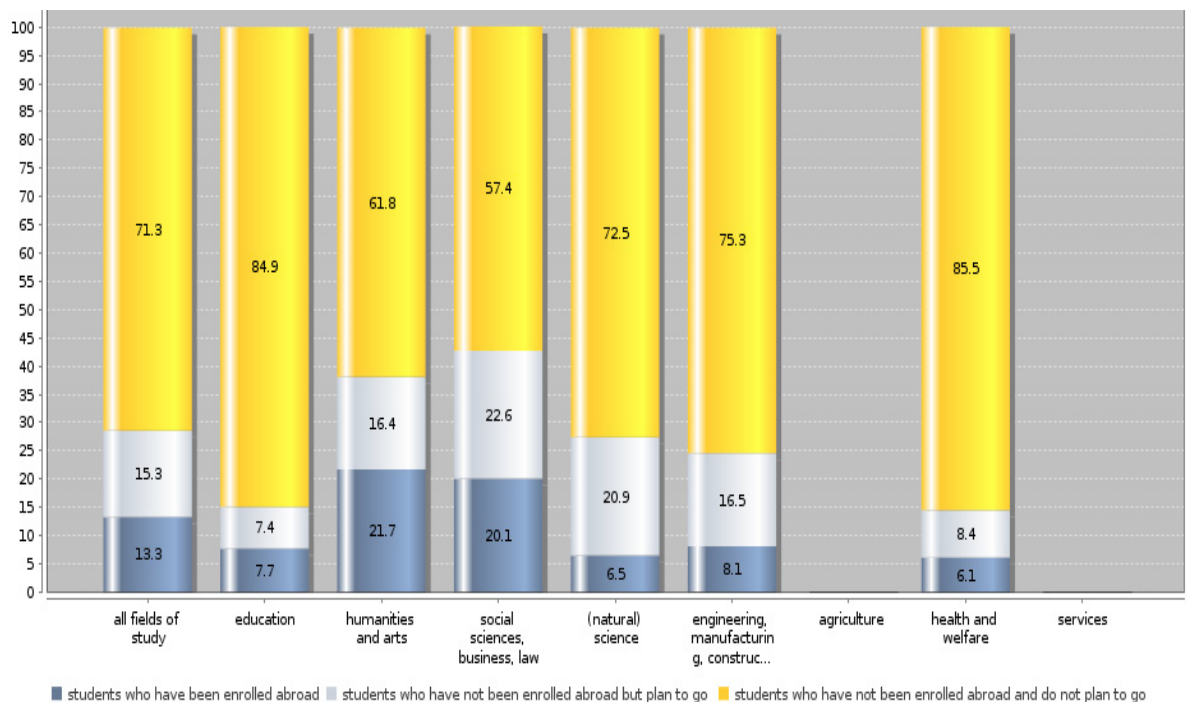
Source: Eurostudent IV

If we take a glance at the Danish data only, we see this picture portrayed for all the fields of study in figure 2.3.

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The students of humanities, arts and social sciences have high mobility rates and the students of science, engineering and health have lower mobility rates. However, for the field of science and engineering it seems that many students actually do have plans to go abroad. Also note that the mobility rate in the field of education (“lærer+pædagog”) is fairly low. Here, 85 percent have no intention to go abroad.

Fig 2.3 Danish students with previous enrolment abroad or respective plans by fields of study (in %)



Source: Eurostudent IV (DK)

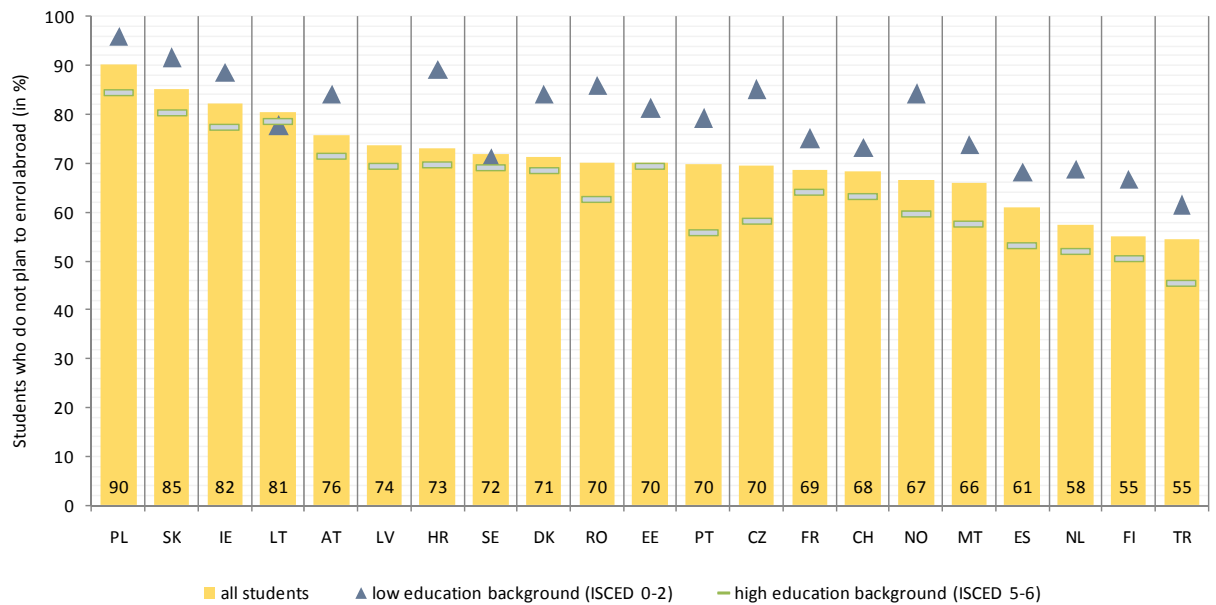
Social background matters to mobility

Looking at fig 2.4 we find that the educational background of a student influences mobility. In most European countries, students with high educational background are much more inclined to enrol abroad or to express plans to. In Denmark the difference in social background accounts for a difference of around 15 percentage points on mobility.

In the Danish student population social background is to some extent a product of age, as students from low social background are on average two years older than students with high social background. The fact that students with low background are older, more have children, and hence are more “settled” and less mobile may provide some explanation for lower mobility rates. But this can not account for all of

the explanation. We also have evidence that social background influences the propensity to travel during transition breaks – before enrolling into higher education¹. So to increase student numbers enrolling abroad, special consideration has to be given to those with a low social background.

Fig 2.4 Share of students who have not been enrolled abroad and who do not plan to



Source: EUROSTUDENT IV, I.1 & I.3. No data: DE, E/W, IT, SI. Too few cases for low education background (ISCED 0-2): LV.

EUROSTUDENT Question(s): 4.1 Have you been enrolled abroad in a regular course of study?, 6.1 What is the highest level of education your father and mother have obtained?

Financial burden is not the major obstacle – separation from partner, friends and family is

Fig. 2.5 shows the obstacles for enrolment, for students that have not been enrolled abroad. Across Europe, many students are most concerned with expected financial burdens. This is not the case in Denmark and the rest of Scandinavia – at least relatively compared to Europe in general. Separation from partner/children/friends is the biggest concern for Danish students. This is probably explained by the fact that Danish students receive grants while enrolled abroad – and can further receive the special “udlandstipendie” grant which, to some extent, covers potential tuition fees to the host institution. A third concern lies with the expected delay of studies and problems with recognition of results achieved abroad. One out of five students sees this as an obstacle. But compared to the rest of Europe Danish students are less concerned by these issues. Students in Norway and Sweden for instance are more concerned by the expected delay.

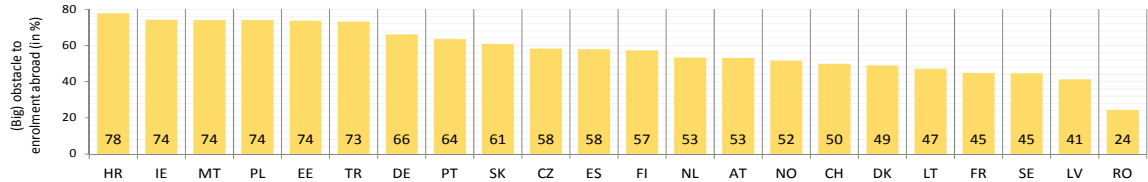
¹ For more information visit <http://www.ubst.dk/en/eurostudent/read-the-danish-results>

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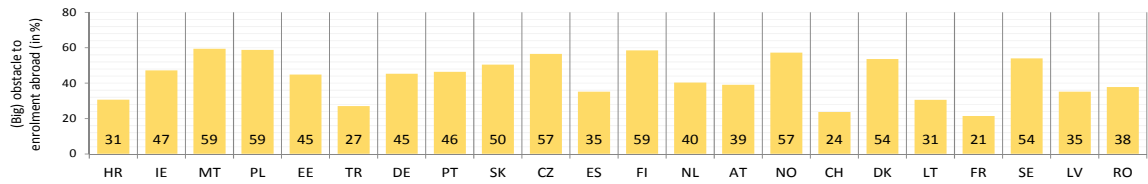
One interesting question is whether recognition of results is actually something to worry about? In Denmark – as opposed to the rest of the countries participating in Eurostudent – we asked this question of students that did enrol abroad, so they could tell us if it turned out to be a problem. And the results show that almost one out of five (18 percent) of the students did have problems getting results recognised. However this also means that four out of five did not really have any problems with recognition.

Fig. 2.5 Students who have not been enrolled abroad considering certain issues as (big) obstacle to an enrolment abroad by specific obstacles in % (multiple answers possible)

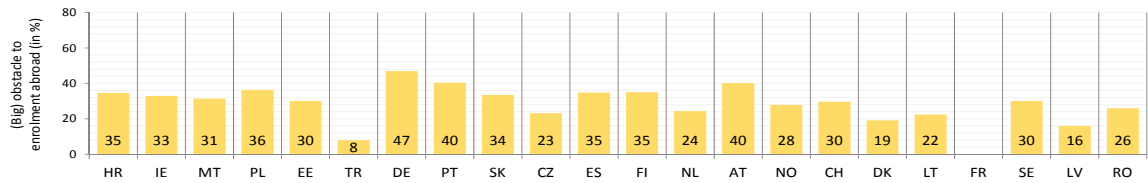
a) Expected additional financial burden



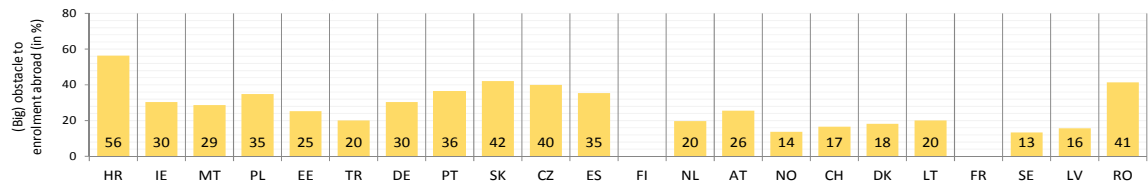
b) Separation from partner, child(ren), friends



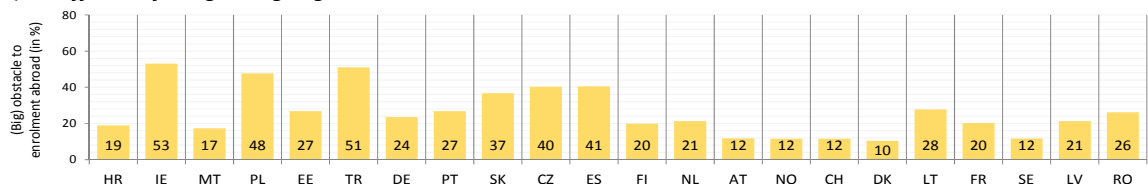
c) Expected delay in progress of studies



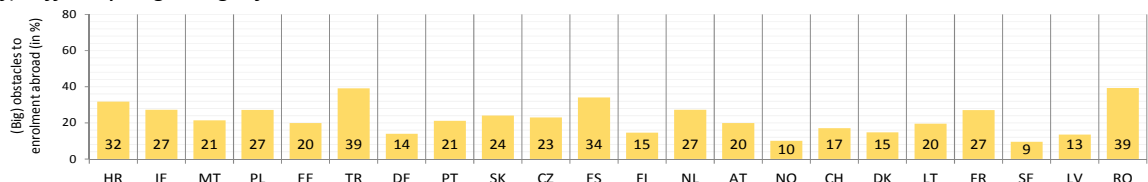
d) Problems with recognition of results achieved abroad



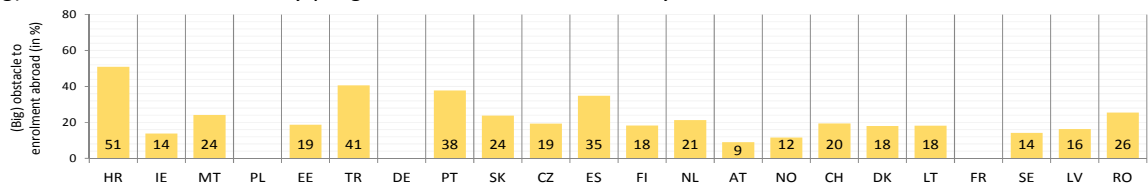
e) Insufficient foreign language skills



f) Difficulty in getting information



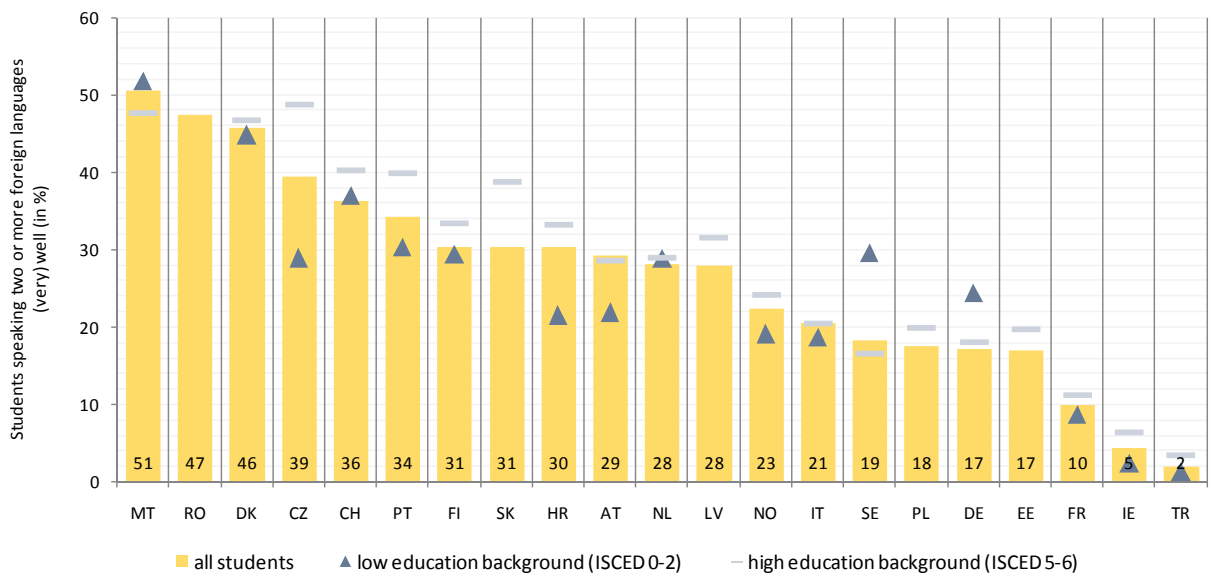
g) Limited access to mobility programmes in the home country



Source: EUROSTUDENT IV, I.8. No data: E/W, IT, SI. No data for expected delay in progress of studies: FR. No data for problems with recognition of results achieved abroad: FI, FR. No data for limited access to mobility programmes in the home country: DE, FR, PL. EUROSTUDENT Question(s): 4.1 Have you been enrolled abroad in a regular course of study?, 4.5 To what extent are the following aspects an obstacle to an enrolment abroad for you?

Danish students are least concerned with insufficient language skills. And the reason for this is that the students – according to themselves – have some of the best language skills in Europe as fig. 2.6 shows. Half of the Danish students claim they have good proficiency in two or more languages - usually English and German. 90 percent have good proficiency in English and 20 percent in German. This provides the Danish students with a good platform to go abroad.

Fig. 2.6 Share of students with (very) good language proficiency in two or more languages according to their self-assessment, by education background (in %)



Source: EUROSTUDENT IV, I.12. No data: ES, E/W, LT, RO (students from low education background, ISCED 5-6, and students from high education background, ISCED 5-6), SI. Too few cases for students with low education background (ISCED 0-2): EE, LV, PL, SK.

EUROSTUDENT Question(s): 5.5 What are your language skills?, 6.1 What is the highest level of education your father and mother have obtained?

3. Taught lessons, quality of education and employability (Uddannelseskvalitet)

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For quite some time, there has been a discussion of the amount of taught lessons across different fields of study. Humanities students especially, have been protesting quite harshly against the number of hours taught, and some courses have even been denounced as purely self-study. Even though the quality of education is not directly related to the amount of taught hours – this indicator is interesting as a base for a discussion of the education quality.

In the analysis of the students' weekly time budget, a differentiation is made between three basic components: taught studies, personal study time and paid jobs. *Taught studies* refers to the hours spent in classes organised by the higher education institution; this category includes activities such as lectures, seminars, tests or unpaid work in laboratories. Students' *personal study time* comprises activities such as reading, revising, practicing, and preparing lectures as well as written assignments. *Paid jobs* include regular employment during the semester.

Denmark has the biggest difference in Europe between humanities and arts and the field of engineering

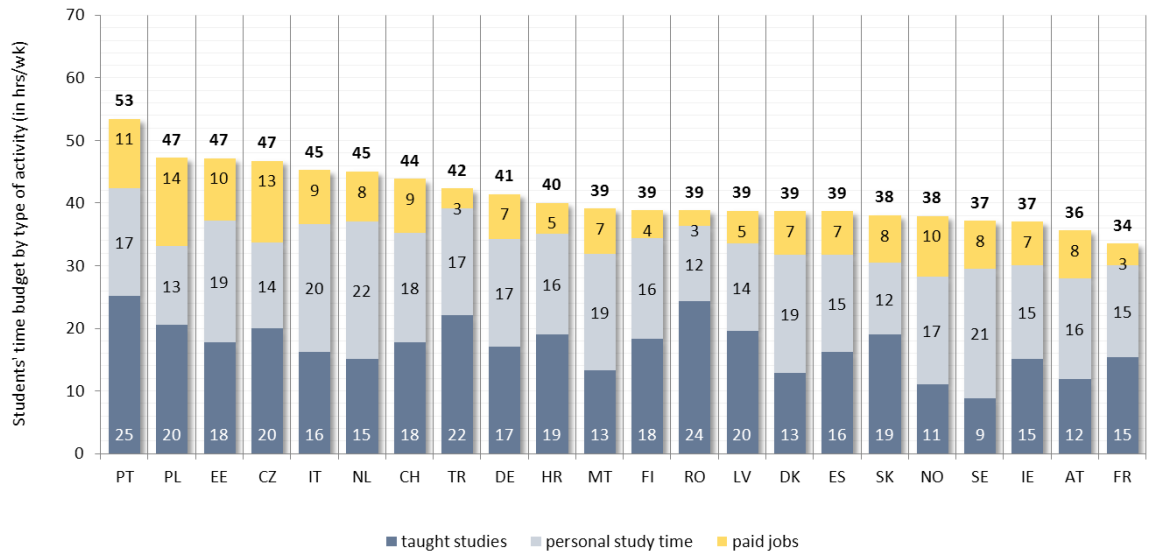
With multinational comparison, we need to take account for differences between levels and fields of study. Fig. 3.1 shows the time budget for bachelor students only for *humanities and arts* ("humaniora og de kunstneriske uddannelser") and for *engineering, manufacturing and construction* ("teknisk videnskab/ingeniør/diplomingeniør").

Across Europe, the figure shows that humanities and arts students generally have fewer taught hours than in the field of engineering (17 vs. 22 hours on average). Looking at Denmark we see that the amount of taught hours in humanities and arts for bachelor students is 13 hours/week - four hours below the EU average. Within Scandinavia, Danish students of humanities and arts have more hours than students in Sweden and Norway but fewer hours than Finland. The extent of personal study time ranges from approximately 16 hours in Finland to approximately 21 hours in Sweden. In Denmark, humanities and arts students have 19 hours of personal study time.

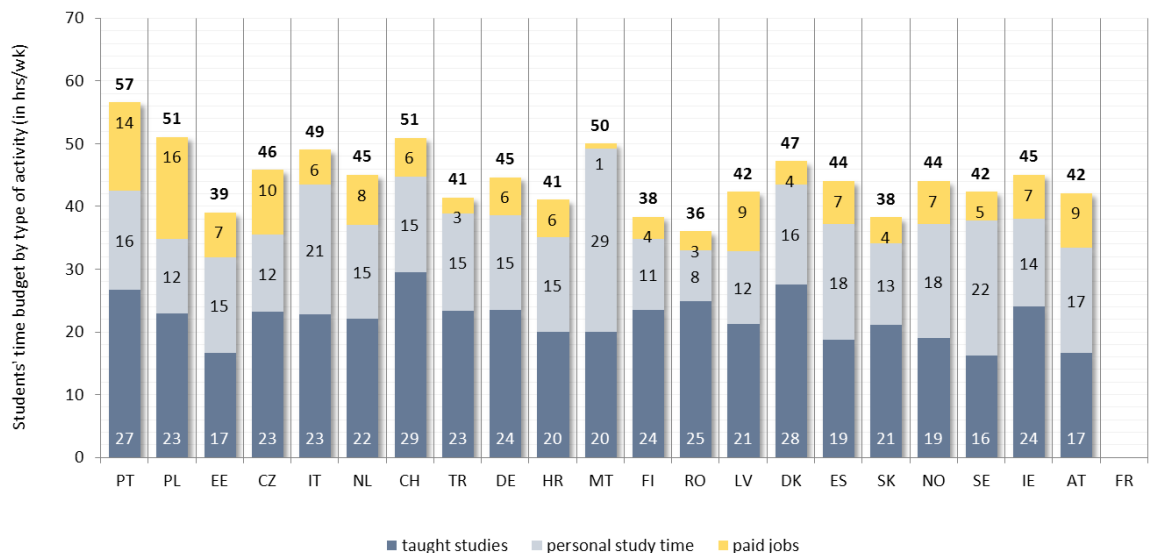
Within the field of *engineering, manufacturing and construction* we find that Danish students spend 28 hours/week in classes organised by the higher education institution. This is the second highest number in Europe - six hours more than the EU average. Hence Danish bachelor students of engineering can expect to have approximately 15 hours more per week than their fellow students in humanities and arts. This is the biggest difference between these two areas in Europe.



Fig. 3.1 Time budget of Bachelor students, by field of study and type of activity (in hrs/wk)
Humanities and arts



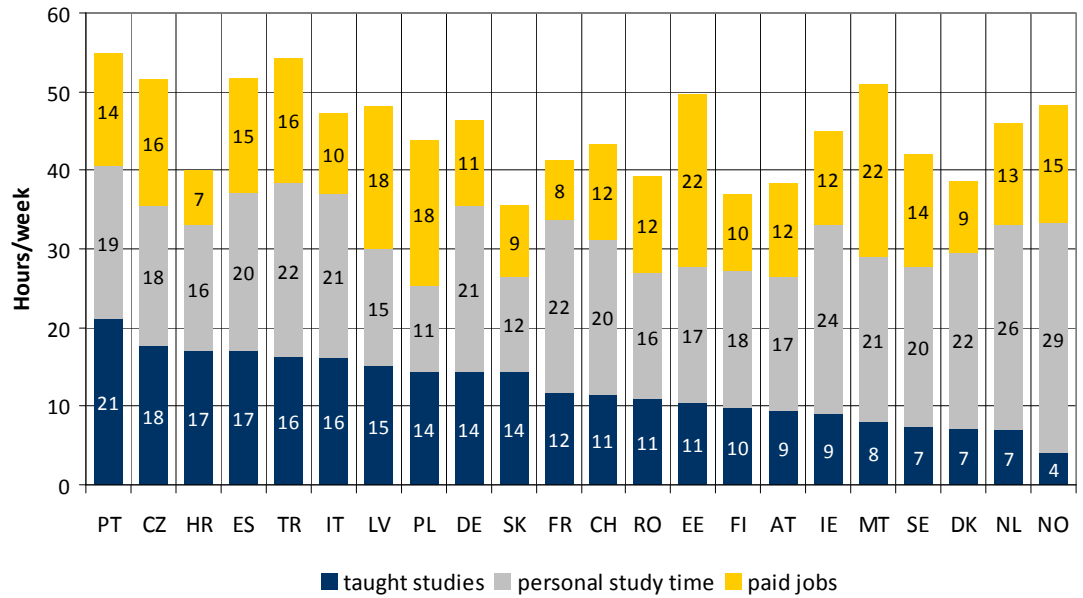
Engineering, manufacturing and construction



Source: Eurostudent IV

Normally in Denmark students studying for a bachelor degree have more taught hours than students at master level. And some master students in humanities and arts have claimed that they have no or very few taught lessons. If we focus on master students only we see that, in a comparative perspective, this is correct to some extent. Danish master students in the humanities and arts have on average 7 hours/week of taught lessons - some of the fewest in Europe, as shown in figure 3.2.

Fig 3.2 Time budget for master students within the humanities and arts, all Eurostudent countries

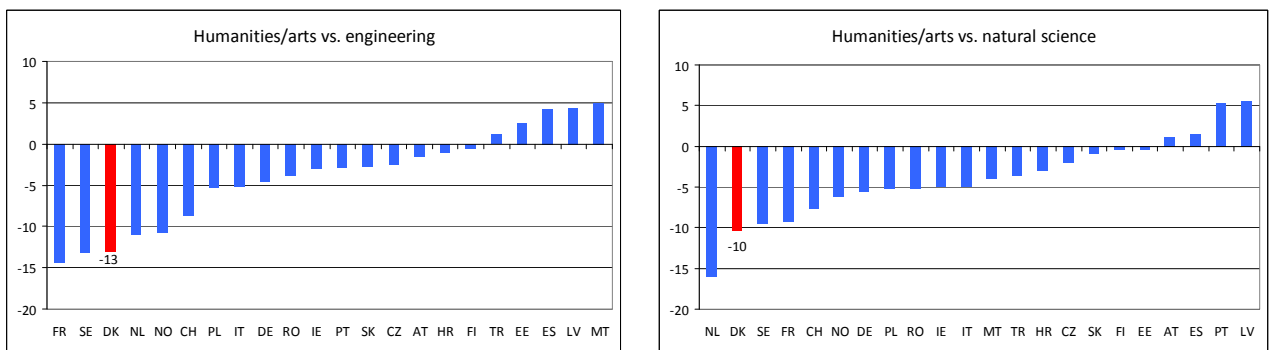


Source: Eurostudent IV

Note: This graphic is made specifically for this publication, and cannot be found in the Eurostudent IV Synopsis of Indicators

Fig. 3.3 and 3.4 displays the difference in taught hours between different fields of study for master students. Again the picture of significant differences between humanities, arts and social sciences on one side and natural science and engineering on the other is displayed at master level also.

Fig. 3.3 Difference between amounts of taught hours. Humanities and arts vs. engineering and natural science. Master level.

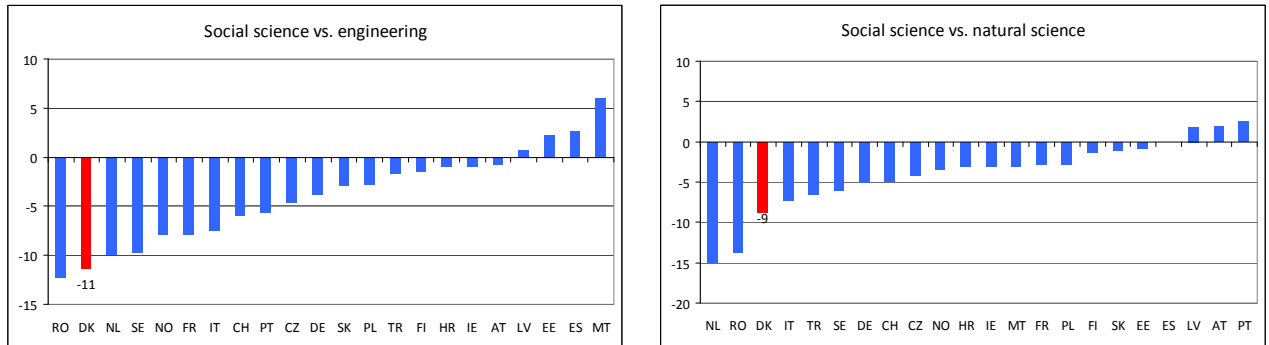


Source: Eurostudent IV

Note: This graphic is made specifically for this publication, and can not be found in the Eurostudent IV Synopsis of Indicators

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Fig. 3.4. Difference between amounts of taught hours. Social sciences. vs. engineering and natural science. Master level



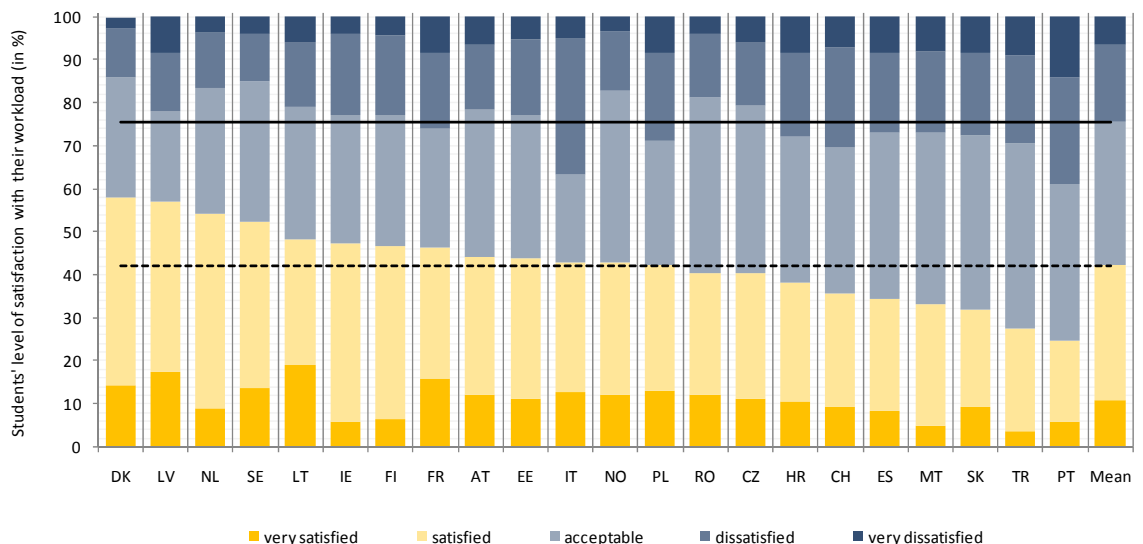
Source: Eurostudent IV

Note: This graphic is made specifically for this publication, and can not be found in the Eurostudent IV Synopsis of Indicators

Danish students cope very well with their workload

Looking at students' weekly time budgets and how many of them are employed automatically raises the question of whether students are coping with their workload? It is not just related to the amount of hours spend on study-related activities (taught hours+self-study) but also to work and other activities students participate in. The figure shows that Danish students are the most satisfied with their workload. More than half of the students cope very well with their workload.

Fig. 3.5 Students' assessment of their workload, by level of satisfaction (in %)



Source: EUROSTUDENT IV, G.11. No data: DE, E/W, SI.

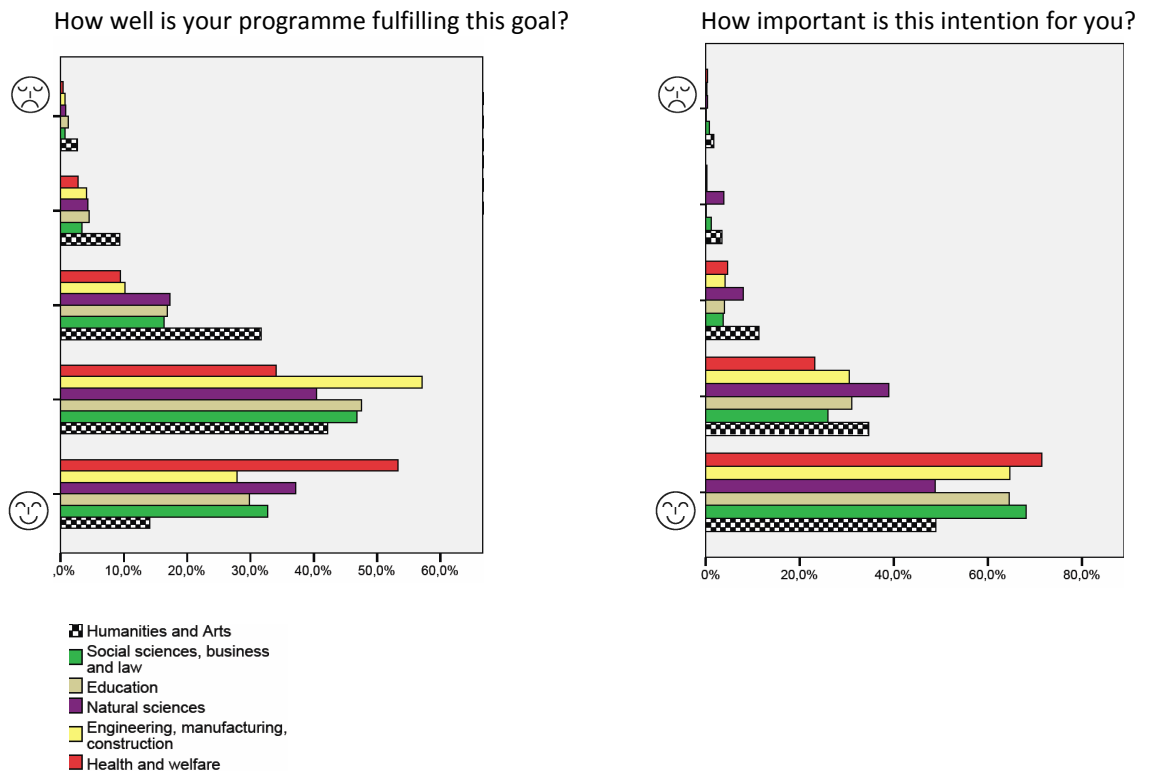
EUROSTUDENT Question(s): 3.12 Looking at your total workload based on the time you spend in study-related activities and in paid jobs, please rate your satisfaction with your workload.

Employability seen from the student perspective

In the survey we have asked students in all fields whether they agreed to the statement; "My study programme as a whole is a good basis for starting work" and if

this is important to them. The indicator presents employability as seen from the students' perspective. (This might not, however, necessarily be related to hard facts eg. actual unemployment rates).

Fig. 3.6 "My study programme as a whole is a good basis for starting work".



Source: Eurostudent IV (DK), Note: Applies to all ISCED-5a educations (VTU, UVM and KUM)

Figure 3.6 shows that Danish students in general see their studies as a good basis for starting work. Across all educational fields, no more than around ten percent disagree to the statement. Students in the health and welfare field seem especially satisfied. However, humanities and arts students seem to be less optimistic about their job prospects. Only around 55 percent (happy+very happy) think that their programme is a good basis for starting work. This is significantly lower than in other fields of study. But on the other hand, these students do not see this aspect to be as important as their fellow students do.

4. Student income and expenses (De studerendes økonomi)

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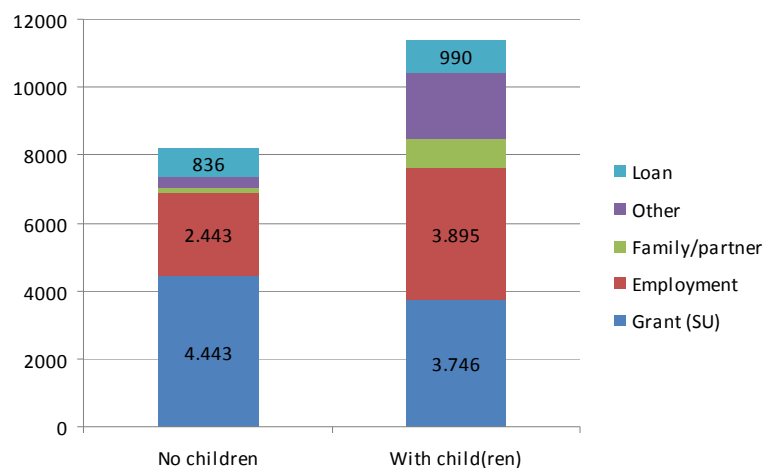
Two of the major factors of student conditions are students' income and expenses. Across Europe, students budget in many different ways. In some countries (mostly southern Europe) the students live with – and are highly dependent on – funding from their parents. However, in the Nordic countries students are very independent of their parents and highly dependent on state support. Denmark has long been seen as a global leader in terms of supporting students with extensive non-repayable grants. However, this model of financing is currently being debated and proposals to amend the system have been discussed for some time.

a) Income

Danish students are mostly dependent on public support

On average, a Danish (ordinary full-time) student not living with parents has DKK 8,200 / €1,100 at their disposal per month. Students with children have DKK 11,400 / €1,530 on average. (In Denmark approx. 15 percent of students have children – this is one of the highest rates in Europe). Fig 4.1 also shows that for students without children, almost two-thirds of the aggregated income stems from public sources (grant+loan) – mostly non-repayable grants (SU). The rest is typically provided through employment. Therefore parents' contribution only plays a marginal role in Denmark.

Fig 4.1 Average income (after taxes) for students by parental status



Source: Eurostudent IV (DK)

Note: Applies to all ISCED-5a educations (VTU, UVM and KUM)

If we look at employment table 4.1 we see that one out of three students do not work while studying. And those that do work typically earn DKK 2,000-5,000/ €270-670 (after tax).

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Table 4.1 Student employment income by parental status

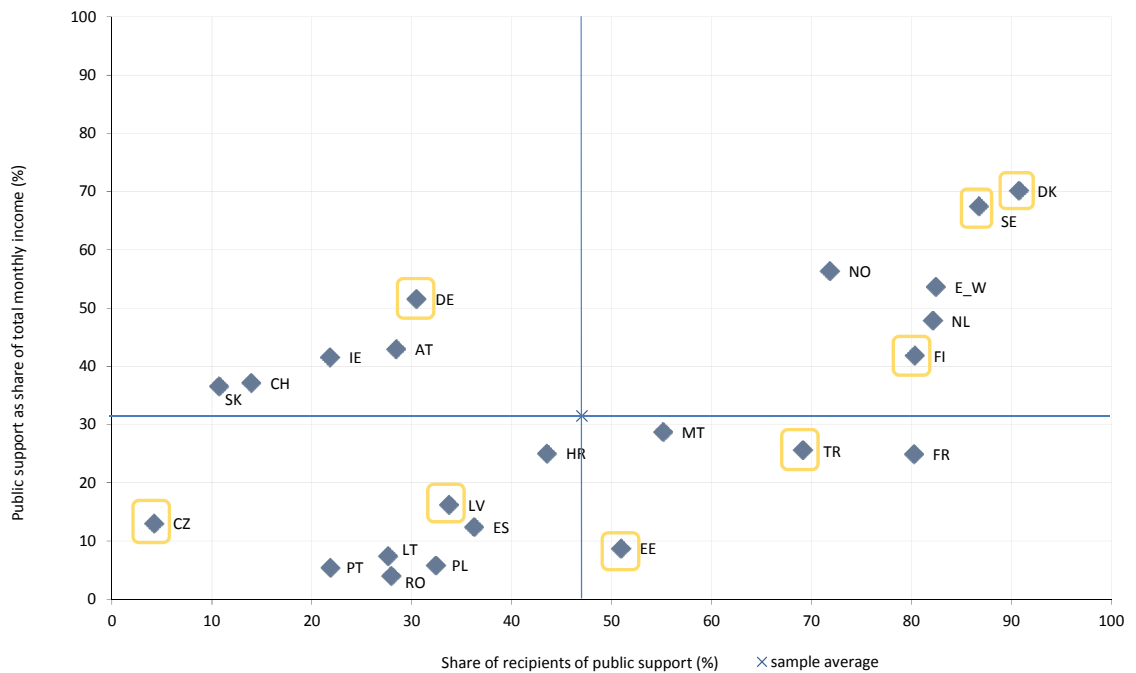
	With child(ren)	No children	All
No job	51%	27%	30%
Less than DKK 2,000 (€270)	11%	30%	28%
DKK 2,000-5,000 (€670-670)	16%	33%	31%
DKK 5,000-10,000 (€670-1340)	8%	7%	7%
More than DKK 10,000 (€1340)	14%	2%	4%
Total	100%	100%	100%

Source: Eurostudent IV (DK)

Note: Applies to all ISCED-5a educations (VTU, UVM and KUM)

Figure 4.2 shows the share of recipients of public support and the public support as a share of total income. Countries in the right hand upper quadrant have very generous public support schemes. Again we see that Denmark is the country with the most extensive public support.²

Fig 4.2 Share of recipients of public support and financial importance of income source
All students not living with parents



Source: EUROSTUDENT IV Note: In the marked countries, near to or more than 25% of the public support is provided as repayable loan. Income data for France do not include transfers in kind.

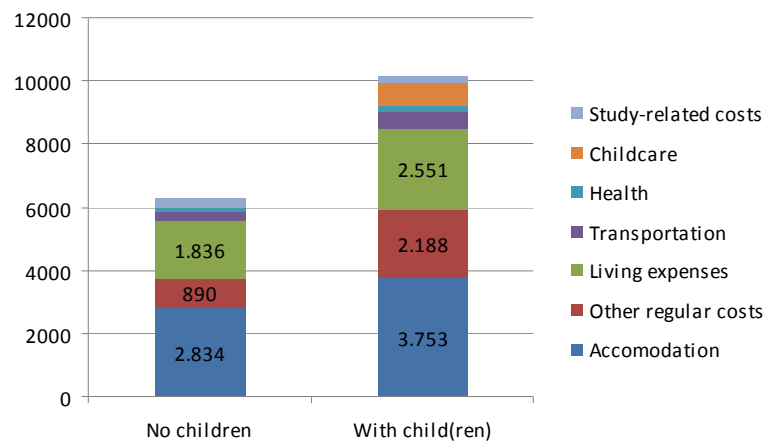
² It should be noted that in Denmark only ordinary full-time students were surveyed and hence part-time students who do pay tuition fees are left out of the survey. Normally a higher share of full-time students receive grants, which can mean that Denmark in comparison to e.g. Norway and Sweden can seem more generous than what is actually the case.

b) Expenses

In order to get the full picture of the student budget, one must look at both income and expenses.

A typical Danish student without children spends DKK 6,300 / €845 per month, whereas a student with child(ren) spends DKK 10,200 / €1,370. Figure 4.3 shows the distribution of student expenses. Only students' expenses are displayed. Hence indirect contribution from e.g. parents or partner is excluded.³

Fig 4.3 Average out of own pocket expenses for students by parental status



Source: Eurostudent IV (DK)

Note: Applies to all ISCED-5a educations (VTU, UVM and KUM)

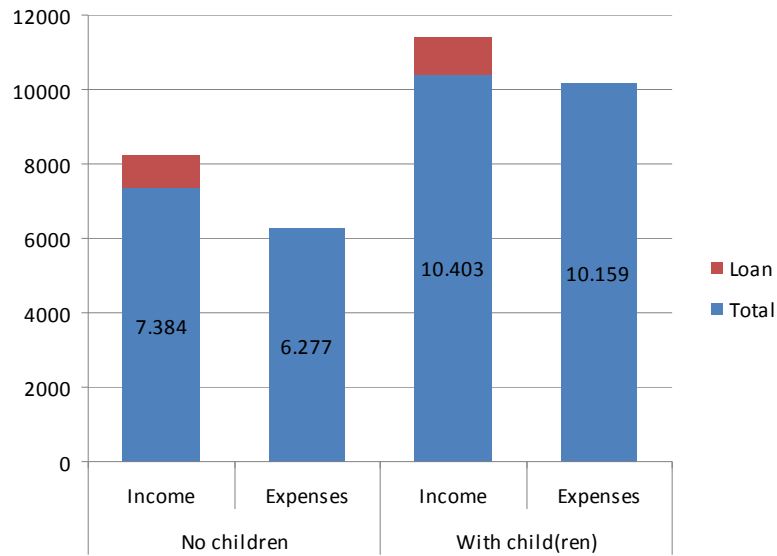
As seen from figure 4.3 one of the major expenses of a Danish student is accommodation. The average rent (including utilities) is approximately DKK 3,000 / €400 – slightly higher for students living alone or with partner and children, and somewhat lower for students living in a student residence hall (DKK 2,400/ €320).

Figure 4.4 sums up the average total income and total expenses and displays the budget balance for an average student. As seen from the figure, income outweighs expenses – also without loan.

Students with no children have on average DKK 1,100 / €148 in surplus whereas students with children have DKK 200 / €27 in surplus.

³ *Accommodation* = Rent including electricity, water, heating – minus accommodation subsidy (boligsikring). *Living expenses* = food, clothes, toiletries, leisure and social activities. *Other regular costs* = insurance, phone, TV, internet etc. *Health* = dentist, health insurance, medicine etc. *Study-related costs* = books, copy, materials, study-trips, private education, contribution to student organisations.

Fig 4.4 Average income and out of own pocket expenses for students by parental status

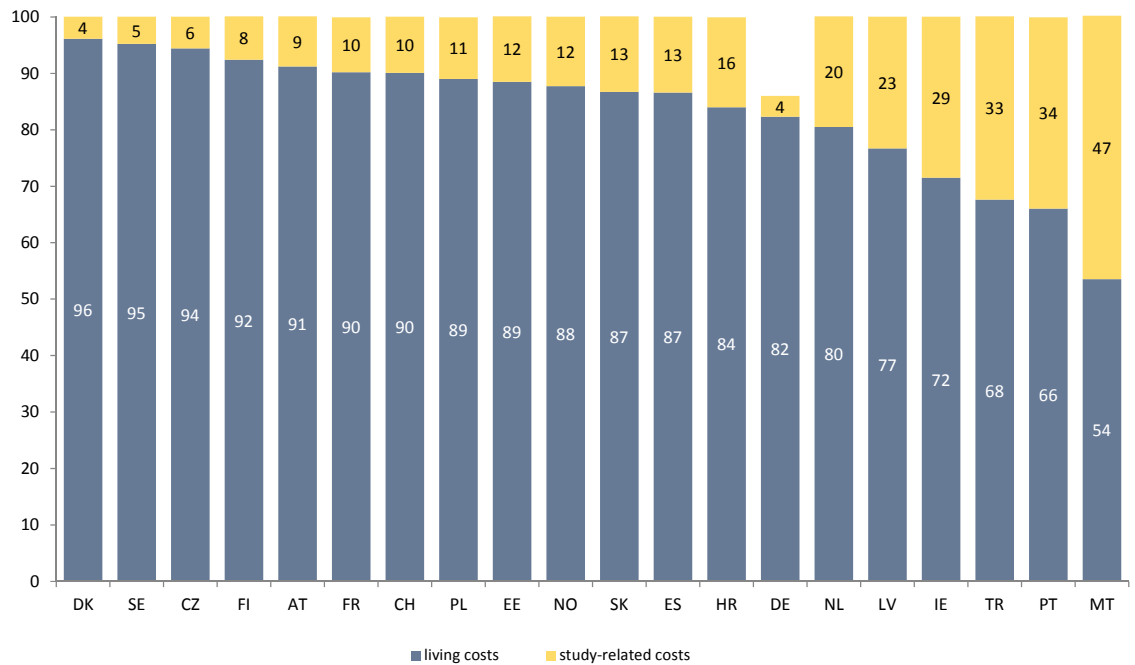


Source: Eurostudent IV (DK), Note: Applies to all ISCED-5a educations (VTU, UVM and KUM)

Danish students spend a lot on living costs – and very little on study-related costs
If we look at fig 4.5 we find that expenses for Danish students are almost entirely comprised of living costs (96%).



Fig 4.5 Profile of students' monthly expenditure for students not living with parents



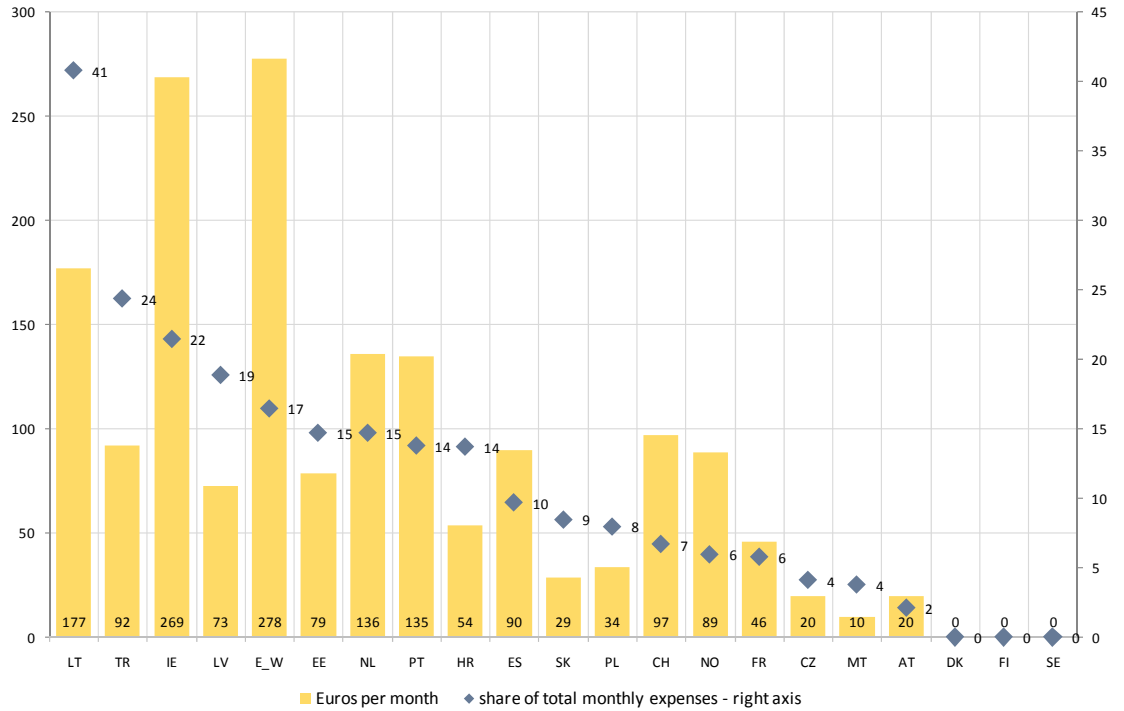
Source: EUROSTUDENT IV, E.1. No data: E/W, IT, LT, RO, SI.

EUROSTUDENT Question(s): 3.1 Who do you live with during the study term/semester (Monday until Friday)?, 3.6 What are your average monthly expenses for the following needs?

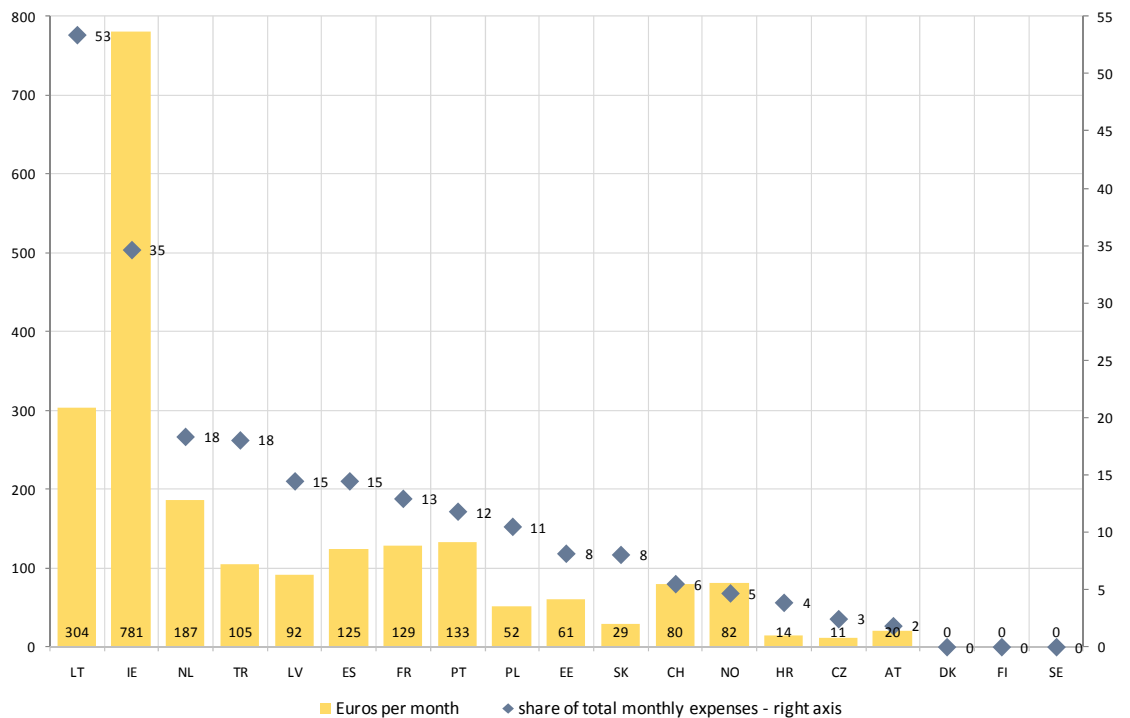
Note: In Germany data are not available for all expenditure categories as defined by EUROSTUDENT. In order to calculate percentages without overestimating the shares in total expenses, the absolute values for the specific expenditure categories were related to total student income, which was used as a proxy for total student expenses. Therefore, the shares do not sum up to 100%

This is related to the fact that rent is fairly high, but is also because students spend relatively little on study-related costs. One reason for this is that ordinary full-time students pay no tuition fees in Denmark in comparison with other countries. Danish study-related costs therefore only relate to books, materials etc. which is on average DKK 300/ €40 per month. Fig 4.6 below shows the amount of tuition fees faced by students in the rest of Europe at both bachelor and master level. The figures show both absolute fees in Euros as well as the share of the total budget.

Fig 4.6 Monthly fees to higher education institutions for Bachelor and master students not living with parents
Bachelor students



Master students



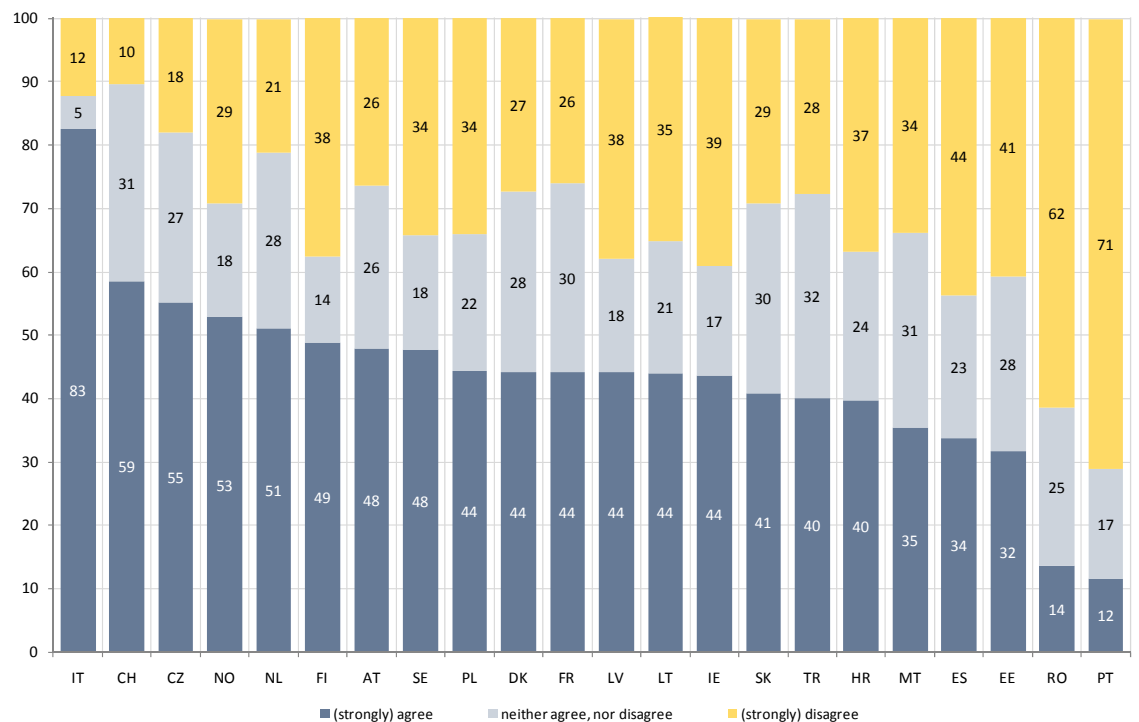
Source: EUROSTUDENT IV, E.2. No data: DE, E/W, IT, SI, RO. Too few cases : MT.
 EUROSTUDENT Question(s): 1.1 Which programme are you currently enrolled in?, 3.6 What are your average monthly expenses for the following needs?

Danish students generally find their funding to be sufficient to cover costs

Figure 4.7 show the students' assessment of the ability to cover monthly costs. As shown, more Danish students (44 percent) agree than disagree (27 percent).

However on a European level, Danish students are not completely satisfied. And more students from typical comparative countries; The Netherlands (NL), Norway (NO), Finland (FI) and Sweden (SE) agree that they have sufficient funds.

Fig 4.7 Students' assessment of sufficiency to cover monthly costs in % - all students

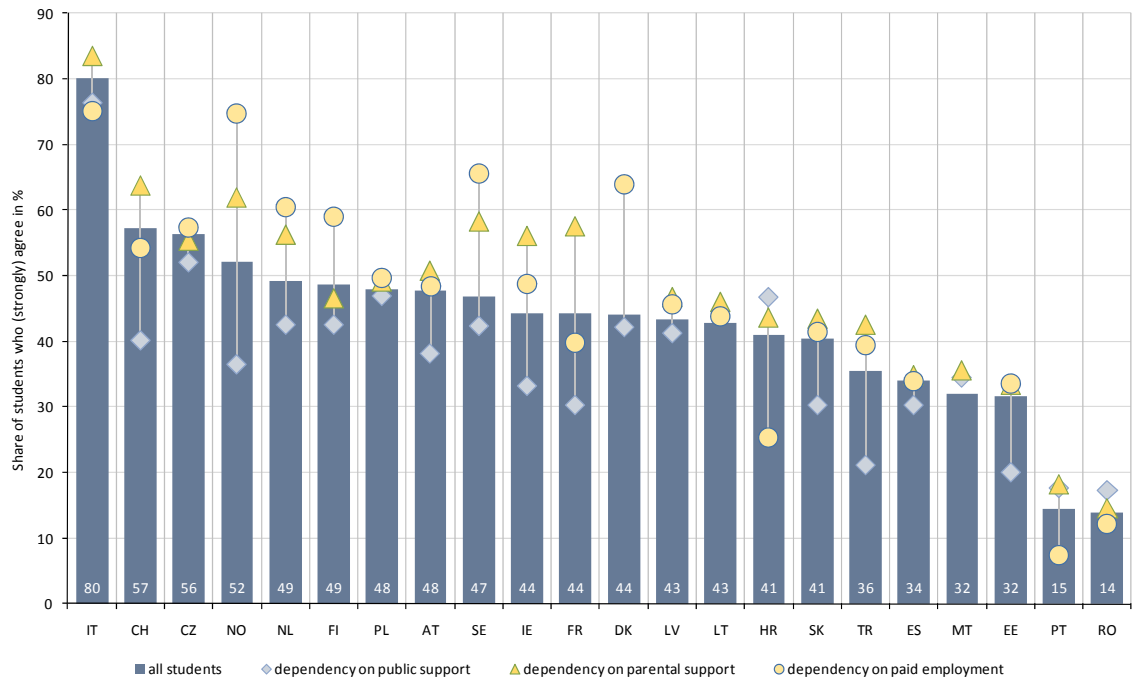


Source: EUROSTUDENT IV, E.5. No data: DE, E/W, SI.

EUROSTUDENT Question(s): 3.7 To what extent do you agree with the formulation? I have sufficient funding in order to cover my monthly costs.

If we take a closer look at figure 4.8, it shows satisfaction divided by dependency (=more than 50 percent of income stems from the source listed) on different forms of income. In Denmark almost no student is financially dependent on their parents; hence only dependency on state support or paid employment is portrayed for Denmark. Figure 4.8 provides a more varied picture of satisfaction. So if we look only at students dependent on public support (blue dot) we see that the satisfaction of the Danish students is actually on par with the same group of students in FI, SE and NL. Hence Danish students dependent on state support are actually just as satisfied (have sufficient funds) as their fellow students in FI, SE and NL. For Norway, we actually see significantly smaller satisfaction than average for students dependent on public support (this could be related to the fact that in Norway, a large share of the support is provided through loans).

Fig 4.8 Students' assessment of sufficiency of funding to cover monthly costs in % by finance-related characteristics, students not living with parents



Source: EUROSTUDENT IV, E.8. No data: DE, DK (parental support), E/W, LT (public support), MT (paid employment), SI.

EUROSTUDENT Question(s): 3.1 Who do you live with during the study term/semester (Monday until Friday)?, 3.5 What is the average monthly income at your disposal from the following sources?, 3.7 To what extent do you agree with the formulation? I have sufficient funding in order to cover my monthly costs.

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