



Costs of Study, Student Income and Study Behaviour in Sweden

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Förord

En jämförande studie om studenters ekonomiska situation utförs på Wissenschaftliches Zentrum für Berufs- und Hochschulforschung i Kassel under ledning av Prof. Dr. Hans-Dieter Daniel och Prof. Dr. Ulrich Teichler. Projektet bär namnet "Costs of Study, Student Income and Study Behaviour: A Comparative Study in the European Community".

Underlag om studenternas ekonomi inhämtas från ett antal europeiska länder. Höskoleverket har ansvarat för det svenska underlaget till denna studie. Det har tagits fram på Höskoleverkets uppdrag av Peter Andersson, utbildningshandläggare på SFS.

Detta underlagsmaterial är av allmänt intresse. Därför har den som är intresserad av ämnet här möjlighet att ta del av det svenska bidraget.

Agneta Bladh
generaldirektör

Contents

1	Introduction	7
2	The national system of higher education	9
2.1	Characteristics of the national higher education system in an international perspective	9
2.2	Basic information on access and admission to higher education	10
2.3	Basic structural information	12
2.4	Study behaviour	13
2.5	Socio-biographical profile of the students	14
2.6	Educational expenditures	15
3	Student expenditure	17
3.1	Charges	17
3.2	Other categories of student expenditure	18
4	Direct national economic support for students	23
4.1	The national system of student financial assistance in Sweden	23
4.2	The total amount of national economic support for students	28
5	Other direct and indirect economic support for students	30
6	The role of higher education institutions in the economic support of students	35
7	Support of students by parents and relatives	37
8	Financial contributions by students themselves	39
9	Comparison of students' income and expenditure	43
9.1	Description of findings of costs and student finance	43
9.2	Estimate the cash value of the indirect income and expenditure	47
9.3	Description of the amount of support for students of differing social backgrounds	47
9.4	General assessment of the effects of the system of study costs and student finance	47
10	Developments in the field of study costs and economic support for students since the 1960s	53
10.1	The essential features of development between 1964 and 1989	53
10.2	The essential features of development since 1989	55
10.3	Current reform discussions and changes	58
	References	60

I Introduction

Since the present student aid system was introduced in 1989 only minor changes have taken place in Sweden as regards financing of studies and students' income and expenditure. During the 1990s, on the other hand, extensive changes have taken place in higher education itself. Undergraduate education has expanded substantially and will continue to do so for the next few years. The number of higher education institutions is increasing and these are spread geographically all over the country. The expansion in higher education means that the number of students is increasing considerably, which puts great pressure on the student aid system as on a number of student social welfare factors.

At the same time, the situation in the Swedish labour market has deteriorated considerably during the 1990s. Unemployment has risen sharply over just a few years and become permanent at a historically very high level. This reduces the incentives to leave higher education institutions after completing one's studies, at least in large groups of study programmes where the demand for graduates in the labour market is small. Altogether the changes in higher education and associated areas has meant that the financing of studies, as well as students' incomes and expenditure have acquired an important and partly changed role in Sweden as more and more people seek higher education.

The purpose of this report is therefore both to give a general picture of the Swedish study financing system for higher education and to try to outline the income and expenditure of Swedish students during their period of study. The intention is to try to analyse to what extent the study financing system and students' income and expenditure affect study behaviour.

The report takes as its point of departure the fact that Swedish students are not a homogenous social group but on the contrary, a very heterogeneous group found in all the various parts of society. Such an assumption is particularly important when analysing students' incomes and expenditure, since these vary to a great extent depending on the lifestyle and circumstances of the student.

The report is based on secondary data. The availability of literature and previous studies and analyses is good in parts. The official statistics give a good picture of students' financing as regards government student aid, but there are no data on students' other income or their expenditure. The National Agency for Higher Education (1997a), in a preliminary report from a questionnaire study, gives an interesting picture of how students themselves experience their economic situation. The effect of the students' private economy on their study

behaviour has, however, been analysed very scantily. A number of studies (e.g. Reuterberg and Svensson 1992) devote themselves to the effect of student aid systems on recruitment to higher education.

The report starts with a short description of the organisation and function of Swedish higher education in chapter 2. Study costs and students' other expenditure are discussed in chapter 3, where a comparison is made between the assumptions made in a government report with the assumptions made by a more independent source. In chapter 4 a general description is given of the direct government economic support to students, i.e. the government student aid system. Chapter 5 is devoted to other direct and indirect economic support to students. In chapter 6 a brief analysis is made of the various institutions' role in financing of studies. Chapters 7 and 8 are devoted to the support to study financing received by students from parents and relatives as well as the extent to which the students themselves contribute to their own financing. In chapter 9 the various incomes and expenditures are analysed, together with their effect on study behaviour. In conclusion in chapter 10 there is a discussion as to how the Swedish study financing has been in the past decades and a short description is also given of the current debate on study financing.

The report is part of a project in which a number of country-specific reports are being written and for that reason it is arranged and written so that it can be used in comparative international studies.

2 The national system of higher education

2.1 Characteristics of the national higher education system in an international perspective

The Swedish Riksdag (parliament) and government have the overall responsibility for higher education in Sweden. Assignment of responsibilities between relatively small ministries and central authorities is typical for the Swedish administrative system. The higher education institutions are authorities in their own right and report directly to the government. In addition, there are a number of central government agencies working with the issues of higher education:

Utbildningsdepartementet - the Ministry of Education and Science – has the overall responsibility for higher education in Sweden.

Högskoleverket – the National Agency for Higher Education – has the task of inspecting and promoting activities within the sector of higher education. This is done by means of follow-up and evaluation of higher education and research, adjudication of the right to degrees and the work of educational renewal.

Centrala studiestödsnämnden (CSN) – the National Board of Student Aid – pays (government) study support to students in the form of study allowances and is in charge of student social welfare.

Verket för högskoleservice – National Admissions Office to Higher Education – co-ordinates intake of students and purchase of equipment

Higher education in Sweden has undergone two major reforms in the past 20 years, which together provide a good picture of how Swedish higher education functions. The prolific stream of students, mainly to the humanities, social sciences and natural sciences during the 1960s, with long periods of study and onerous unemployment as a consequence, led to political intervention aimed at adapting education better to the needs of the labour market. Through a comprehensive reform in 1977 a division was made into occupational sectors, at the same time as the courses of studies were made firmer and intake to the various study programmes was regulated. The 1977 reform meant that in principle all post-secondary education was classified under the concept of higher education. By means of the reform it was possible for the government to exercise fairly detailed control over higher education in Sweden.

In 1993, however, another sweeping reform was carried out, in which the higher education institutions regained extensive independence. Through this reform the government lost the chance to exercise detailed control over activities at the seats of learning. Today the government sets up certain goals and limits, mainly financial, and entrusts the decisions concerning the emphasis of course programmes offered to the higher education institutions themselves. More decisions in important areas can now be made at local level.

The 1993 reform also meant that the central university programmes were abolished. A central degree ordinance was introduced which establishes which degrees each institute of higher education is entitled to award. At the same time the students were given greater possibilities of making their own course choices and combining them into a degree within the framework of the degree ordinance. Moreover, a new resource allocation system was also introduced for undergraduate education, in which the higher education institutions were allocated resources based on the number of registered students and their performance and not, as before, on planned activities. The idea is that the resource allocation system is to encourage the higher education institutions to adapt the courses they offer to student demand. By linking the allocation to performance, stimulation is also given to the higher education institutions to utilise their resources efficiently.

2.2 Basic information on access and admission to higher education

A person wishing to study at a Swedish university or higher education institution must fulfil certain entrance requirements. The entrance qualifications are divided into two groups:

Basic eligibility is determined by the government and is common for all Swedish higher education. Everyone who has completed a national programme at upper secondary school and has passed grades in courses comprising at least 90 per cent of the upper secondary credits required for a complete programme, or has an equivalent Swedish or foreign education obtains basic eligibility. Basic eligibility is also held by anyone who is at least 25 years old, has been in work for at least four years and has knowledge of English and Swedish equivalent to the level of the national programmes of the upper secondary schools.

Course eligibility requirements are divided into standard eligibility categories, which are determined by the National Agency for Higher Education.

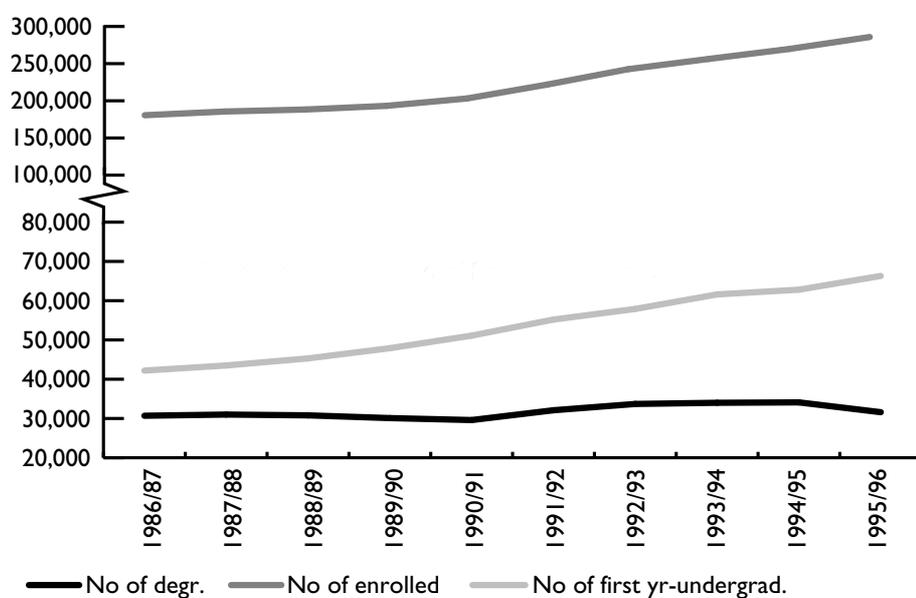
When the number of eligible applicants is greater than the number of places available a selection is made from the applicants. The selection is on the basis of grades or results from the national university aptitude test, sometimes work experience can also be credited. The national university aptitude test is voluntary and common for all higher education courses. The test measures

knowledge and skills which are important for university studies and about 80,000 people enter for it every spring and about 60,000 people enter it for every autumn.

Apart from grades and the national university aptitude test, special selection tests are set for certain study programmes (including medical training, teacher training as well as some fine arts programmes), but only for not more than two thirds of the places, and only with the approval of the National Agency of Higher Education. Today the higher education institutions have little influence on decisions about selection procedures.

Higher education has expanded substantially in Sweden in the 1990s. *Figure 2.1* shows the number of registered students, the number of new students in higher education and the number of degrees in the last ten academic years¹.

Figure 2.1 Number of new students in higher education, registered students and degrees in the academic years from 1986/87 - 1995/96.



Source: Statistics Sweden 1997e.

In the 1995/96 academic year there was a total of just under 286,000 undergraduate students at higher education institutions, an increase of six per cent compared with the previous academic year. For most of the 1980s the number of students changed only marginally, but during the 1990s the number

¹ The information refers to undergraduate education. In Sweden students in undergraduate programmes and students in post-graduate programmes are classified differently as regards registration principles. This report will primarily deal with undergraduate students. In cases where the post-graduate students are included, this will be mentioned in the text.

of students has increased by between six and nine per cent annually. During the entire ten year period the number of registered students increased by 58 per cent. This is mainly because the number of applicants increased substantially at the same time as the amount of resources to higher education institutions increased, which meant that the number of new students increased drastically. At the same time the labour market situation deteriorated appreciably at the beginning of the 1990s, which resulted in an increasing number of people deciding to stay at university for longer periods. In addition, several study programmes have been made longer.

2.3 Basic structural information

In Sweden during the 1995/96 academic year there were 68 higher education institutions and courses of higher education were given in some form at just under 150 locations around the country. The majority of higher education institutions are under the jurisdiction of the Ministry of Education and Science, with the exception of the Swedish University of Agricultural Sciences, which is under the jurisdiction of the Ministry of Agriculture. A few higher education institutions are run privately.

Ten of the higher education institutions which are run by the state are *universities*; Uppsala, Lund, Göteborg, Stockholm, Umeå, Linköping, Luleå, the Swedish University of Agricultural Sciences, the Caroline University and the Royal University of Technology. The largest is Lund University, with 34,000 registered students in 1995/96. Uppsala University was founded in 1477 and is thus Sweden's oldest university.

In the 1995/96 academic year thirteen higher education institutions received faculty appropriation for research and post-graduate education (Statistics Sweden 1997c). Apart from the universities, this applied to Chalmers University of Technology, the Stockholm School of Economics and the University College of Jönköping. All of the three are run privately.

Today the 23 small and medium sized higher education institutions receive appropriations for research and post-graduate education as a lump sum, which are much smaller than the ones the thirteen higher education institutions mentioned above receive. Six of the small and medium sized higher education institutions are run privately. In addition, during the 1995/96 academic year there were 23 colleges of health sciences, most of which were run by the county councils/municipalities. Three of these were privately run. Finally, there were also 9 higher education institutions in fine arts, one of which was run municipally and one privately.

There is no difference between undergraduate education at the universities and at the other higher education institutions. All the various forms of education are offered within the various higher education institutions. All undergraduate programmes are given in the form of courses. The higher education institutions

can combine different courses into study programmes that have greater or lesser scope for student's individual choices. There are syllabuses and study programme syllabuses for all courses and study programmes, which are determined by each respective institute of higher education. The student can also combine courses into a tailor-made degree.

The scope of a study programme or a course is measured in points. One point corresponds to one week's full time study. An academic year normally consists of 40 points and is usually divided into an autumn and a spring term. In addition certain higher education institutions offer courses during the summer. One point from a Swedish institute of higher education corresponds to 1.5 ECTS (the European Credit Transfer System).

The government determines which degrees are to be offered within the area of higher education. The requirements, emphasis and scope of the various degrees is specified in a separate degree ordinance. The National Agency for Higher Education decides which degrees may be awarded by the respective state-run higher education institutions. For the undergraduate higher education the degrees are divided into general degrees and professional degrees. The general degrees are:

Högskoleexamen – Diploma in ..., which is obtained after completed studies of at least 80 points (two years' full time study). All state run higher education institutions can award the diploma. The institute of higher education determines which subject combinations may be included in the degree.

Kandidatexamen – Bachelor degree, which is obtained after completed studies of at least 120 points (three years' full time study). Specialised studies of at least 60 points (three terms) in the main subject are required, as well as an independent project of at least 10 points.

Magisterexamen – Master's degree, which is obtained after completed studies of at least 160 points (four years' full time study). Specialised studies of at least 80 points (four terms) in the main subject are required, as well as an independent project of at least 20 points or two projects of at least 10 points each.

In addition to the general degrees there are fifty or so professional degrees. Specific goals for them are specified in the degree ordinance and their scope is from 40 to 220 points. Examples of professional degrees are degrees in medicine, engineering, agricultural sciences and compulsory schoolteacher training.

2.4 Study behaviour

The percentage of pupils who continue into higher education from the various cohorts has increased considerably in recent years (Statistics Sweden 1997e) Of those born in the 1960s just under 11 per cent had started studies in higher

education by the age of 20. That percentage has subsequently increased and of those born in 1975 24 per cent had started studies in higher education by the age of 20. Of those born in 1975, 29 per cent of the women and 20 per cent of the men had started higher education studies by the age of 20. Of those born in 1966 30 per cent had started higher education studies by the age of 28 and of those born in 1971 32 per cent had started higher education studies by the age of 24. The percentage who start studies in higher education after the age of 20 has not increased at all as much as the percentage in the ages up to 20. The percentage of those born in 1975 who have started higher education studies by the ages of 24 and 28 can only be seen in a few years, but it is quite certain that the percentage will be greater than for those born in the 1960s.

The percentage of women among new students in 1995/96 was 56 per cent and of the registered students the figure was 57 per cent, while the percentage of women receiving degrees was 58 per cent. Despite the fact that women are in the majority in higher education they are underrepresented in relation to the distribution of applicants to higher education, since the percentage of women among the applicants in the autumn term 1995 was 60 per cent.

Of the total of 66,300 new undergraduate students in 1995/96, 56 per cent started studies within the humanities and social sciences (including law and theology), 30 per cent started engineering and natural sciences programmes and 11 per cent started medical and health sciences programmes.

An increasing number of students remain for longer periods in higher education. The number continuing to be enrolled after six terms has increased. Among first-year students in the autumn terms 1985 to 1993 the percentage has increased from 44 to 62 per cent (Statistics Sweden 1997d). After 10 terms the increase is from 24 to 31 per cent. Even students who have taken a degree continue to study to a greater extent. The reason for remaining is mainly that the degree ordinance has changed and that some study programmes have become longer, but also the deterioration in the labour market has probably contributed to an increasing number choosing to continue their studies.

2.5 Socio-biographical profile of the students

The most recent statistics regarding students' social background are from the 1994/95 academic year (Statistics Sweden 1996). The social patterns of recruitment have been more or less unchanged in Sweden for a long time. During the period 1987/88 and 1994/95 the number of new students in higher education increased by 50 per cent and this increase was in all social groups and it was clearly greatest among students up to the age of 21. *Table 2.1* shows the number of new students in higher education who were 21 years or younger in the academic years 1987/88 and 1994/95 respectively, broken down by social background.

Table 2.1 Proportion of new students in higher education aged 21 or younger in the academic years 1987/88 and 1994/95 broken down by social background (as percentage).

	Senior-level white-collar	Intermediate level white-collar	Junior level white-collar	Skilled workers	Non-skilled workers	Self- employed /farmers
1987/88	32	27	11	10	9	11
1994/95	29	30	11	12	9	9

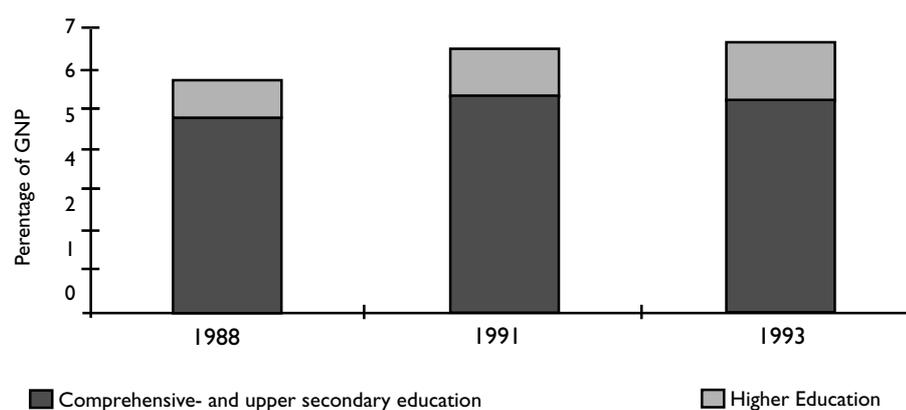
Source: Statistics Sweden (1997d).

Among the first year students who are no older than 21 years the increase in numerical terms was greatest among young people from homes with intermediate level white-collar workers, followed by those from senior level white-collar homes. The increase in first year students aged 22 to 34 was not as great as in the younger group, but this age group also saw some increase in all social groups.

2.6 Educational expenditures

Sweden allocates more public funds to education as a percentage of GDP than the other OECD countries' average (Budget Proposal 1996). State expenditure on the country's higher education institutions has increased at the same rate as higher education has expanded in the past ten to fifteen years. The appropriation to higher education is made annually on the basis of proposals in the national budget. Figure 2.2 shows the trend in appropriations in the entire education area as a percentage of GDP².

Figure 2.2 Appropriations to higher education institutions as a percentage of GDP.



Source: Budget Proposal (1996).

² The figures in the table are exclusive of the public expenditure on study financing. The costs of study financing are shown in Table 4.3 in chapter 4.

For 1998 the government proposes in the budget proposal (1997) that SEK 19 billion be appropriated to the higher education institutions and that a further SEK 2.2 billion be appropriate to national and international research resources. In addition to these appropriations there is also the appropriation to government student aid. The most common form of study aid in higher education is study allowances (see chapter 4). The government proposes that SEK 9.9 billion be appropriated to study allowances in 1998.

3 Student expenditure

Information on students' expenditure varies considerably depending on the source used. In Sweden various student budgets are published annually by both government institutions and interest organisations and credit institutions. Common to most is that they are based on the measurements of the cost of living calculated by the Swedish Consumer Agency. The Swedish Post Office makes regular calculations of students' incomes and expenditure (Post Office 1997). These calculations are based on material from the Swedish Consumer Agency and are generally considered to be neutral and of good quality. Below, the Post Office's calculations are compared with those used by the Parliamentary Committee for Student Aid, appointed by the Ministry of Education and Science (Ministry of Education and Science 1996). The Parliamentary Committee for Student Aid is relevant as a comparison since its calculations last year resulted in a proposal for a new system of student aid in Sweden.

3.1 Charges

Higher education in Sweden is in general free of charge to the individual. Term charges and examination fees do not exist. However, Sweden has long had compulsory student union membership, the students must be members of the students' union at the higher education institution where they are studying. The fee is usually paid per term and the size varies considerably between unions and over time. At several of the large universities there are, in addition, several different unions, and therefore the fee can also vary within one higher education institution.

There is no current survey of the size of student union fees, in various calculations of students' expenditures a standard amount of between SEK 300 and 600 per academic year is usually used (Post Office 1997, Ministry of Education and Science 1996). Certain unions have considerably lower fees, but then membership of a student society is usually compulsory, and therefore the total fee is nevertheless within the interval specified.

Another form of existing fee is the cost of taking the national university aptitude test (see section 2.2). The test is voluntary and in 1997 costs SEK 300 per test. The test is arranged twice a year.

3.2 Other categories of student expenditure

As mentioned at the beginning, the Post Office in Sweden compiles an annual summary of students' incomes and expenditure. It is based on the calculations by the Swedish Consumer Agency of what is considered reasonable consumption. In this section a comparison will be made with the expenditure used in the calculations made by the Parliamentary Committee for Student Aid (Ministry of Education 1996). The Committee's calculations are also based on the figures calculated by the Swedish Consumer Agency, but it uses different housing costs³ from those used by the Post Office. Since it has been shown that student households are most sensitive to variations in housing costs, such a comparison is highly relevant.

When expenditure is calculated a distinction is made between study-related costs and living costs. The study-related costs vary depending on which union a student belongs to and what study programme is being followed. As was shown in the previous section, the union fees vary sharply between unions. In the same way the study related costs vary depending on which study programme is being followed. Certain programmes, such as medical training and certain teacher training programmes require investment in various equipment and instruments as well as the purchase of course literature.

The living costs vary depending on the student's circumstances, i.e. if the student lives at home, lives alone, is co-habiting or if the student has children. The Post Office's calculations include three categories of students; those living at home, those living alone in student rooms and those living alone in their own flat. The Parliamentary Committee for Student Aid's calculations include students living alone with and without children as well as with high and low housing costs and co-habiting students with and without children, with high and low housing costs. Since the housing costs can be divided into several different categories these are reported separately in another section.

In *Table 3.1* the Post Office's and the Parliamentary Committee for Student Aid's estimated study-related costs and living costs respectively are compared. Two problems arise in this context. In the first place the Post Office's calculations refer to 1997, while the Parliamentary Committee's calculations refer to 1996. Nevertheless, this should not affect the comparison appreciably, since the price level, calculated as inflation on a 12-month basis has more or less been the same. In the second place both calculations refer to expenditure per month of study and the Swedish academic year consists of nine months. During the three summer months the students have to some extent different expenditure than during the months of study. It is therefore not possible to calculate expenditure other than per academic year. The calculations below are therefore reported on a monthly basis.

³ Housing costs include only rental costs in this report, unless nothing else is stated.

Many students have one or more children, so costs associated with children should be included when students' expenditure is estimated. In Sweden most children attend private or municipal day care and this is true also of student households. The childcare cost in the Parliamentary Committee's estimates are the average of the fees charged by all the municipalities in the country for the income category corresponding to the study allowances for a student without extra income (incomes under SEK 10,000 per month).

Table 3.1 Study-related costs and living costs per month, excluding housing costs in 1996/97, SEK.

Items of expenditure	LA Post	LA Parl	LA1 Parl	LA2 Parl	CH1 Parl	CH2 Parl
Study-related costs	820^A	800	800	800	1 600	1 600
Course literature, study materials, Student union fee						
Living costs		3 451	5 413	7 375	7 674	9 636
Food etc.	1 050					
Lunch out ^B	420					
Clothes	460					
Hygiene, hair care	185					
Daily newspaper, telephone	145/380 ^C					
Leisure	310					
Local travel	400					
Total living costs	2 970/3 205	3 451	5 413	7 375	7 674	9 636
Childcare costs			703	944	1 410	1 765
Total expenditure	3 790/4 025	4 251	6 916	9 119	10 684	13 001

Key: Post=Post Office (1997), Parl=Parliamentary Committee for Student Aid (Ministry of Education 1996), LA=living alone, LA1=living alone with one child, LA2=living alone with two children, CH1=co-habiting with one child, CH2=co-habiting with two children.

^A The Post Office includes insurance costs in this item.

^B Lunch out is calculated on the basis of the student union prices three times per week.

^C The only one of the expenditure items reported which varies in the Post Office calculations, depending on whether the student lives at home or alone is the cost of a daily paper and telephone. If the student lives in his or her own student room or flat these are estimated to cost SEK 380 per month.

Source: Post Office (1997) and Ministry of Education and Science (1996).

As the table shows, there is some difference in the Post Office and the Parliamentary Committee's estimates for students living alone without children. Even if it is not explicitly mentioned in the Parliamentary Committee's calculations it can be assumed that they are based on students who do not live at home (with their parents). Thus the difference between the expenditure estimated is SEK 4,251-4,025=SEK 226. The difference between the two must be regarded as marginal, though with some exception for the SEK 20 difference in study-related costs.

Study-related costs

The Post Office estimates SEK 820 per study month in study-related costs while the Parliamentary Committee estimates SEK 800. On one count the calculations differ. Included in the study-related costs are, apart from the student union fees, course literature costs. The Post Office also includes insurance costs in this item.

As shown above, the student union fees vary sharply between different unions and institutes of higher education, which is why a standard fee has been used. Course literature costs also vary depending on the emphasis of the studies, but also on the possibilities of borrowing or buying used books. For those students who must purchase expensive equipment, such as musical instruments in music study programmes, it is possible to borrow money for such purchases within the scope of the study allowances system.

The insurance costs that the Post Office has included refer to own home insurance. The price of such cover varies depending on where the policyholder lives, what the insurance covers and which insurance company is selling the policy.

Living costs

In the estimates of living costs for those living alone without children the Post Office counts SEK 3,205 per study month, while the Parliamentary Committee counts SEK 3,451. The difference of SEK 246 is not possible to explain, since the Parliamentary Committee does not report the items separately in the same way as the Post Office. The Post Office's calculations include the items food etc, clothes, hygiene, hair care, daily newspaper, telephone and leisure as in the Swedish Consumer Agency estimates of can be regarded as reasonable consumption. Students often spend more money during their leisure time and cut down on other things instead. Among the items not included in the calculations are costs for journeys to parents and/or relatives, visits to the doctor and dentist and medicine. However, in Sweden the social insurance system covers a large part of the costs for visits to the doctor and to a great extent to the dentist as well. Students do not therefore often need to pay their own insurance to cover these possible costs.

Costs for childcare

Childcare costs vary depending on where in the country one lives. Different municipalities apply different principles for charges. The charge may be income-related or in some cases standardised, it may depend on civil status, the number of children, the number of hours the child is being looked after by the childcare services, the child's age, etc. The average value for all municipalities in 1996 for low-income earners was SEK 703 per month for one child and SEK 944 per month for two children (Ministry of Education and Science 1996). For co-habitants in the lowest income category with one child the average value was SEK 1,410 per month and for two children SEK 1,765 per month.

Housing costs

The supply of student accommodation in Sweden only satisfies a small part of the demand. SABO (1996) has made a study of all the student accommodation that was rented out in an organised form during the 1995/96 academic year and

noted that the total number of dwellings for rental in an organised form was about 42,000. With a student population of 286,000 this form of accommodation only covers 15 per cent of the potential need.

Housing costs vary depending on the type of accommodation and on where in the country a person lives. The Post Office and the Parliamentary Committee have estimated the housing costs in different ways. The Post Office reports costs for three different categories; student living alone at home, living alone in a student room and living alone in his or her own flat. The Post Office does not mention how the costs have been calculated. The Parliamentary Committee reports costs for those living alone and those co-habiting but with a high or low respective assessment of the housing cost. They are also classified according to whether the household has no children, one child or two children.

In *Table 3.2* a comparison is made between the housing costs estimated by the Post Office and the Parliamentary Committee respectively. Just as in *Table 3.1* the calculations refer to the monthly cost and the Post Office's figures refer to 1997 while the Parliamentary Committee's refer to 1996. In Sweden it is common that student accommodation is rent-free for two or three months in the summer and therefore the annual rent in some cases may be considerably lower than when the monthly rent is multiplied by twelve.

Table 3.2 Housing costs for various types of student households, SEK.

Post office ^A					
Living at home 1 000 ^B	Student room 2 200	Own flat 3 325			
Parliamentary Committee					
Living alone					
No children					
Low rent	High rent	One child		Two children	
1 800	3 500	Low rent	High rent	Low rent	High rent
		2 400	4 500	3 500	5 500
Co habiting					
One child					
Low rent	High rent	Two children			
3 200	5 000	Low rent	High rent		
		4 000	7 000		

^A Also included in the Post Office's estimated rent is the cost of electricity.

^B SEK 1,000 per month is what the Post Office regards as a reasonable level for students living at home.

Source: Post Office (1997) and the Ministry of Education and Science (1996).

As shown in the table, housing costs are completely crucial to how a student household's finances are. The rent varies from SEK 1,000 per month for the Post Office's student living at home to the Parliamentary Committee's estimated housing cost of SEK 7,000 per month for students co-habiting and with two children and a high rent.

In this context it is important to emphasise that as regards housing students are a very heterogeneous group. Far from all students live alone in student rooms.

In the National Agency for Higher Education's project Students in Sweden – StudS (National Agency for Higher Education 1997a)⁴ the students' civil status and type of accommodation were surveyed for the autumn term 1996. It was shown that just over 22 per cent of the students co-habit and that just over 18 per cent have one or more children who are under 18. *Table 3.3* shows the spread of students over various types of accommodation.

Table 3.3 Students' type of accommodation autumn term 1996.

	Percentage		
	of men	women	all
No reply	0,4	0,7	0,5
Alone	32,3	25,6	28,4
Alone with children	1,2	3,9	2,8
With partner/wife/husband without children	17,6	23,8	21,2
With partner/wife/husband with children	1,1	18,7	15,5
With parents or relatives	17,6	10,7	13,6
With one or more friends	6,6	6,8	6,7
Alone with shared kitchen etc. (e.g. student corr.)	11,7	8,7	9,9
Other	1,7	1,1	1,3
Total	100	100	99,9

Source: National Agency for Higher Education (1997a).

The table shows that the students' type of accommodation varies to a great extent. The general picture of a student's lifestyle is often that he or she lives alone in a student room or his or her own flat. The table shows, however, that only 38 per cent of the students live alone. Since the type of accommodation varies to such an extent it is not possible to draw any uniform conclusions concerning students' housing costs. The spread of housing costs described by the Parliamentary Committee and shown in *Table 3.2* must be regarded as highly relevant. We return to this subject in chapter nine.

Social insurance

Sweden has an extensive social insurance system and so students do not as a rule need to take out any sickness or pension insurance. There is a special high-cost restriction covering medical and dental care. The national pension system is also relatively comprehensive. It is only during the 1990s when private pension savings schemes have been more privileged than before that private pension insurance has become more common. It is, however, very difficult to assess to what extent the students utilise private pension insurance schemes and how great any expenditure is for such schemes. Nor are there any statistics.

⁴ The report is only a draft and the results should therefore be regarded as preliminary. A final report will be published in 1998. The project is based on a questionnaire survey in which about 3,000 students were questioned.

4 Direct national economic support for students

4.1 The national system of student financial assistance in Sweden

In Sweden there are a number of different kinds of direct national economic support for students. The National Board of Student Aid, CSN, is responsible for awarding and paying the various kinds of aid. A differentiation is made between the following forms of financial support:

- study assistance
- study allowances
- special study assistance for adults (svux)
- special study assistance for unemployed adults (svuxa)
- training allowance during labour market training
- study allowances for doctoral students
- short-term study assistance and residential allowances
- hourly payment for certain adult education

Study allowances

The most common form of direct government financial support to students are the *study allowances*.⁵ The study allowances system covers two groups of students:

- students in higher education and other tertiary education
- students who are 20 years of age or older who are participating in education at compulsory school level or upper secondary level. This includes studies within local authority and state administered adult education, folk high schools, supplementary education at upper secondary school and some other schools.

The loan and grant components

The study allowances consist of a grant component and a loan component. The size of the grant and the loan depend on the so-called *base amount*. The base amount is determined every year by the government and follows the changes in the general price level. The base amount for 1997 was set at SEK 36,300. When calculating the amount of study allowances the nine-month long academic year is divided into 15-day periods. For a full-time student the total amount of study

⁵ The other forms of public support for students will not be dealt with in this report.

allowances for each 15-day period is 9.75 per cent of the base amount. The grant is 2.71 per cent of the base amount and the rest is a loan. The study allowances are, thus, altogether 175.5 per cent of the base amount for a nine-month academic year. The amounts expressed in SEK for 1997 can be seen in *Table 4.1*.

Table 4.1 Study allowances in 1997 for full time students, SEK.

Number of months	Grant	Loan	Total
1	1 967	5 111	7 078
4,5 (one term)	8 854	22 999	31 853
9 (one academic year)	17 707	45 999	63 706

Source: The National Board of Student Aid -CSN 1997a.

Students who study part time receive half of the full-time study allowances. It is also possible to apply for only the grant component and a loan that is lower than the maximum. If there are particular grounds a further loan can be given, so-called extra study loan (see *Table 4.3*).

The right to study allowances

A basic condition for entitlement to study allowances is that the study programme is state-administered, state supported or under state supervision. As was shown above, study allowances can be awarded for both full time and part time studies. The part time studies must, however cover at least half time. The local office of the National Board of Student Aid must, however, approve the study allowances and the decision may not be appealed against. On the other hand, the student can request that a decision made at local level be reconsidered by the head office of the National Board of Student Aid.

For studies at university level study allowances can be awarded for six years, but if there are particular grounds this can be extended. The National Board of Student Aid assesses whether particular grounds exist. It is mainly completion of a study programme which has been started which is counted as particular grounds, in the cases where the remaining study period does not exceed two to three terms. For doctoral studies the practice is to award study allowances for a further five years.

People over the age of 45 can only be awarded study allowances if there are special reasons for this. Such reasons are also in this case completion of ongoing studies or in those cases where it is a matter of a shorter period of advanced studies. The cases where an applicant does not have compulsory or upper secondary schooling and wishes to undertake such studies are also counted as special reasons. The main reason why people over the age of 45 are only awarded study allowances in exceptional cases is that they would be indebted for an amount which they would not have time to pay back.

One condition for the right to study allowances is that the studies are successful. Certain requirements as to the number of points achieved per term or academic year are laid down, depending on the emphasis and arrangement of the study programme. Those who are studying in more integrated courses of studies (for example the pre-school teacher training and medical training) are required in principle to complete their studies in accordance with the syllabus. Those studying in programmes in which the teacher-supervision is more limited (for example economics and law) are normally required to complete 75 per cent of the study commitment. When the National Board of Student Aid reviews the study results circumstances of a personal nature which could have impeded studies, such as illness, are taken into consideration.

If the student becomes ill he or she may retain the study allowances during the period of illness. If this period is longer than 30 days the loan component referring to the period from and after the 30th day may be written off. The same rules apply if the student is forced to be temporarily absent to care for a sick child, a sick relative or for a similar reason.

Studies abroad

Study allowances for studies abroad can only be awarded to Swedish citizens or to non-Swedish citizens that have been permanently resident in Sweden for the last two years (exceptions from this rule can be done under some circumstances). If study allowances are to be awarded for studies abroad the study programme must be of an acceptable standard (after review by the National Agency for Higher Education) and be of at least three months duration. For studies in the other Nordic countries the same requirements also apply as for studies in Sweden, i.e. that the study programme is state administered or under state supervision.

Non-Swedish citizens

Non-Swedish citizens can be awarded study allowances for studies in Sweden if they are in Sweden for purposes other than to study (exceptions from this rule can be done as well). As a rule, it is required that the applicant is permanently resident in Sweden and has been accepted as an immigrant. Citizens from other EU countries may under certain conditions be awarded study allowances on the same grounds as Swedish citizens. Applications for study allowances from non-Swedish citizens are reviewed by CSN.

Means testing

The study allowances are not affected by the parent's income or assets or by the husband or wife's income or assets. Means testing with reference to own assets was abolished in 1989 and at present means testing is only with reference to the student's own income. The student may have an income up to a certain level, *the unrestricted amount*, without reduction of the study allowance. The

unrestricted amounts are in the same way as the total amount, linked to the base amount and they therefore rise at the same rate as inflation. The unrestricted amounts vary depending on the duration of studies, which is shown in *Table 4.2*.

Table 4.2 Unrestricted amount in 1997 for full time students, SEK.

Duration of studies	First half calendar year	Second half calendar year
1 month	56,265	56,265
4,5 months (one term)	23,595	30,855

Source: CSN - the National Board of Student Aid 1997a.

The unrestricted amount varies in relation to the duration of studies during one calendar half year. For those who study only for a few months or who are part-time students the unrestricted amount is higher than for those studying full time for one term or more. This is because the former are usually employed as well as studying. The unrestricted amount for the autumn term (second half of the calendar year) is higher than the unrestricted amount for a spring term (first half of the calendar year), since most of the summer income is expected to fall in the second calendar half year.

If a student's income exceeds the unrestricted amount the study allowances are reduced by 50 per cent of the excess income. The reduction is made proportionally in relation to the grant and loan components. The right to study allowances ceases if a student has an income of SEK 180,000 for one calendar year. Income is defined as income from employment, business activity and capital according to the current taxation laws. This means for example that interest income, sickness allowance and pension affects the study allowances in the same way as income from employment. For the students who have free meals and/or free educational materials a reduction is made by a standard amount.

Loan conditions

Repayment of the study loan is not started until six months after the calendar half year in which the study loan was last paid out. Repayment is income-related and is payable at four per cent of the borrower's total assessed income two years before the repayment year. The income concept is, thus, the same for allocation and repayment of study loans.

The interest on the study loan runs from the first krona borrowed. To compensate for the fact that the interest is not deductible in the income tax return it is instead subsidised by the state. The interest rate is 70 per cent of the state's borrowing cost plus an administration charge. The interest rate is the National Debt Office's average borrowing rate for the three previous years, mainly to alleviate the effects of short-term interest rate fluctuations. The interest was fixed at 6.0 per cent for 1997.

The debt is written off either when the borrower reaches the age of 65 (the pensionable age in Sweden) or in the event of death. Write off in the event of death means that the state takes over responsibility if the borrower cannot or should not be required to repay the loan. The cost from the state's point of view is small. The psychological effect for the borrowers is, however, considered to be important. If there are particular grounds the debt can be written off in certain other cases too, for example in the event of a very low disability pension.

Decisions concerning repayment can be appealed against to a general administrative court.

Write-off costs for the state

The structure of the Swedish study allowances system with a considerably higher loan component than grant component means that many students incur debts which they will never be able to repay. Through the relatively generous write-off rules a large part of the state subsidy lies in the loan component and the future write-off. Since the system has not existed for more than eight years it is as yet too early to determine how great the state's write-off costs are, and thus the size of the state subsidy. Some calculations have, however, been made. The Parliamentary Committee for Student Aid (Ministry of Education and Science, 1996) has carried out calculations for various typical cases. A student who has taken a loan during for example nine to ten terms, will have a debt, at today's interest rate levels, which is worth about SEK 250,000. If the same student, as soon as he has completed his studies, at the age of 25, starts a job which pays an annual salary of SEK 200,000⁶ and reasonable assumptions are made as regards real pay trends, inflation and interest rates, the debt will be worth SEK 380,000 at the time it is written off. The value of the debt in nominal terms has, thus, increased by just over 50 per cent over a 40-year repayment period.

It is, of course, difficult to calculate the size and value of the write-off costs that will affect the state in 20 to 30 years time, above all this depends on the interest rates and inflation. CSN (1997c) estimates, however, that the write-off costs, given the present student population and external financial conditions, will be between SEK 0.5-2 billion per year from the year 2025 onwards, measured in present monetary value. Write-offs of still greater amounts cannot be ruled out. If write-offs reach about two billion kronor per year, this will mean that the state subsidy will increase in practice by 50 per cent compared with the present costs for grants.

⁶ The salary is equivalent to the average starting salary for large groups of arts graduates, social science graduates and lawyers in both the private and the public sector (Ministry of Education, 1996).

4.2 The total amount of national economic support for students

In principle all state funds which go directly to financing studies pass via CSN and the general system of financial support for students. Of the support, which is paid to students via higher education institutions, the greatest part is study allowances. CSN, together with Statistics Sweden, compiles fairly detailed statistics on the amounts paid out, broken down into grants and loans respectively, the number of students awarded study allowances, the average amount paid per recipient of study allowances etc. *Table 4.3* shows the number of students who receive study allowances and the amounts paid broken down by type of support and education. The statistics are the most recently produced and refer to the 1995/96 academic year.

Table 4.3 Number of students receiving study allowances and amounts paid by form of support and education, 1995/96 academic year.

	Under-graduate	Post-graduate	Other ^A	Studies abroad ^B	Total ^C	Of which women as a percentage
Number of recipients						
Study grant	206,669	1,241	1,134	16,630	225,674	56
Study loan	150,000	870	840	13,731	165,441	55
Extra study loan	4,684	23	317	11,290	16,944	59
Amounts paid, SEK million						
Study grant	3146.0	18.9	15.3	231.1	3411.3	55
Study loan	5931.1	36.4	29.1	483.4	6480.0	54
Extra study loan	62.2	0.3	9.1	306.5	378.1	52
Total study allowances	5993.3	36.7	38.2	789.9	6858.1	54
Total study loan	9139.3	55.6	53.5	1021.0	10269.4	55

^A Post-secondary education other than at institutes of higher education

^B The percentage of women among students abroad is 57 per cent. The percentage of study grants paid to women is 55 per cent and of loans 52 per cent.

^C The number of students awarded study allowances for all of or part of the year

Source: Statistics Sweden 1997a.

The table shows that in the 1995/96 academic year study allowances cost the state SEK 10.3 billion, of which 6.9 billion were paid out as study loans. On average SEK 15,116 is paid in study grants per recipient and SEK 39,168 in study loans per recipient.

When the proportion of students who use study allowances is to be calculated there are two ways to do it: either the proportion is calculated as the number of students receiving study allowances divided by the total number of students or as the number of students divided by the number of students entitled to receive study allowances. The number of students in the 1995/96 academic year was 285,800. The percentage of recipients, measured as the number of full and part time students who used the grant component of the study allowances, of the total number of students was thus, 79 per cent. The statistics do not indicate

how large a proportion of the total number of students entitled to receive study allowances it was.

Statistics Sweden (1997a) also shows that of the students at higher education institutions in 1995/96, 47 per cent were under the age of 25 and of those receiving study support in the same year 63 per cent were under 25 years. Of both the number enrolled and recipients of study support the proportion of women was 56 per cent. The proportion of students younger than 25 years and the proportion of women was unchanged compared with the 1994/95 academic year.

Other forms of study financing also exist, besides the regular study support system. These are mainly scholarships of various kinds, which are usually intended for studies abroad. These, however, form a very small part of the study financing compared with the amounts paid out as study grants/loans. Nor are there any integrated statistics of the amounts paid out in this respect. An indication of how frequently they are used is given in chapter 8.

5 Other direct and indirect economic support for students

There are several different forms of economic support for students in Sweden. In general these are such things as general benefits and directed subsidies of various kinds. The benefits are general and apply primarily to students with children and/or high housing costs. They are often very important for the students' total finances. As regards the subsidies, these are usually only noticeable when something is purchased.

Direct and indirect financial support

When students' incomes and expenditures are analysed consideration must be given to the fact that students are a heterogeneous group. As chapter three showed, students' family and housing situations vary. Thus, students cannot in all respects be regarded as an individual social group. This becomes particularly clear when other direct and indirect economic support to students is analysed. The most important source of income for students, apart from the study allowances and any earned income or income from capital, is benefits through the social insurance system. There are no benefits apart from the grant component of the study allowances which are paid only to students, but nevertheless the total amount in the study allowances system is based on the fact that students with children receive child allowance and that certain students with high housing costs receive housing allowance. A relevant study of the Swedish students' incomes must therefore take these benefits into consideration.

Parents or guardians of children under the age of 16 are entitled to child allowance. In 1997 the national child allowance is SEK 7,680 per year and child and is paid at SEK 640 per month (National Social Insurance Board 1997). The child allowance is exempt from taxation.

A parent who does not live together with his or her child must contribute to the child's keep by paying maintenance allowance. If the parent who is to pay the maintenance allowance does not do so for various reasons, or pays too small a maintenance allowance the child can receive an advance payment of maintenance allowance of SEK 14,080 per year.

The incomes which students with children have in the form of child allowance and, wherever applicable, advance payment of maintenance allowance, are often very important, since the total amount of study allowances does not take into particular account if the student has any maintenance obligation in addition to keeping him or herself.

As unemployment has risen steeply and become permanent in Sweden in the first half of the 1990s it has become increasingly common for students to fail to support themselves during the three months of the summer when study allowances are not paid. The study allowances is only intended to cover the living costs for students during the nine months of the academic year. A student who actively seeks work during the summer but does not manage to get any can therefore claim social security benefit. The benefit varies and is awarded on an individual basis, but certain general standards are used when considering applications.

Support for health and other insurance

As has already been described in chapter three, students, as other Swedish citizens, are covered by sickness and dental care insurance schemes within the social insurance system. These are financed by taxes and charges and since study allowances are not taxed the insurance coverage can to a certain extent be called indirect economic support to students. However, with the proviso that the students, as soon as they have any form of taxable income, will also be financing them. The total amount of study allowances is based on the assumption that the students will not have to take out any sickness or dental insurance over and above those that exist within the social insurance system.

As a supplement to the national sickness insurance schemes, at all higher education institutions there are special student health care services, which are concerned with health risks and health problems which are associated with the study situation. The student health care organisation and resources vary considerably between the various higher education institutions. The money received by the higher education institutions for student health care is part of the regular education appropriation and it is up to the higher education institution to decide how much the student health care is to cost. The students pay a subsidised price when they utilise the student health care services.

As regards other insurance cover, primarily non-life and life insurance, the insurance companies often offer subsidised prices. The insurance company *TryggHansa* has a long-standing collaboration with the student unions' national joint organisation, *Sveriges Förenade Studentkårer* (the Swedish National Union of Students – SFS), and thereby offers individual students subsidised charges and premiums as well as making it possible for the student unions to earn money on the administration which has arisen. SFS is now planning, together with a Dutch insurance company, to start its own company, which is to negotiate advantageous insurance policies for students.

Study-related deductions

There are a number of different study-related subsidies and rebates, both local and national, for students. These are primarily such things as discounts on course literature and study equipment, such as computers. At most of the higher

education institutions there are usually both a bookshop and computer retailers. Often they can offer lower prices because of lower costs for premises and marketing. When buying computers the local banks sometimes offer students favourable loans.

It is difficult to estimate the value of these discounts. Many students seldom buy new course literature, but instead borrow or buy second-hand literature. Even if the number of students with their own computers has risen, the majority of students still have no computer of their own. Often the higher education institutions have computer halls, which are only for the students.

In order to utilise these discounts it is usually sufficient for a student to prove that he or she has paid the compulsory student union fee.

Subsidised accommodation

There are no housing subsidies that are directed directly and exclusively to students. As shown above, the type and cost of housing varies considerably among students. As in many other countries, in Sweden there is a national housing allowance system, which covers all citizens. The housing allowance system was formerly generous, but large cutbacks have been made in it in the 1990s. A very large proportion of the students used to be entitled to housing allowance and the former generosity has created a situation where there is dependence on the allowance among certain groups of students. The total amount of study allowances has expressly not been intended to cover the full housing cost, since the possibilities of getting a housing allowance have been good for a long time (Ministry of Education and Science 1996). This has driven up the prices in the housing market, both for students and in general, so that in some cases students are assumed to receive a housing allowance in order to afford the rent at all. This applies above all to students who live in housing built during the latter part of the 1980s and during the 1990s.

As the generosity of the housing allowance system has declined, many students have therefore seen a substantial increase in their housing costs. This applies mainly to the group of students who are older than 28 and living in their own flat or in a student room.

Those entitled to a housing allowance are firstly over 18 years of age but under 29, living in rented accommodation or tenant-owners associations, and secondly those who have custody of children (National Social Insurance Board 1997). Tenants in sub-leased housing are entitled to a housing allowance, but not lodgers. Households without children may receive a housing allowance if their own income is no higher than SEK 41,000 per year for those living alone or SEK 58,000 per year for those co-habiting. The grant component of the study allowances is counted as income. The lowest rent that gives entitlement to a housing allowance for a household without children is SEK 1,800 per month. The maximum housing allowance for households without children with only

study loan/grant as income is SEK 1,100 per month and this is paid for housing costs from SEK 3,600 per month upwards.

Households with children can receive a housing allowance if their income does not exceed SEK 117,000 per year for single people or for co-habitants SEK 58,500 per year for each co-habitant. The size of the allowance varies depending both on the housing cost and on the number of children in the household. Households with one child and only study allowances as an income can receive a maximum of SEK 2,500 per month in housing allowance, for housing costs of SEK 5,300 per month upwards.

Living costs

Besides the study-related discounts there is a well-established discount system for students, mainly giving discount travel. Most of the national discounts are linked to a student card. In 1994 the Swedish National Union of Students formed a company which developed a national discount card, the Student Card, which concluded an agreement with the Swedish State Railways (SJ) and a number of bus and air companies for travel discounts for students. The card is free for all students who have paid the student union fee and are enrolled at a department at a higher education institution. During the start-up phase the state contributed some funds via the Ministry of Education and Science, but now the Student Card is self-financed and independent of the state.

The Student card mainly entitles the holder to travel discounts. The holder of a Student Card receives between 30 and 50 per cent discount on train journeys within Sweden. Five different airline companies give discounts on domestic flights, in some cases the discounts are up to 70 per cent of the ordinary price. In addition, a number of bus companies give up to 50 per cent discount on long-distance travel. The value of the discounts for the individual students depends on the extent to which they travel.

Apart from the national travel discounts there are a number of different local discounts. For example, it is common for banks to offer students more advantageous savings and borrowing packages.

Culture and leisure

In many places the Student Card or a receipt showing paid-up student union fees entitles the student to a discount at several cultural institutions and arrangements. Students often pay, in the same way as young people and pensioners, a reduced admission price to museums, theatres, exhibitions and concerts.

At most higher education institutions there are also sports associations. These often have many members, and so can offer a multitude of different sports at discounted prices. The students can often participate in the most common

sports through their associations for half the price they would pay if they were not students.

Also here it is difficult to evaluate the various discounts. It is entirely dependent on to what extent they are utilised, what is utilised and in what part of the country.

6 The role of higher education institutions in the economic support of students

Various institutions in higher education only contribute to a limited extent to the students' financing of their studies. The various types of support that CSN pays, mainly in the form of study allowances, is the main source of support for the majority of students. The extent to which other institutions in the Swedish education system contribute to financing has not been surveyed. It is, however, possible to make certain assumptions as regards which institutions that can at least influence financing.

In the first place, students sometimes work in various subject departments at the university where they are studying, teaching students who are doing undergraduate courses or similar. It also happens that students are used in various research or other projects at the same time as they are studying. It is usual in that case that they are employed by the hour or for a certain period by the higher education institution and thus receive payment in the form of wages or fees. The departments at the various higher education institutions can, thus, in this way contribute to certain students' financing of their studies.

In the second place, the compulsory student union fee in Sweden has meant that a relatively large number of students are involved in the student unions. At the large university student unions it is not unusual to have more than ten employees or full or part-time students to whom fees are paid per term. Thus the unions often function as the largest individual employers of students at higher education institutions.

The National Agency for Higher Education (1997a) asked in its questionnaire if the students worked in parallel with their studies and if so for which employer. The replies are shown in *Table 6.1*.

Table 6.1 Students' employers, autumn term 1996, per cent.

	Percentage of men	women	all
No reply	69,4	61,8	65
Higher ed. inst./student union	1,8	1,5	1,6
Outside higher ed. inst./st. union	28	36,3	32,8
Both alternatives	0,8	0,4	0,6
Total	100	100	100

Source: The National Agency for Higher Education (1997a).

The table shows that only 1.6 per cent of the respondents had the higher education institution or the student union as employer in the autumn term 1996. The difference between the sexes is marginal. As employer and thus direct financier the various departments within the higher education institutions probably play a marginal role for the majority of students.

It is difficult to draw any conclusion concerning the extent to which different departments contribute to or influence the financing of studies. The various possibilities of influence are in certain cases both difficult to identify and to measure. The departments probably play a very small part in this context. Only a very limited number of the students are dependent on support from them.

7 Support of students by parents and relatives

The study allowances in the Swedish system of financial support for students are completely independent of any income from parents or relatives. The study allowances are affected, as described in chapter four, only by the income which the recipient of the study allowances has and which exceeds the unrestricted amount each term. There are, therefore, no statistics showing the extent to which students receive financial support from parents or relatives. Some guidance can, however, be obtained from the questionnaire study carried out by the National Agency for Higher Education (1997a). One of the questions there was how the studies were financed during the autumn term 1996. The results, as regards support from co-habitant, parents or savings, compared with the utilisation of study allowances, are shown in *Table 7.1*.

Table 7.1 Students' choice of financing their studies, autumn term 1996, per cent.

	Percentage of men	women	all
Study allowances	82,5	78,4	80,1
Savings	23,8	16,1	19,4
Support from co-inhabitant etc.	3,8	13,1	9,2
Support from parents etc.	17	15,6	16,2

Source: National Agency for Higher Education (1997a).

The table shows that just over 16 per cent of the students in the study had received support from their parents, the difference between the sexes is marginal. On the other hand, considerably more women than men received support from their co-habitant, while considerably more men than women used savings. The study says nothing about how extensive the support from parents or co-habitant is, nor about the extent to which any support is to be regarded as a supplement or substitute for the study allowances.

The extent to which co-habitants, parents or others contribute to the financing of studies should to some extent vary in correlation with the students' housing type. Students who live at home with their parents should be given greater financial support, at least indirectly in the form of lower housing and living costs, compared with students living alone. It is not, however, possible to rule out that students living alone in some cases receive more or less extensive financial support from parents and others.

⁷ The outcome of the study as regards other forms of financing is shown in *Table 8.2* in chapter 8.

Table 7.2 shows parts of Table 3.3 concerning students' types of accommodation.

Table 7.2 Students' housing, autumn term 1996, per cent.

	Percentage of men	women	all
With co-habitant/spouse without children	17,6	23,8	21,2
With co-habitant/spouse with children	11	18,7	15,5
With parents or relatives	17,6	10,7	13,6

Source: National Agency for Higher Education (1997a).

The table shows, among other things, that more women than men live together with co-habitant or spouse, both as regards women with and without children. At the same time considerably more men than women live with parents or relatives. With the material available, however, it is not possible to determine the extent to which the type of accommodation varies in correlation with the study financing. A possible correlation as regards support from parents and relatives is, for example, contradicted by the fact that considerably more men than women live with parents or relatives, while the differences between the sexes as regards financial support from parents is only marginal.

The conclusion that can be drawn is that even if the absolute majority of students used study allowances to finance their studies, many students receive help to finance their studies from parents, co-habitant or spouse, and by means of savings.

8 Financial contributions by students themselves

In Sweden there are no official statistics on the extent students themselves contribute to the financing of their studies. It is, however, possible to gain a picture of the extent students contribute to the financing of their studies by looking at the extent to which they utilise the study allowances. This does not, of course, give a completely fair picture of the situation, but it can nevertheless give an indication of how much students use other sources of income.

Without full statistics, the National Agency for Higher Education's (1997a) project on students in Sweden is interesting. In the questionnaire-based study that was carried out within the scope of the project there was a question concerning how studies were financed during the autumn term of 1996.

The students have a number of possibilities of financing their studies besides utilising study allowances. The most common is that studies are financed via study allowances, or that the study allowances are combined with another income. These incomes can, and as was explained in chapter four, affect the size of the study allowances awarded. The incomes that affect the size of the study allowances are (CSN 1997a).

- income from employment, such as wages, fees, taxable payments from the social insurance office and pensions,
- income from business activities, such as revenue from farming, property rented out and different forms of enterprise, and
- income from capital, such as interest income, taxable dividend, capital gains and revenue from sub-leasing of housing.

Several income sources are not included in the unrestricted amount. This applies mainly to the various social insurance benefits (CSN 1997a):

- child allowance and advance maintenance allowance
- housing allowance and
- social security benefit

The unrestricted amount, as described in chapter four, is SEK 30,855 for the autumn term 1997 and SEK 23,595 for the spring term 1988, for a full time student. If the unrestricted amount is exceeded the study allowances are reduced by 50 per cent of the difference between the excess income and the current unrestricted amount. The study grant and study loan are reduced proportionally. Of the reduction, about 70 per cent is on the loan and about 30 per cent on the grant.

Two different aspects are interesting to try to gain a picture of the extent to which students utilise the study allowances and other incomes respectively; the propensity to borrow and the rate of utilisation. The statistics that exist in this area are compiled by CSN and apply mainly to the period 1990/91 up to and including 1994/95 (CSN 1996b).

Propensity to borrow

The term *propensity to borrow* is defined as the number of students with loans in relation to the number of students with study grants. The students may themselves choose how great a part of the loan they want to take very term. The higher the propensity to borrow, the less likelihood that the students themselves contribute to the financing of their studies. *Table 8.1* shows how the propensity to borrow had developed between the 1990/91 and 1994/95 academic years.

Table 8.1 Propensity to borrow during the academic years from 1990/91 to 1994/95 inclusive for post-secondary study programmes, percent.⁸

Academic year	Propensity to borrow
1990/91	81.4
1991/92	76.6
1992/93	74.8
1993/94	72.5
1994/95	73.4

Source: The National Board of student Aid - CSN (1996b).

The table shows that the propensity to borrow rose during the 1994/95 academic year, after a number of years of decline. The number of students who utilise the loans in relation to the number of students who utilise the grant is relatively great, and therefore the students' own financing can be assumed to be small, seen from this perspective.

Rate of utilisation

Another way of looking at the extent to which study allowances are used is to examine the rate of utilisation. The rate of utilisation is defined as the part of the maximum amount that the students actually utilise. CSN has also made estimates of the rate of utilisation (CSN 1996b) and it is calculated per term. During the autumn term 1994 the rate of utilisation for students in post-secondary education were 95 per cent for grants and 94 per cent for loans. During the spring term 1995 the corresponding figures were 97 and 95 per cent.

⁸ Apart from programmes at higher education institutions, post-secondary education also includes certain occupational training. CSN does not differentiate in its statistics between them. The students at higher education institutions, however, constitute the majority of students in post-secondary education.

Just as the level of propensity to borrow, the actual rate of utilisation shows that an overwhelming majority uses the study allowances as the main source of financing of their studies.

StudS

The National Agency for Higher Education, in its previously mentioned project The Student in Sweden – StudS (National Agency for Higher Education 1997a) has investigated how great a proportion of students have chosen to finance their studies with study allowances and other means of support.⁹ The results are shown in *Table 8.2*.

Table 8.2 Students' choice of financing their studies in the autumn term 1996, per cent.

	Percentage of men	women	all
Study allowances	82,5	78,4	80,1
Savings	23,8	16,1	19,4
Employment	23,4	25,3	24,5
Support from co-habitant	3,8	13,1	9,2
Support from parents	17	15,6	16,2
Scholarships	1,9	1,8	1,9
Wages	4,6	5	4,8
Indemnity	1,1	0,1	0,5
Other	5,4	7	6,3

Source: National Agency for Higher Education (1997a).

The table shows that savings, employment and support from parents are important supplements to the study allowances in the group studied. It is interesting to note that considerably more women than men receive support from their co-habitant and that more men than women use savings. In the questionnaire a question was also put as to how many who received study allowances in the autumn term 1996. 61.5 per cent replied that they had received both grant and loan, 21 per cent only grant and the non-response rate was 17.6 per cent. The 21 per cent who only used the grant component can be assumed to be in one or several of the various groups with income in addition to study allowances in the table. Another question concerned the extent to which students were gainfully employed in parallel with their studies. The replies are shown in *Table 8.3*.

⁹ The results are based on an extensive questionnaire study, but are still preliminary. The StudS project's final report will be published in 1998.

Table 8.3 The percentage of men and women that are gainfully employed and the distribution on the number of hours worked

	Percentage of all			Percentage of gainfully employed that is working			
	No reply	Not gainfully employed	Gainfully employed and has reported the number of hours worked	1 - 10 hrs a week	11 - 20 hrs a week	21 - 30 hrs a week	31 hrs or more a week
Women	2,7	60,9	36,4	45,6	12,6	10,7	31,1
Men	2,1	68,3	29,6	46,8	14,4	7,1	31,7
All	2,4	64	33,5	46	13,3	9,4	31,3

Source: National Agency for Higher Education (1997a).

The study shows that about one third of the students themselves contribute to the financing of their studies by gainful employment. Women do this to a greater extent than men.

The National Agency for Higher Education's (1997a) survey shows that a considerable proportion of the students can be assumed in varying degrees to finance their studies with funds other than study allowances. The proportion of students who finance their studies completely or partially with the study allowances is, however, great and therefore other sources of finance should be seen as supplementary.

9 Comparison of students' income and expenditure

9.1 Description of findings of costs and student finance

In chapters three to eight inclusive, various types of students' incomes and expenditure have been analysed. Several of the indirect incomes and expenditure have proved difficult to quantify and evaluate. The income side of a student budget varies depending on whether the student uses study allowances, works while studying, receives financial support from parents, co-habitant or relatives or if the student has some other kind of income. The expenditure side varies depending on the student's lifestyle, mainly the type of housing.

Two different sources have been used to analyse students' incomes and expenditure, the Post Office (1997) and The Parliamentary Committee for Student Aid (Ministry of Education and Science, 1996). In *Table 9.1* these sources' complete student budgets are presented, broken down into a number of different family and housing forms. Just as before, the Post Office's information applies to 1997, while that of the Ministry of Education and Science applies to 1996. For the reasons mentioned this should not, however, affect the comparability of the two appreciably.

Table 9.1 Example of disposable net amounts and living costs for various types of household, SEK per study month.

The Post Office ^A	Living at home	Student room	Own flat ^B	
			Younger than 29 yrs	Older than 28 yrs
Study allowances	7 078	7 078	7 078	7 078
Housing allowance	0	300	900	0
Disposable income	7 078	7 378	7 978	7 078
Rent, electricity	1 000	2 200	3 325	3 325
Food etc.	1 050	1 180	1 180	1 180
Lunch out	420	420	420	420
Clothes	460	460	460	460
Hygiene	185	185	185	185
Daily paper, telephone	145	380	480	480
Leisure	310	310	310	310
Local travel	400	400	400	400
Course literature, student union fee, insurance	820	880	880	880
Total overheads	4 790	6 415	7 640	7 640
Difference	2 288	963	338	-562

Parliamentary Committee for Student Aid										
	Recipient of study allowances living alone						Co-habiting recipient of study allowances			
	No children		One child		Two children		One child		Two children	
	LR ^c	HR ^c	LR	HR	LR	HR	LR	HR	LR	HR
Housing allowance	0	1 050	900	2 100	1 650	2 975	1 450	2 350	2 225	3 175
Child allowance	0	0	640	640	1 280	1 280	640	640	1 280	1 280
Advance maintenance allowance	0	0	1 173	1 173	2 346	2 346	0	0	0	0
Study allowances	7 059	7 059	7 059	7 059	7 059	7 059	14 118	14 118	14 118	14 118
Disposable income	7 059	8 109	9 772	10 972	12 335	13 660	16 208	17 108	17 623	18 573
Living costs	3 451	3 451	5 413	5 413	7 375	7 375	7 674	7 674	9 636	9 636
Rent	1 800	3 500	2 400	4 500	3 000	5 500	3 200	5 000	4 000	7 000
Childcare fees	0	0	703	703	944	944	1 410	1 410	1 765	1 765
Study costs	800	800	800	800	800	800	1 600	1 600	1 600	1 600
Total overheads	6 051	7 751	9 316	11 416	12 119	14 619	13 884	15 684	17 001	20 001
Difference	1 008	358	456	-444	216	-959	2 324	1 424	622	-1 428

^A The Post Office's calculations refer only to students living alone.

^B Living in own flat is divided into the categories younger than 29 years and older than 28 years, respectively, since those living alone over 28 years without children can no longer receive housing allowance.

^C By LR and HR is meant the assumptions by the Ministry of Education and Science concerning low rent and high rent.

Source: Post Office (1997), The Ministry of Education and Science (1996).

The table shows that student households' finances vary considerably depending on the type of household. The calculations by the Post Office and the Parliamentary Committee for Student Aid are not fully comparable since they make different assumptions concerning the housing costs.

The housing cost is crucial to the total finances of the various types of household. The best finances are those of students who in the Post Office's calculations live at home and those in the calculations of the Parliamentary Committee for Student Aid who are living alone without children. According to the Post Office, those who are worst off live in their own flat alone and are over the age of 28 (they are not entitled to a housing allowance) and according to the Parliamentary Committee for Student Aid the worst off are student households which have several children and a high rent. The greatest difference between the disposable net amounts is found in the Parliamentary Committee for Student Aid's calculations for students living alone with low rent without children and cohabiting students with a high rent and two children. The difference in disposable net amount is $1,008 + 1,428 = \text{SEK } 2,436$ per study month, i.e. the equivalent of $2,436 / 7,059 = 34.5$ per cent of the total amount of the study allowances.

The greatest difference in total finances between the various types of household is particularly interesting since the Swedish study support system does not aim to cover students' childcare and housing costs (The Ministry of Education and

Science 1996). The groups of students who have high costs are expected to receive child allowance and housing allowance. When budgets such as those shown in the table are set up it is very clear that students cannot be seen as a homogeneous social group with common requirements for financial support. The possibilities of a general state study support system being able to meet the needs of all students are small. Thus the great differences in total finances among students should not be completely blamed on the study support system, but also on other parts of the general system of transfers. This mainly applies to child and housing allowances.

There are no statistics of Swedish students' actual income and expenditure. The calculations that are made are, as has been mentioned, estimates based on the calculations made by the Swedish Consumer Agency of reasonable living costs. However, we have seen in previous chapters, as regards the income side, that a large majority of students receive full study allowances. Even though study allowances are used by many the questionnaire study by the National Agency for Higher Education (1997a) shows that in addition there are several other sources of financing which it can be assumed are used by many students. The extent to which this applies to the various types of household in *Table 9.1* or the extent to which the other financing sources are used in pure monetary terms is not shown by the questionnaire study.

By combining the statistics on study allowances with the results of the National Agency for Higher Education (1997a) study we obtain an integrated income pattern corresponding to that in *Table 9.2*¹⁰.

Table 9.2 Students' sources and utilisation of income respectively, per cent.

National Board of Student Aid Income source	Percentage who utilise		all
	Men	Women	
Study allowances	-	-	-
of which grant	-	-	79
of which loan	-	-	57,9
National Agency for Higher Education Income source	Percentage who utilise		all
	Men	Women	
Savings	16,1	23,8	19,4
Gainful employment	25,3	23,4	24,5
Support from cohabitant/spouse	13,1	3,8	9,2
Support from parents and relatives	15,6	17	16,2
Scholarships	1,8	1,9	1,9
Wages ^a	5	4,6	4,8
Remuneration ^b	0,1	1,1	0,5
Other	7	5,4	6,3

^a Wages from employer where the studies are part of the work or when the student is on leave of absence with pay.

^b Remuneration for examination project/dissertation/practical work.

Source: CSN (1996a), National Agency for Higher Education (1997a).

¹⁰ Note that the list must be regarded as an indication of the actual circumstances, since only some of the material is based on actual income, while the material from the National Agency for Higher Education's study refers to a questionnaire.

The tables show that study allowances are in a class of their own as the most common source of financing. Among the others gainful employment is a relatively common source of financing; a quarter of the students are gainfully employed in parallel with their studies. We saw in chapter eight that work outside the higher education institution is the most common form of gainful employment. The proportion of students who have some kind of support from relatives is also large, about a quarter of the students receive some kind of financial support from parents, cohabitants or relatives.

There are no current statistics or studies concerning other types of income than those mentioned in *Table 9.2*. The students use commercial bank loans to a certain extent, usually for purchasing a dwelling or more expensive major purchases. The extent of such loans is, however, unknown.

An interesting and highly relevant aspect as regards students' income and expenditure is to what extent the students themselves consider that their private economy is satisfactory. This is a matter of values and there are no statistics about this, but the students in the study by the National Agency for Higher Education (1997a) were given a question about whether they consider that the funds they have at their disposal are sufficient for an acceptable standard of living. The distribution of replies is shown in *Table 9.3*.

Table 9.3 Percentage of students who consider that the money (incl. loans) they have at their disposal is sufficient for an acceptable standard of living

	Percentage that answered				
	Yes, the money is sufficient	Yes, the money is just about sufficient	No, the money is not quite sufficient	No, the money is not at all sufficient	No reply
All	53,2	27,9	13,1	4,7	1
Women	53,1	28,8	12,6	4,8	0,8
Men	53,4	26,7	13,1	4,7	1
Part-time students	67,2	18,6	8,1	3,7	2,3
Full-time students	50,2	29,8	14,5	4,9	0,7
Students with children < 18 yrs	33,5	29,6	22	13,5	1,4
Students with no children < 18 yrs	57,6	27,7	11,2	2,8	0,8
Students living with parents or relatives	59	24	12,4	4	0,5
Students living alone/in corr.	61	25,7	10,1	2,5	0,7

Source: National Agency for Higher Education (1997a).

More than 80 per cent of the students in the questionnaire study considered that the money they had at their disposal was sufficient for an acceptable standard of living, though in some cases with a very narrow margin. Just under 18 per cent of the students considered that their money was not sufficient for an acceptable standard of living. The difference between the sexes is marginal. The extent to

which the replies can be categorised into different types of household is not shown by the study.

9.2 Estimate the cash value of the indirect income and expenditure

It is very difficult, in principle impossible, to value the various types of indirect income and subsidies which students receive. The value varies substantially from student to student, depending on to what extent the students use different benefits, participate in various activities etc. A typical example of the difficulty of making any sort of valuation is that of the Student Card. The Student card can, for example, be very valuable to a student who comes from the south of Sweden but who is studying at one of the higher education institutions in the north of Sweden. If return travel costs between a large town in the south and one in the north are calculated, then the subsidy, in the form of reduced-price air tickets, may be worth up to SEK 2,000 per journey. Compared with a student who chooses to study at a higher education institution in the place where he lives, the difference in value as regards the utilisation of the Student Card will be very great.

9.3 Description of the amount of support for students of differing social backgrounds

The Swedish system of study support is entirely independent of the income of co-habitants, parents, relatives etc. and contributions to students' financing of studies. Study allowances are paid to all applicants, on condition that the study result requirements are fulfilled and that the unrestricted amount has not been exceeded. These are also the only information required by CSN in an application for study allowances. There are therefore no statistics concerning the social backgrounds of the students as regards study support. This applies to both the state-financed study support and other income.

9.4 General assessment of the effects of the system of study costs and student finance

Access to higher education

As regards the influence of financing studies and the study-related costs on entry into higher education in Sweden, studies have been made before which mainly survey the recruitment effects of the study support system and its influence on socially biased recruitment. Two studies are particularly interesting in this context, Reuterberg and Svensson (1992) and Eriksson and Jonsson (1993).

It is evidently very difficult to establish the effects of study support on recruitment, since it is not possible to compare a situation with study support with one without it. The occasions when the study support system is changed provide some possibilities of studying effects, but then only of the differences

between different forms of study support, not of their total effect. Reuterberg and Svensson (1992) try, however, to analyse to what extent the state investment in student finances has reduced socially biased recruitment to higher education. They show that study allowances have had a clear recruiting effect in all social groups. This was most evident among the lower social classes. In studies on a number of occasions students have been asked the question *if there had not been any government study allowances, would you have started your studies anyway?* The students who answer no to the question are counted as recruited by study allowances. In 1970 the total percentage of study allowances recruits was, according to Reuterberg and Svensson (1992) 25 per cent. The percentage has subsequently increased steadily to reach 50 per cent at the beginning of the 1990s.

The increase has been stronger among the higher social groups. At the beginning of the 1970s the difference between social group 1 and social group 3¹¹ was 25 percentage points, a difference that has shrunk to 15 percentage points in 1990. The social equalisation effect of the study allowances have decreased over the years. The reasons include the economic levelling which has taken place between the social groups during the same period. Further, according to Reuterberg and Svensson (1992) students can be regarded as increasingly financially independent. In addition, the willingness to give financial help has declined, even among relatively well-off parents in social group 1, which in turn has made students from that group more dependent on the government study support.

Despite the fact that the social equalisation effect has declined, it can be noted nevertheless that there is still a larger percentage of students from the lower social groups who have been able to start their studies in higher education thanks to the study allowances.

Reuterberg and Svensson (1992) also show that the study allowances recruit from social group 1 have a considerably lower rate of degree achievement than the others in this group, which on the other hand is not true of the study allowances recruit from social groups 2 and 3. The latter have completed their studies up to the degree examination just as often as the others in these social groups. Even if a degree is only a rough measurement of success in studies the results indicate that the study allowances are not only of importance for recruitment in lower social groups, but that they also recruit young people with better study potential from the lower social groups.

¹¹ Reuterberg and Svensson (1992) divide their sample into three different social groups depending on their social background. Social group 1 stands for senior white-collar workers etc, social group 2 for white-collar workers at intermediate and lower levels, the self-employed, farmers etc and social group 3 for skilled and unskilled blue collar workers.

Financial position of the students

A large percentage of the Swedish students are dependent on the study allowances for their maintenance while studying. We have previously seen that about 79 per cent of students utilised at least the grant component of the study allowances in the 1995/96 academic year.

When the size of the total study allowances were determined at the 1989 reform, it was based on what a young gainfully employed person with a moderate income would have as disposable income (Ministry of Education and Science 1996). It was thought that a student should be able to live at a standard which is common within other social groups, but not at a higher standard than those who are gainfully employed full time. The increase in the total amount when the new system was introduced in 1989 is considered sufficient by the group of young people who are studying. Reuterberg and Svensson (1992) show in a study that among students who are younger than 31 and who have study allowances of the full amount (both grant and loan), in principle all, 96 per cent, considered that it was possible to finance studies with study allowances in full or to a great extent. Even in a national perspective the total amount in the Swedish study support system is relatively high (Ministry of Education and Science 1996).

When the Parliamentary Committee for Student Aid put forward a proposal in 1996 for a new study support system, no changes in the total amount were proposed, this was to continue to be linked to the base amount with the same percentage. The Parliamentary Committee for Student Aid has also made calculations and comparisons which show that the total amounts in the present study allowances are fairly well adapted to most students' needs and that the total amount is well balanced when compared with gainful employment.

The problem when students' economic situation is to be assessed and the problem in the above studies and comparisons is the heterogeneity of the student group. Generalised assumptions are often made that the majority of students live alone without children and that they are under the age of 30. Of course the majority of students are in this group, but a considerable proportion of the students have a lifestyle and housing situation which is considerably more expensive than that which the young students living alone have. In chapter 3, for example, we have seen that more than 60 per cent of the students in the questionnaire study by the National Agency for Higher Education (1997a) live together with someone else and that less than 20 per cent of the students live with one or more children. Even if student households with children are entitled to child allowance and often to housing allowance, in the previous chapters we have seen that these students' financial situation may be very difficult.

In the questionnaire study by the National Agency for Higher Education (1997a) just under 18 per cent of the students responded that their money was not sufficient for an acceptable living standard. More than half, 53 per cent, responded that the money was sufficient for an acceptable living standard, while

28 per cent responded that the money was just about sufficient. 35 per cent of the students were gainfully employed in parallel with their studies during the period studied (autumn term 1996).

Study success and duration

It is difficult to judge to what extent the introduction of the present study support system has affected study duration and the number of degrees awarded in higher education. In *Table 9.4* a comparison is made between the number of degrees conferred, the number of enrolled students, the number of first year undergraduates and the percentage change from 1986/87 to 1995/96.

Table 9.4 Number of degrees awarded, number of enrolled students, number of first year undergraduates and percentage change 1986/87 - 1995/96.

Acad. yr	No of degr.	Diff in % comp. with yr before	No of enrolled	Diff in % comp. with yr before	No of first yr- undergrad.	Diff in % comp. with yr before
1986/87	30,700	-3	180,600	-2	42,200	0
1987/88	31,000	1	185,600	3	43,500	3
1988/89	30,800	-1	188,300	1	45,300	4
1989/90	30,100	-2	193,200	3	47,900	6
1990/91	29,600	-2	203,100	5	51,100	7
1991/92	32,100	8	221,900	9	55,200	8
1992/93	33,700	5	242,500	9	57,900	5
1993/94	34,000	1	256,300	6	61,600	6
1994/95	34,100	1	269,700	5	62,800	2
1995/96	31,600	-8	285,800	6	66,300	6

Source: Statistics Sweden (1997e).

As the table shows, the number of degrees awarded has not increased at the same rate as the number of enrolled students¹². During the period from 1989 until the present undergraduate education has expanded substantially and therefore any increase in the number of degrees awarded is probably due to the increasing number of students. In addition the incentive structure for remaining in higher education longer and to achieve a degree has changed drastically in Sweden in the past ten years. Since the end of the 1980s unemployment has risen sharply and become permanent at historically very high levels. This has led to an increasing number of applicants for higher education and led to more people staying in higher education longer. At the same time the degree ordinance has been rearranged (see chapter 2) so that there is an incentive to continue to study at higher levels, which in itself prolongs the duration of study further. The new degree ordinance has firstly led to a fall in the number of degrees, because certain programmes no longer lead to a degree and secondly to an increase because more people achieve more than one degree in the same year.

¹² The considerable reduction between the 1994/95 and 1995/96 academic years is due to the reduction in the number of degrees in teaching for children and young people, which is partly because the programmes have been prolonged and partly because the number of first-year undergraduates has fallen (Statistics Sweden 1997e).

Unlike the first year undergraduates, the average and median age of graduates has not fallen. The change which is noticeable is that a smaller and smaller percentage of the graduates are under 22 years, which is probably due to the fact that several programmes have been prolonged (Statistics Sweden 1997e). In the 1993/94 to 1995/96 academic years the median age among graduates was 26 years for both women and men, this despite the fact that the proportion of graduates younger than 22 years of age decreased. The age distribution has moved somewhat but not as much as to affect the median age. The median age has varied between 26 and 27 for the entire period from 1986/87 to 1995/96.

The changes in and around higher education in Sweden have been too great and too many in the past ten years for any clear conclusions to be drawn as to what influence the financing of studies and students' finances in general have had on duration of studies and achievement. Probably many of the study allowances recruits can be regarded as people who have sought a more secure financial position through the study allowances than they would have had if they had not been studying. In the same way it is reasonable to assume that a certain proportion of the students, because of the increasingly difficult labour market situation, extend their studies and thus secure their maintenance. To what extent and scope this is happening is not, however, possible to assess. Statistics Sweden (1997e) gives an indication by showing that 16 per cent of those who graduated in 1994/95 were still enrolled in undergraduate education the term after graduation. The corresponding proportion for the entire period from 1986/87 to 1991/92 was about 10 per cent. As of 1992/93 a clear increase was observed and in the past few years the figure has been about 16 per cent.

Organisation and administration of the system

The National Board of Student Aid, CSN, handles the administration of the student aid system in Sweden. The substantial expansion in recent years of both secondary and tertiary education has led to a very great increase in the number of applications and repayments handled by CSN. During the same period the government has imposed a savings requirement on all government authorities, including CSN, which has meant that CSN's work has been very hard-pressed. CSN has often been strongly criticised for long processing times and because it is difficult to reach by telephone, particularly by students. Bills have been laid before the Riksdag to abolish CSN and sub-contract some of its activities to the commercial banks. CSN is quite effective, though. The processing times are from a historical perspective short, and the cost per case is low. In November 1997 the Riksdag appointed a commission which during 1998 is to review CSN's administration in order to look at both effectiveness and quality in its activities.

Repayment of study loans

The repayment of the study loan starts at the earliest six months after the borrower last received study allowances. The repayment obligation is, however,

always started at the beginning of a calendar year. A person who last received study support in a spring term starts repayments in the next year, while a person who last received study support in an autumn term only starts paying a whole year later.

The study loan is to be repaid at 4 per cent of the annual income every year. The payments can be made once, four times or twelve times a year. The length of the repayment cannot be calculated in advance. It depends on future income, interest rate trends and the size of the debt. If a loan remains when the borrower reaches 65 or when the borrower dies it is written off. A voluntary repayment may be made at any time in an amount in excess of the annual amount, for the purpose of paying off the debt faster or to complete repayment. The study support Act states that the government, in order to stimulate rapid repayments of study loans may determine premiums for voluntary repayment. This possibility has as yet not been utilised.

In that the repayment is linked to income the annual amount is regarded as being adapted to the capacity to pay in every income situation and the possibilities of respite are therefore limited. A write down of the annual amount can be made in four cases: if the income situation has changed since the last tax assessment, in the event of studies with study support, in the event of a tax assessment or if there are exceptional reasons. Write-down because of exceptional reasons is only in certain exceptional cases where the payment capacity is temporarily limited because of unforeseen events. Sickness and accidents, which have increased expenditure considerably for the borrower, are examples of such events. The study loan may also be written off due to exceptional reasons.

As has been mentioned previously the indebtedness is great in the present study support system. The repayment rate of 4 per cent is low in relation to the size of the debt and in addition real interest rates have risen substantially in the 1990s. The result is that large parts of the present groups of students will never be able to pay back their loans before they reach the age of 65.

CSN is responsible for collection and administration of the repayments. For this CSN in 1997 levies an administration fee of SEK 72 per year (1997d). If a payment is not made a reminder charge of SEK 120 can be added to the administration fee. If no payment is received despite a reminder the case can be sent to the Enforcement Service. The Enforcement Services levies a basic charge of SEK 500.

10 Developments in the field of study costs and economic support for students since the 1960s

The developments in Sweden as regards financing of studies and living and study costs are closely linked with the developments in the government study support system. The description below is therefore mainly of the changes in the study support system in the last 30 years. Other sources of students' income or expenditure are only mentioned if a change of particular importance has been implemented regarding them.

10.1 The essential features of development between 1964 and 1989

As early as in 1918 Sweden's Riksdag (parliament) passed a resolution to take action to facilitate financing of students' living costs. The support, which consisted of an interest-free loan, was primarily intended for students at institutions of vocationally oriented higher education. After decades of various limited and directed support the Riksdag passed an act in 1964 for a new system of financial support for students in higher education. The Act came into force in 1965. Even if the system of financial support for students has undergone a great deal of change since then, the fundamental construction still remains. The system consisted of a grant component and a loan component. The grant component was determined as 25 per cent of the total amount, which corresponded to the proportion at which the total debt was written off after completed studies. Consequently the loan component was 75 per cent of the total amount. In order to stabilise the value it was decided that the total amount should amount to 140 per cent of the base amount determined in accordance with the National Insurance Act (cf. chapter 4.1). Students with children could in addition receive a child supplement that was repayable, corresponding to 25 per cent of the base amount.

An important change in principle of the 1965 system compared with previous systems was that means testing against the parents' finances was abolished. According to the report of the government commission on which the system was based the students in higher education were to be regarded as adults and thus independent of their parents. Thus all students were given the right to study support, regardless of their parental background. On the other hand, the basic principle was adopted that only those who needed economic support would be granted study allowances and this assessment would be primarily in relation to the student's own income and assets. In addition the spouse's income and assets also affected the possibilities of being granted study allowances, though to a somewhat more restricted extent.

Furthermore there were requirements regarding study results similar to those that exist today and the study allowances could be awarded for a maximum of 16 terms. The repayment period for the loans was linked to the borrower's age and the repayment period extended until the year in which the borrower turned 50. Those who started repayments at a late age had a pay-off period of at least 10 years. The repayments were in the form of annuities. The loans were interest-free, but were revalued annually according to the inflation rate. In order to avoid unreasonably high repayments when inflation was high, there was a block on the revaluation figure equivalent to 60 per cent of the normal interest for state lending. In addition the debt was written off when the borrower reached the age of 65 or if the person concerned died before that.

When the 1965 system was introduced the normal situation was that studies were full time and the system of financial support for students was designed for this type of progress. Only through an act of parliament in 1971 were part-time students entitled to utilise study allowances on condition that the studies were half time and that the student had reasonable cause not to study full time. Adult students were, however, always entitled to study allowances without consideration of their reasons. This consideration was subsequently abolished completely.

The availability of study allowances was also extended in the course of time. In 1975 the Riksdag resolved that study allowances could be paid to students up to the age of 57. A further measure was that the so-called spouse means test for awarding study allowances was abolished in 1980. However, it was retained as regards repayment of the debt, which was strongly criticised. A change, restricting the availability of study allowances, took place in 1982, when the maximum number of terms for which study allowances could be awarded was reduced from 16 to 12.

As mentioned above, the value of the study allowances was stabilised by linking the total amount to the base amount. In 1982 and 1984 the total amount was raised to 142 and 145 per cent respectively of the base amount, which meant an increase from SEK 7,000 in 1965 to SEK 37,430 in 1988. The main part of these increases were in the loan component, which meant that the grant component's percentage of the total amount fell from 25 per cent in 1965 to only 6 per cent in 1988.

The inflation rate in Sweden rose during the 1970s and 1980s, which meant that indebtedness was even greater. In addition the interest rate level also rose sharply, which had direct consequences for the annual revaluation of the debt and thus also for the annual repayments. In order to counteract this trend in 1974 a ceiling of 3.2 per cent was introduced for the revaluation figure by which the debt was written up each year. This ceiling was later raised to 4.2 per cent.

The changes which were made during the years up to the middle of the 1980s should be seen as an adaptation to a new economic situation and to the new conditions which had arisen as a result of changes in the organisation of higher

education and the composition of the student group. The criticism of the system of financial support for students grew stronger during the 1980s. The main criticism was of the possibility of supporting oneself on the study allowances and the rapid increase in indebtedness and thus the possibilities of being able to make repayment, but also the means test of spouses when repaying the debt.

In 1985 a parliamentary committee was appointed, reporting to the Ministry of Education and Science, called "the Parliamentary Committee for Student Aid". In 1987 it presented its report "Student Aid" (Ministry of Education and Science, 1987). After some adjustments in connection with its consideration by the Riksdag the bill was passed in the following year and on 1 January 1989 the new system came into force.

10.2 The essential features of development since 1989

When the new system was introduced in 1989 it meant substantial improvements as regards allocation¹³. On the other hand, it hardly brought any relief on the debt side. By raising the grant component to just under 30 per cent the loan component could, it is true, be considerably reduced but because the total amount was simultaneously increased, the indebtedness in monetary terms is almost as great as in the old system. In addition, now the interest runs on the loans from the first borrowed krona and there is no regulating figure any longer on the same level as before. As mentioned previously the interest rate for 1997 has been fixed at 6 per cent.

The new system was criticised almost from the start, mainly because the large-scale indebtedness had not been solved. In the present system the large-scale indebtedness in combination with the relatively high interest rate during the 1980s and 1990s, means that the total debt in certain groups of students and then occupational groups has grown almost out of control, and therefore large future write-offs are to be expected. The debt escalation means that student awareness of debt decreases, which leads to distorted incentives.

Since the system was introduced only a few adjustments have been made as regards study allowances. The criticisms have therefore in principle been the same since 1989, though stronger in recent years. Four government commissions have presented their reports in the 1990s, with proposals for how the system of financial support for students in its entirety can be reformed, i.e. including the support paid for studies at compulsory school and upper secondary school level, as well as different types of directed support. Three of these reports have proposed changes in the system of financial support for students. Even if none of them has led to a new study aid system they are interesting, since they reflect the problems prevalent in connection with financing of studies in general in Sweden today.

¹³ Since the present study aid system is presented in detail in chapter four, it is not closely described here.

1992: Criterion-referenced government scholarships

In 1992 the investigator Jan Bröms presented a proposal for a new system of financial support for students in his report *Criterion-reference government scholarships* (Bröms 1992). Bröms proposed that the responsibility for study support should be transferred from CSN to the institutions of higher education. In that way the financing of studies would be an integrated part of the collective responsibility which the higher education institutions have for students. National requirements for normal study performance should be avoided, according to Bröms.

The difference between loan and grant should be made clearer by giving the student a grant corresponding to a normal performance determined by each higher education institution. No more grant than that should be possible to obtain, any need for further financing should be via a loan. In order to reduce the level of indebtedness the introduction of ascending grants was proposed. The grant could be raised substantially after two years' satisfactory performance. A further raise could be given to those who devoted themselves to advanced studies.

It was proposed that study debts should be paid back as 20-year annuity loans. There should be a restriction that meant that the annual repayment should not need to be more than eight per cent of the annual income up to the age of 35 years. After this the restriction should be 10 per cent of annual income. For those who utilised the restriction a deferred debt arises, which should be calculated into new annuities with successive 5-year renewal. Any remaining debt after 25 years should be written off.

1993: Study support committee

The background to the proposals made by the *Study Support Committee* (Ministry of Education and Science 1993) was that it was thought that the present system did not contribute to efficient learning and good management of available resources. The indebtedness was regarded as being too high for too many people, which it was feared meant reduced recruitment of those, among others, from non-academic homes. In addition it was feared that the state would have to bear large writing off costs. The report which the Study Support Committee (Ministry of Education and Science 1993) presented was based on Bröms' (1992) report and the following comments by interested parties as well as a long-term assessment by CSN.

Therefore the Study Support Committee proposed that a common study support system should be created in which all the different kinds of support to students in all parts of the education system could be co-ordinated. Any resources thus freed could be used to increase the grants for everyone. In order to reduce indebtedness it was proposed that there should be a write-off entitlement for those who had completed their studies or alternatively a premium could be introduced for degrees conferred. In order to increase the

throughflow it was proposed that the payment of the grant component should be made dependent on study performance in the form of points completed.

The study support committee further proposed that the longest period for which study support should be paid should be reduced from 12 to 10 terms and that the upper age limit should be reduced. In addition it should be possible to choose the system of repayment. In addition to the income-related repayment system an annuity loan system was proposed. It was proposed that the interest rate in such a system should be tax deductible and the write-off at the age of 65 should be phased out.

The Study Support Committee's proposal is not to be regarded as a complete proposal for a new study support system, but should rather be seen as a problem analysis with certain suggestions on which to base a new system. The Study Support Committee also met with some criticism, mainly because its report was regarded as being as little a problem analysis as a proposal for a new system.

1994: Government bill 1993/94:156 Certain changes in the study support system

The then non-socialist government presented a bill in 1994 which was partly a consequence of the reports described above, proposing a new study support system. The bill proposed a performance related grant system, a so-called voucher per point system. The grant component would be paid in accordance with the number of points a student had completed, i.e. a system similar to that proposed by Bröms (1992). Further, it was proposed that the possibility of writing off debt at the age of 65 should be abolished. It should be possible to choose between two different systems of repayment, one with income-related repayment identical to today's system and one with annuities. It was proposed to raise the grant component only marginally.

The government's proposal also met with criticism, both from the political opposition and from students. Among other things the performance-related grant system and the non-existent increase in the grant component were criticised. However, no new system had time to appear, as the non-socialist government lost the election to the Riksdag in the same year and was succeeded by a Social Democratic government. The latter immediately withdrew the bill and instead appointed a parliamentary committee with the task of drawing up guidelines for a reform of the study support system. The work of the committee resulted in the report *A Coherent System of Student Aid* (Ministry of Education and Science 1996), here called the *Parliamentary Committee for Student Aid*.

1996: The Parliamentary Committee for Student Aid

The Parliamentary Committee for Student Aid presented a more extensive and considered proposal for a new student aid system than the above-mentioned reports. The proposal was largely based on the present system and was not as

revolutionary as for example Bröms' (1992) proposal or the government bill 1993/94:156. The Parliamentary Committee for Student Aid's proposal was intended to create a co-ordinated and simple student aid system for everyone. A more cohesive student aid system was therefore proposed, in which all the different forms of support in both lower and higher education were to be combined. The only thing, which would differentiate them, were the grant and loan components. As regards higher education studies, it was proposed to have a grant component of 40 per cent of the total amount. It was proposed that the total amount should remain in principle unchanged. A restriction in the right to receive study allowances was proposed, from the present 12 terms to 10 terms and it was proposed to have an age limit for entitlement to study allowances of 50 years.

A major difference compared with the present system was the proposed loan system. The committee wanted to have a repayment system on an annuity model, in which the loan is to be paid back over 25 years. However, repayment need never be at more than 6 per cent of the annual income. The committee proposed that the loan should be repaid when the borrower had reached the age of 60. To avoid older students getting too much into debt a loan ceiling was proposed, in which the possibility of loaning successively fell with age. It was proposed to retain the write-off at the age of 65.

10.3 Current reform discussions and changes

The present debate and the proposals for change which are being made are based on the Parliamentary Committee for Student Aid. The Committee was not unanimous in its final findings. A couple of the parliamentary parties submitted extensive reservations already at an early stage. Compared with earlier reports the Parliamentary Committee for Student Aid's proposals were given a relatively positive reception. Most of the interested parties who were invited to give comments welcomed a cohesive student aid system, as well as the increase in the grant components at the various educational levels. However, the loan ceiling was criticised, a limit reduced from 12 to 10 term's entitlement to study allowances and the annuity loan system. The latter was regarded by some as too complicated and too difficult for the individual borrower to take in. In addition the restriction of 6 per cent in combination with considerable borrowing could nevertheless lead to just as great a degree of indebtedness as in today's system.

When the report was presented in summer 1996 the Social Democratic government intended to submit a bill to the Riksdag to introduce a new student aid system in 1998. There was much to indicate that the bill would retain the main features of the Parliamentary Committee for Student Aid's report. The problem was, however, that this was not financed, the increase in the grant component could only be compensated by lower study loan costs in the long term. The calculations showed that a new system would cost initially about SEK 2 billion per year more than the present system. There were no funds in any other parts of the national budget and so the plans for a new student aid system must be postponed until the year 2000 at the earliest.

The fact that the new system was put of led to some criticism against the government's actions, mainly by various interest organisations, but also by the opposition parties in the Riksdag. It was pointed out that the cost of the present system may rise fairly sharply in future, as more students get into more debt. The present system has existed for less than ten years and the consequences of the major indebtedness will only be felt some way in to the 21st century. All the reports presented since 1989 pointed out that a new sustainable system could cost more money than the present system and the dissatisfaction was therefore great when yet another proposal was postponed.

By putting off the introduction of a new system until the year 2000 at the earliest, the issue of study financing has become an election issue. In 1998 an election will be held and all the parties in the Riksdag have shown that there is a broad range of opinions on study financing and that opinions differ, often within established party coalitions. There is, therefore, a good indication that study financing in general and study support in particular will be the subjects of yet another extensive debate in Sweden during the remainder of the 1990s.

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Among the tasks of the Agency are to follow up, evaluate and monitor the operations of Swedish universities and colleges. The Agency is supposed to analyze tendencies of importance for higher education and further the development of excellence and quality in higher education. The Agency is also the national body for university accreditation and the right to institute certain professorial chairs.

General information about higher education and a series of international issues concerning higher education, recognition of foreign degrees etc. also fall under the jurisdiction of the Agency.

The national university aptitude test (Högskoleprovet), statistics concerning higher education and coordination of the national university computer network (SUNET) are other tasks that devolve upon the Agency.