ACCESS

Social and Economic Conditions of Student Life in Croatia

National EUROSTUDENT Survey Report for Croatia

Institute for the Development of Education

Ministry of Science, Education and Sports of the Republic of Croatia

European Commission TEMPUS

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Institute for the Development of Education, Croatia
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Foreword

This is the first Croatian national EUROSTUDENT report based on the results of the EUROSTUDENT IV survey, which was carried out at Croatian higher education institutions in June 2010. The Republic of Croatia, represented by the Ministry of Science, Education and Sports, began participating in the EUROSTUDENT III project in 2006 as an observer. During the implementation of that survey, and in previous agreement with international coordinators, the Ministry decided that Croatia would take part in the next phase, basing its own survey on international standards and good practice.

Funding for the implementation of the EUROSTUDENT IV survey in Croatia was obtained in cooperation with the Institute for the Development of Education in 2009 through the TEMPUS project "ACCESS - Towards Equitable and Transparent Access to Higher Education in Croatia", whose objective is to develop policy recommendations for improving the higher education funding system in Croatia (including the student financial support) in order to promote equitable access to higher education in Croatia for all socioeconomic groups.

This survey is an instrument that will enable us to obtain an empirically-based snapshot of Croatian students, to identify their social and economic profile, their previous educational career paths and their aspirations for the future. It will also provide an insight into their workload and job obligations, as well as their available income and living expenses. This information will ultimately help identify the most common barriers faced by Croatian students. These findings are all the more important since they will be comparable with identical surveys that were carried out in 24 other European countries.

We are grateful for the efforts of all participating institutions in Croatia's higher education system, which indeed did their best to disseminate information about the survey throughout the student population, at public and private institutions alike, resulting in exceptional interest on the part of students who participated in the EUROSTUDENT survey by completing a questionnaire made available on the www.eurostudent.hr website.

We hope that this EUROSTUDENT survey will be the first of many to take place in Croatia, and that its findings will serve students and professors, independent experts, government institutions and non-profit organisations alike - that is, anyone interested in analysing the current state of affairs, and also in improving higher education in Croatia.

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Summary

About the EUROSTUDENT survey

Over the past few years of Bologna Process implementation, increased attention has been placed on ensuring the "social dimension" of higher education. The social dimension emphasises that students should be able to enter higher education and complete their studies without obstacles, including those related to their socioeconomic status. With this definition in mind, concrete measures were taken at European level, encouraging governments within the European Higher Education Area (EHEA) to form national policies towards ensuring the social dimension of higher education. One of these measures is to monitor the social dimension through the collection of comparable and reliable data via the international survey EUROSTUDENT.

Croatia was included in the EUROSTUDENT survey for the first time in 2010. The goal of the survey was to collect data on the demographic profile of the Croatian student body, their socioeconomic status, the cost of their studies, their sources of financing and their level of satisfaction with student housing. The survey also examined data on students who worked during the semester and over semester breaks, as well as student experiences and plans related to academic mobility.

The survey was carried out in Croatia in June 2010. A questionnaire was set up on the www.eurostudent.hr website, available to all full-time and part-time students currently enrolled in undergraduate and graduate degree programmes (including pre- and post-Bologna programmes) at public and private higher education institutions in Croatia. The survey sample included 4,664 respondents. The slight discrepancies found between the data collected and the population parameters were adjusted by weighting the data according to age, gender, parents' level of education, higher education institution, level of studies and public or private institutions. The population parameters and weighting data were provided by the Croatian Bureau of Statistics.

Main survey findings

Institutional structure of the student body

Croatia has a binary higher education system, offering both university and professional studies. According to the Croatian Bureau of Statistics, the majority of Croatian students are enrolled in university studies (65%), while 32% are enrolled in professional studies (the remaining 3% are enrolled in pre-Bologna programmes). Most of the students (93%) are studying at public higher education institutions. 41% are full-time students who do not pay tuition fees, 35% are full-time, fee-paying students, and 25% are part-time students. In other words, the majority of students (60%) are paying tuition fees either as full-time or part-time students.

According to the data collected in the EUROSTUDENT survey, there are far more fee-paying students enrolled in professional studies (64%), as opposed to 39% of those enrolled in university studies. There are also noticeable differences in student status if the field of studies is taken into account: in university studies, the share of full-time students who do not pay tuition fees is highest in the natural sciences (92%), biotechnical sciences and art (79%) and biomedical and health sciences (76%), and is lowest in the social sciences (52%).

Demographic characteristics of the student body

Most students enter higher education at the age of 18 or 19 (86%). The share of students entering higher education for the first time after the age of 20 is much higher in professional studies (18%) than in university studies (2%). In addition, more part-time than full-time students enrolled in their study programmes after the age of 20.

Women make up the majority of the student body (56%) and are more represented in university studies than in professional studies.

The distribution of female and male students according to the field of studies has confirmed well-known trends. Namely, a significant majority of technical science students are male (68%). However, female students make up the majority of the student body in all other fields, especially in the humanities (78%).

Although a large majority of students stated they had no physical or mental impairments affecting their course of studies, 15% did state that they suffered from chronic illness, physical disabilities, mental problems or some other health problem. For the most part these students mention their impairments are not sufficiently taken into account during their studies: 43% responded with "not taken account of at all" and a further 25% with "not sufficiently taken account of."

A total of 6% of all students have children. The share of students with children is significantly higher in professional studies (13%) compared to those enrolled in university studies (2%), and rises with the respondents' age. Parents account for only 1% of students under the age of 24.

Social profile of students

Students whose parents have higher levels of education have a better chance of accessing higher education than those whose parents did not continue their education after primary school or three-year vocational secondary schooling. Almost half the students have at least one parent who has completed tertiary education (45%), their share being far higher among those enrolled in university studies (51%) than in professional studies (31%). In university studies, the level of representation of these students is above average in biomedical and health sciences (68%), slightly less in the natural and technical sciences (52% and 53% respectively), and even less in the humanities (50%), biotechnical sciences (48%) and social sciences (46%).

Access to higher education

More than half of the students entered higher education after graduating from a gymnasium (53%), and 41% after graduating from a four-year vocational school. About 4% enrolled in higher education after completing a three-year vocational school programme.[1]

In terms of type of studies (university or professional studies), there are striking differences between students from different secondary school backgrounds: the share of those graduating from gymnasiums is much higher in university studies (67%) than in professional studies (22%), whereas the share of students graduating from vocational secondary schools amounts to 30% in university studies, and 63% in professional studies. Students whose parents have tertiary education degrees are more likely to attend gymnasiums, while vocational secondary schools are more likely to be attended by students whose parents have lower levels of education.

The majority of students did not interrupt their education for more than one year after graduating from secondary school. However, 18% did have some form of discontinuity in their education, either between secondary education completion and entering higher education, or between entering higher education and graduating from higher education. These students are mostly those enrolled in professional studies rather than in university studies, part-time students as opposed to full-time students, and students whose parents have lower levels of education as opposed to those whose parents have completed secondary or tertiary education.

[1] The secondary school system in Croatia is divided into four-year, academically-oriented gymnasiums (*gimnazije*) and three- or four-year vocational schools (*strukovne škole*), which specialize in fields such as trade, business, health, industry and technical occupations.

Almost half of the students (46%) had some form of labour market experience (mostly casual minor jobs) at some point before entering higher education. Those enrolled in university studies were more likely to have had casual minor jobs (31%) than those in professional studies (24%). However, as many as 25% of students in professional studies had regular paid employment before entering higher education, compared to only 5% of students in university studies. Having labour market experience before entering higher education was also more common among students coming from vocational secondary schools, as well as those whose parents have lower levels of education.

As few as 2% of undergraduate students do not intend to continue studying after completing their current programme, while 71% already intend to pursue graduate degrees. In terms of students' self-assessment of their socioeconomic status, there are no differences among undergraduate university students regarding their decision to continue their studies. On the other hand, when looking at students enrolled in graduate or integrated university studies and undergraduate professional studies, it becomes evident that those who have a higher assessment of their families' socioeconomic status want to continue their studies more often than those who identify their families' socioeconomic status on the low or middle end of the scale. Students who intend to continue their studies tend to feel slightly less financially burdened, stating that they have sufficient funding for their studies. Students with children are far less inclined to continue their studies, especially those enrolled in university studies.

Accommodation

The largest number of students live with their parents (45%), although a substantial number rent their own accommodation as subtenants (31%). 11% live in student halls and tend to be students enrolled in university studies rather than professional studies.

A large majority of students are satisfied with their accommodation: more than half the students are very satisfied (52%), whereas only 4% state that they are extremely dissatisfied. Students who rent their own accommodation are the most satisfied, while those least satisfied live in student housing. According to students' responses, the cost of accommodation is lowest among those in student halls and highest among student subtenants.

Costs of living and student spending[2]

According to students' responses, the average total cost of studies in Croatia amounts to HRK 15,755 per semester. This includes direct and indirect costs of studying - the direct costs, such as tuition fees, registration fees and other study-related costs, adding up to an average of HRK 2,816, and indirect costs, such as costs of living, amounting to HRK 12,939, or five times as much direct costs. It should be emphasised, however, that not all student costs fall within the average and that significant dispersions are noticeable among the respondents.

In terms of direct study-related costs per semester, a crucial difference emerges between full-time, non-fee paying students and those who pay tuition fees (including both full- and part-time students). Non-fee paying students spend an average of HRK 375 on registration fees and examination fees per semester, whereas most other students who pay tuition spend an average of HRK 4,400 (or HRK 8,800 per year).

The highest expenses are incurred by the following student groups: those studying at private higher education institutions; part-time students; students with children; and students that live in homes they own. All these groups have significantly higher studying and living expenses.

Although shorter in length on average, professional studies are financially more demanding than university studies.

[2] The exchange rate of the Croatian Kuna to the Euro is approximately the following: EUR 1 = HRK 7,5 (data for November 2011, source: Croatian National Bank)
For the exact interpretation of data related to students' costs and income, please see Annex A, "Interpreting survey results: Important notes.

The cost of professional studies at public universities of applied sciences and university colleges of applied sciences exceeds the average cost of all students by over 25%, including that for food, transportation, health services and tuition fees; and their living expenses are slightly higher as well. This finding can be partially explained by the fact that the share of mature students happens to be significantly higher in professional study programmes than in university studies. Namely, the average expenses of mature students tend to be higher because they often live on their own, have full-time jobs or are parents. Additionally, the finding can be explained by the higher share of part-time students who are enrolled in professional studies, and these part-time students do not have the right to receive student subsidies that are available to full-time students (subsidies for food, transport, accommodation, etc.).

Student funding[3]

According to the responses received in the EUROSTUDENT survey, Croatian students have an average monthly income (financial aid or private funds) of HRK 1,937.

Families are the main source of funding for most students (82%). Also, 28% of students listed scholarships as a source of funding, with an average monthly amount of HRK 807. Student scholarships are a significant source of income for students enrolled in university studies programmes, for non-fee paying students, and particularly for students living in student halls. Scholarships are therefore present mostly among groups that have the lowest costs of study. However, even among students living in student halls scholarships still represent only a third of total student income. It should also be noted that no more than 3% of students have student loans.

Interestingly, the chances of receiving a scholarship are lower among students enrolled in professional study programmes, since scholarships are received by 33% of students in university study programmes, as opposed to 18% of students in professional studies. In addition, there is a noticeable concentration of scholarships for students who do not pay tuition fees; as many as 40% receive some form of financial aid, as opposed to a low 21% of full-time fee-paying students.

Paid employment while studying and time management

More than half of the students were not in paid employment during the semester, whereas 45% did have some form of paid employment during the semester in which the survey was carried out - be it full-time (18%) or part-time (27%). However, the data collected indicates that the share of those with paid regular jobs is much higher among students enrolled in professional study programmes (29%) than among those in university studies (12%). Students who estimated their socioeconomic status as low, as well as students whose parents' highest level of education was primary school, were more likely to have a full-time job during the semester.

A little over half of the students did have paid employment during semester breaks, while 47% had no such working experience. This trend was more prevalent with male students, as well as with students enrolled in professional study programmes (60%) rather than in university studies (49%).

In a typical week, the largest number of students spends over 30 hours in taught classes and personal study, which is the full-time equivalent in-line with the ECTS norm. The intensity of study obligations tends to be somewhat less in professional studies than in university studies. Students who spend less time on study-related activities are, not surprisingly, those with jobs, those with children and part-time students. The share of students that spend more than 30 hours a week on their student obligations varies depending on their field of studies, even when only full-time university studies are taken into account. Most of these students are enrolled in biomedical and health sciences programmes

[3] In the survey report income data was presented in monthly terms, whereas costs were presented per semester. The two units are therefore not directly comparable. For an exact interpretation of data related to students' expenses and income, please see Annex A, "Interpreting survey results: Important notes."

(90%). The data also indicates that student satisfaction with their workload is reversely proportional to the time they spend studying and/or working.

International dimension and mobility

Almost all students speak English and, on average, assess their command of the language as very good. However, no more than 2% of students have studied abroad, and 77% have no intention of taking part in international mobility. Among those who have studied abroad, personal development is listed as the primary motivating factor (72%). Additional costs are stated as the largest obstacle to studying abroad and family was still the main source of funding even for those students who studied abroad (74%).

Self-assessment of particular aspects of studying

On average, students describe their satisfaction with the availability of their funding as moderate. Students enrolled in professional studies are less satisfied than their university studies colleagues. Students are fairly satisfied with their study and job workloads, and the differences between those in university studies compared to those in professional studies is negligible. The data also indicates a higher level of satisfaction with the availability of funds and with the workload among students whose parents have tertiary degrees than those whose parents' highest level of education is primary or secondary school.

Respondents were also asked to give an estimate of how important their studies were for their personal development and for finding a job in the future, as well as an estimate of the extent to which their programme was fulfilling this goal. According to the results, students in university and professional studies found both aspects very important and equally so. However, they seem to be less satisfied with how well their programmes are fulfilling their goals. As regards the to estimating their families' socioeconomic status on a scale, the first group of students indicated their families' status as high (40%), the second as middle (41%) and the third, also the smallest in number, as low (19%). Those who placed their families' socioeconomic status low on the scale mostly included mature students, students with children, students whose parents have a lower level of education and students who live in student halls

Social dimension challenges in Croatian higher education

The social dimension of higher education, as defined within the Bologna Process, addresses institutional measures that contribute to ensuring equitable opportunities in access, participation and completion of higher education, with special emphasis placed on disadvantaged groups (Puzić, Doolan, Dolenec, 2006). According to the results of the EUROSTUDENT survey for Croatia, there is a need for such institutional measures. Based on EUROSTUDENT data for Croatia, these measures would:

- **Encourage and enable access and successful completion of higher education for:**
    - Individuals whose parents have lower levels of education (chances of accessing higher education are significantly higher for students whose parents have higher levels of education than for those whose parents' highest education level is that of primary school or a three-year vocational secondary school);
    - Individuals from low-income families or families of low socioeconomic status (family is the main source of income for students (82%); 40% of students say that the financial means at their disposal are not sufficient to cover their monthly costs; students who estimated their families' socioeconomic status as low were more likely to have jobs during the semester; scholarships are most common in groups with the lowest costs of studying);

  - Individuals over the age of 21, with special emphasis placed on measures that would enable students with children to balance their study obligations with raising their children (only 7% of students entered higher education after the age of 20; 6% are parents) and enable students with jobs to balance their employment and study-related workloads (working students spend less time studying);
  - Individuals with impairments (15% of all students state that they have one or more physical or mental impairment that has a negative effect on the course of their studies; to a large extent, these students claim that their problems are not being taken account of at all);

- **Encourage and enable access and successful completion of higher education by taking into account the findings that indicate differences between university and professional studies** (the share of students who have at least one parent with a tertiary degree is far lower in professional than in university studies; the share of students with children is far higher in professional studies; students enrolled in professional study programmes pay tuition fees more often than those in university studies, are less satisfied with the financial means at their monthly disposal and have significantly less chances for placement in student halls);
- **Remove financial obstacles to pursuing higher education beyond the undergraduate level and financial obstacles to international mobility of Croatian students** (students who intend to pursue their studies after the undergraduate level are more likely to be those who are satisfied with their financial means; additional costs of studying abroad are listed as the largest obstacle in pursuing a study abroad programme);
- **Encourage equal representation of female and male students in all fields of academic studies** (male students tend to chose programmes in technical sciences more often, while female students chose other fields, especially the humanities).

Introduction

Context: the Bologna Process and the social dimension of higher education

The last ten years have seen a growing importance of examining trends in access to higher education at the international level, with a focus on inequities in access as a key issue in higher education policy (Farnell and Kovač, 2010). In the past few years of implementing the Bologna Process, increasing emphasis is placed on ensuring the "social dimension" of higher education. Ministers responsible for higher education in 47 European countries that implement the Bologna Process have defined the main principles of the social dimension to include:

- commitment to making higher education equally accessible to all, on the basis of capacity, by every appropriate means (Berlin Communiqué, 2003);
- the need for appropriate study and living conditions for the students, so that they can successfully complete their studies within an appropriate period of time and without obstacles related to their social and economic background (Berlin Communiqué, 2003);
- the responsibility of governments to ensure the social dimension of higher education by introducing measures to help students, especially from socially disadvantaged groups, in financial and economic aspects and to provide them with guidance and counselling services with a view to widening access [to higher education] (Bergen Communiqué, 2005).

The importance of the social dimension of higher education was enhanced in the London (2007) and Leuven (2009) Communiqués by emphasising that the student body within higher education should reflect the diversity of Europe's populations and that students should be able to enter higher education and complete their studies regardless of their background. Another important fact is that the Leuven Communiqué placed the "Social dimension: equitable access and completion" topic as the top priority in implementing the Bologna Process in the decade leading up to 2020.

Concrete measures were introduced at a European level, creating preconditions for encouraging European governments to form national policies that would ensure the social dimension of higher education. One of the measures introduced was collecting comparable and reliable data to monitor the social dimension in Europe. This measure would be carried out through EUROSTAT, the statistical office of the European Union, as well as by carrying out an international survey, EUROSTUDENT (Farnell and Kovač, 2010).

Goals and implementation of the EUROSTUDENT survey

EUROSTUDENT is an international survey covering different aspects of student life. It is carried out with the goal of collecting comparable data related to the social dimension of higher education in Europe. Among other things, the data covers aspects of student life such as the socioeconomic status of students; their costs of their studies; their sources of funding; type of accommodation; employment while studying; and experiences and plans related to academic mobility.

The fourth cycle of the EUROSTUDENT survey was carried out in 2010 in 25 European countries, and Croatia participated for the first time. The coordinators of the survey in Croatia were the Ministry of Science, Education, and Sports and the Institute for the Development of Education. The preparation, implementation and monitoring of results was carried out by a network of 30 Croatian and international institutions (please see the full list of EUROSTUDENT partners in Annex C of this report).

The comprehensive, Europe-wide EUROSTUDENT report, containing comparable data from all 25 participating countries, is to be prepared by an international Consortium headed by HIS Hochschul-Informations-System GmbH (Germany) and will be published in 2011 on the www.eurostudent.eu website.

National report for Croatia

Although the primary goal of the EUROSTUDENT survey is to ensure that internationally comparable data is collected, the results of the survey are of great importance at the national level as well. Since the country gained its independence in 1991, the EUROSTUDENT survey has had the largest scope of any student-related survey conducted in Croatia and has provided up-to-date information on the profile and needs of Croatian students. The data obtained will enable the identification of proper responses for issues that are specific to Croatia's system of higher education. Specifically, the EUROSTUDENT national survey focused on the following characteristics of the Croatian student body:

- **Differences in type of study:** Since Croatia has a binary higher education system, the survey established differences between the profiles of students enrolled in university studies (ISCED 5A) and those in professional studies (ISCED 5B). In addition, professional study programmes are also offered at universities, universities of applied sciences and university colleges of applied sciences in Croatia (both at public and private higher education institutions as well), therefore the survey examined whether there are profile differences among students enrolled in professional study programmes across the spectrum.
- **Differences in student status:** Croatian students may have any one of three different official statuses: full-time (fee-paying); full-time (non-fee paying); and part-time (fee-paying). The EUROSTUDENT survey established what differences exist between these groups regarding the costs of their studies and the income at their disposal.
- **Differences in students' social and economic background:** Since many groups of students encounter potential barriers in accessing higher education or in completing their studies, it is important to determine if there are systematic differences in survey results pertaining to these groups (for instance, regarding their income, sources of funding, type of accommodation, etc.). The survey paid special attention to the following groups: students with children; students with impairments; students of lower socioeconomic status; and students who do not live with their parents or in student halls (covered in the costs and income sections of the survey).

It is important to emphasise that it is not the intention of this National Report to compare individual higher education institutions; rather its goal is to provide a national-level analysis of the above-mentioned characteristics of Croatian students.

Structure of the report

The chapters of the National Report follow the structure of the EUROSTUDENT survey questionnaire, comprising the following units: demographics of the Croatian student body; social profile of students; access to higher education (i.e. former education and route of entering higher education); accommodation; costs of living and student spending; student funding (i.e. sources of students' income); paid employment while studying and time management; and lastly, the international dimension and student mobility.

In addition to these chapters, the Introduction chapter of this report provides information about the research methodology and representativeness of the sample. Chapter 9 presents the students' self-assessment of individual aspects of their study experience.

The main conclusions and policy recommendations are presented in the final chapter, "Conclusions: Social dimension challenges for the higher education system in Croatia."

Use of survey results

The EUROSTUDENT survey represents a significant contribution to higher education research in Croatia. We therefore believe it will become a useful tool for decision makers and experts in higher education, as well as for the entire academic community.

Since the EUROSTUDENT survey was carried out in Croatia as part of a larger international project entitled "ACCESS - Towards Equitable and Transparent Access to Higher Education in Croatia" and funded by the European Commission, the results of this survey will play a direct part in higher education policy development in Croatia. Based on the results of the EUROSTUDENT survey, a group of Croatian and international experts will work in 2011 and 2012 on a proposal to improve the Croatian higher education funding system (including the student financial support system) and to ensure the social dimension of higher education (please see Annex E of this report for more information about the ACCESS project).

Survey methodology and sample characteristics

Survey methodology

The EUROSTUDENT survey was carried out in Croatia between 31 May and 30 June 2010, using a questionnaire available on the www.eurostudent.hr website. The EUROSTUDENT questionnaire is standardised for all countries participating in the survey.

The EUROSTUDENT questionnaire was available to all full-time and part-time students currently enrolled in undergraduate and graduate degree programmes (including pre- and post-Bologna programmes) at public and private higher education institutions in Croatia. According to the International Standard Classification of Education (ISCED), the EUROSTUDENT survey comprised ISCED 5A (students in undergraduate and graduate university studies) and ISCED 5B (students in undergraduate and graduate professional studies), but not ISCED 6 (students in doctoral studies).

The www.eurostudent.hr website allowed for confidential access to the questionnaire. The website required the participants' academic ID number as a username and national ID number as a password (in Croatian, JMBAG and JMBG numbers), but these were used solely for the purpose of confirming a participant's student status and to prevent a student from completing the questionnaire more than once.

Methodological advantages and limitations

There are methodological advantages and limitations to carrying out an Internet survey. Data collection is quick and efficient, and the possibility of participants being influenced by a survey administrator is eliminated. Another advantage is the greater possibility of including students who do not attend classes, such as part-time students and final year students who are apsolventi.[4]

However, there are limitations to an Internet survey. Even though a large number of Croatian students use the Internet on a daily basis, a small number of students could still be at a disadvantage as their Internet skills are not as advanced. Another possible objection is that the sample was self-selective, causing non-probability sampling. Finally, the EUROSTUDENT questionnaire did not allow for control or correction of the sample structure with regard to year of studies (the questionnaire contains no such question).

None of the parameters of the student population were controlled in advance: the survey was available to all full-time and part-time students enrolled in undergraduate or graduate study programmes in Croatia. The survey therefore faced the methodological issue of to what extent the data collected would resemble the population parameters, i.e. would particular groups of students be under or overrepresented. The data collected was therefore compared continually with the population parameters during the duration of the survey period in order to establish the more striking discrepancies, with the aim of encouraging groups of students that tended to participate in the survey at a slightly lower rate at that phase of research (this primarily referred to students enrolled at private higher education institutions). The slight discrepancies found between the data collected and the population parameters were adjusted by weighting the data according to age, gender, parents' level of education, higher education institution, level of studies and public or private institutions. The population parameters and data for weighting were provided by the Croatian Bureau of Statistics.

[4] Apsolventi is a term used to describe students in Croatian higher education who have completed their taught coursework but still have to take final exams and/or write a thesis to complete their degree.

Interpreting survey results: important notes

Annex A of this report contains additional and necessary key notes for a correct interpretation of the survey results. Specifically, these notes include the following topics:

- Why and how the report compares students primarily according to university and professional studies, instead of according to institution type;
- How to interpret data on the costs and income of students;
- How to interpret the term "tuition fees" and "other study costs";
- How to interpret the percentages and diagrams in the report.

Basic data on student sample

A total of 5,747 students fully completed the questionnaire at the www.eurostudent.hr website. After a detailed examination of these completed questionnaires, a certain number of participants whose responses were clearly inconsistent were ruled out of further data analysis. The final analysis included 4,664 student responses.

Based on the sample, the survey implementation team formed the final conclusions regarding the representativeness of the sample:

- The size of the sample at the national level is more than satisfactory (with a theoretical dispersion of around +/- 1.4%) and allows for detailed analysis of the data broken down by individual characteristics;
- The discrepancies between the structure of the sample and the general population structure are within limits that allow for weighting corrections.

Detailed data on representativeness of sample

This section aims to present the basic characteristics of the sample of students who participated in the survey (level of studies; public or private higher education institutions; type of higher education institution; student status), as well as compare them with the data provided by the Croatian Bureau of Statistics (*Državni zavod za statistiku, hereafter DZS*). The comparison showed only minor discrepancies between the survey data and the population parameters.

However, certain basic data about the institutions and student body were nevertheless weighted using official data provided by DZS. Therefore, the student structure in the survey matches the official statistics, making it a representative sample of Croatian students.

Figure 1. Level of study[5]

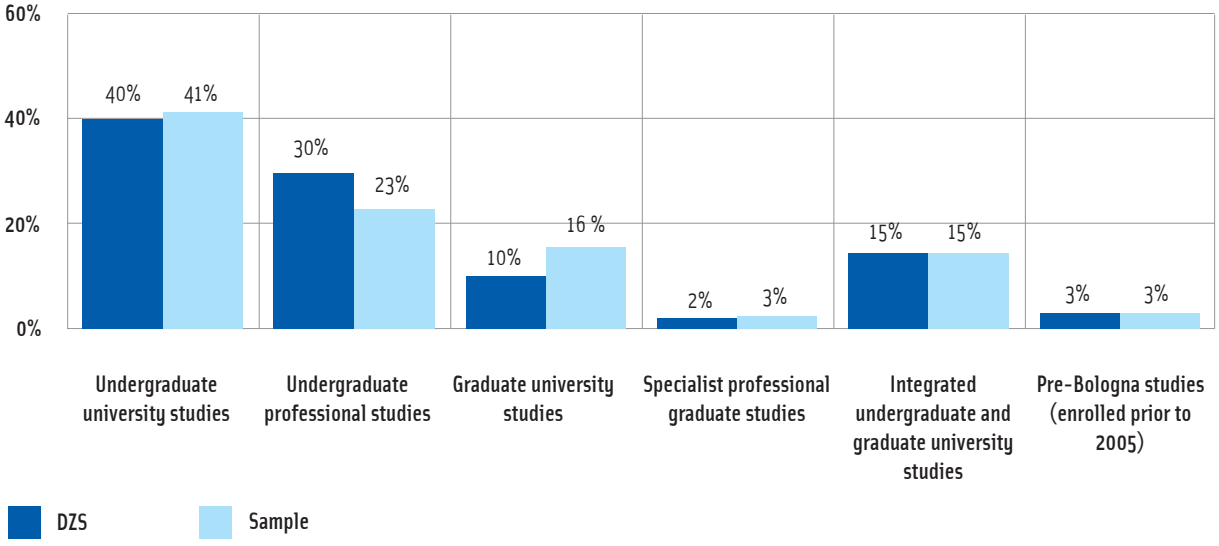
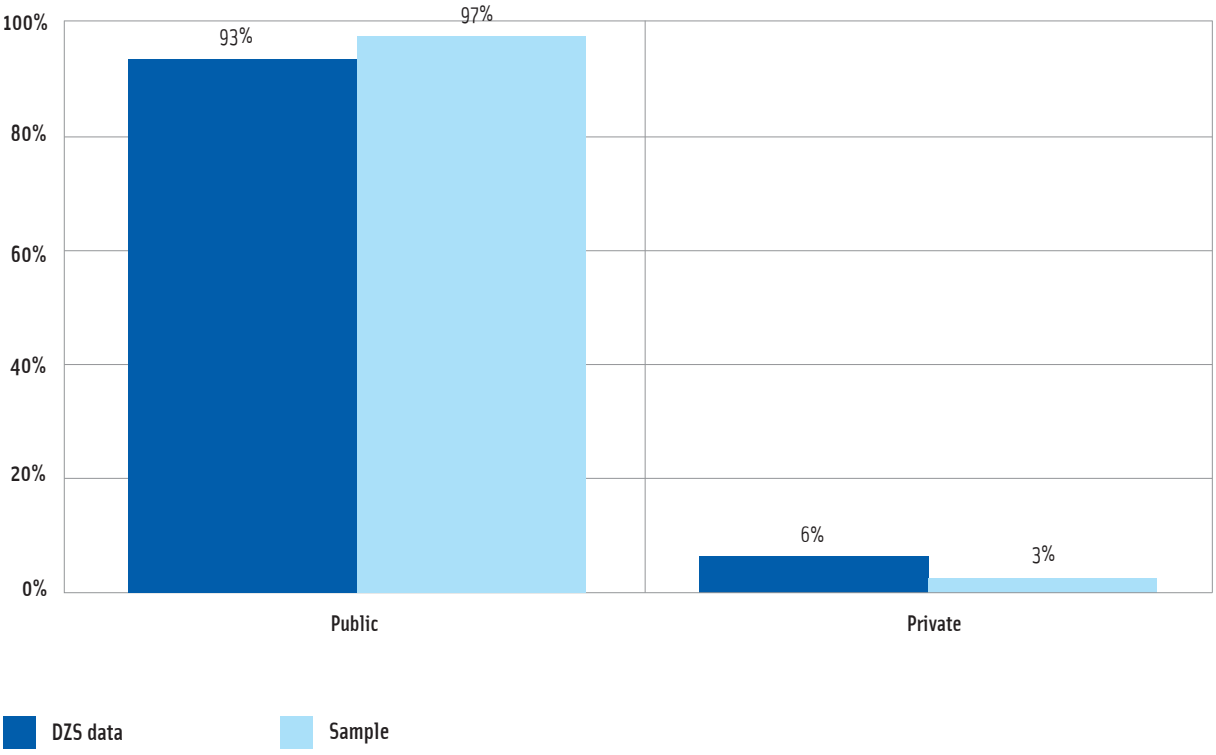


Figure 1 illustrates that the majority of Croatian students (65%) are enrolled in university studies, specifically 40% in undergraduate, 10% in graduate and 15% in integrated undergraduate and graduate university studies. The remaining 32% are enrolled in professional study programmes, specifically 30% in undergraduate and 2% in specialist professional graduate studies. A small number of students in both university and professional studies (3%) enrolled prior to 2005, before the implementation of the Bologna Process.

The Figure also shows only slight discrepancies between the study-level data collected and the population parameters. For instance, students enrolled in undergraduate professional study programmes were underrepresented in the original sample.

[5] For the exact interpretation of percentages and figures, please see Annex A, "Interpreting survey results: important notes."

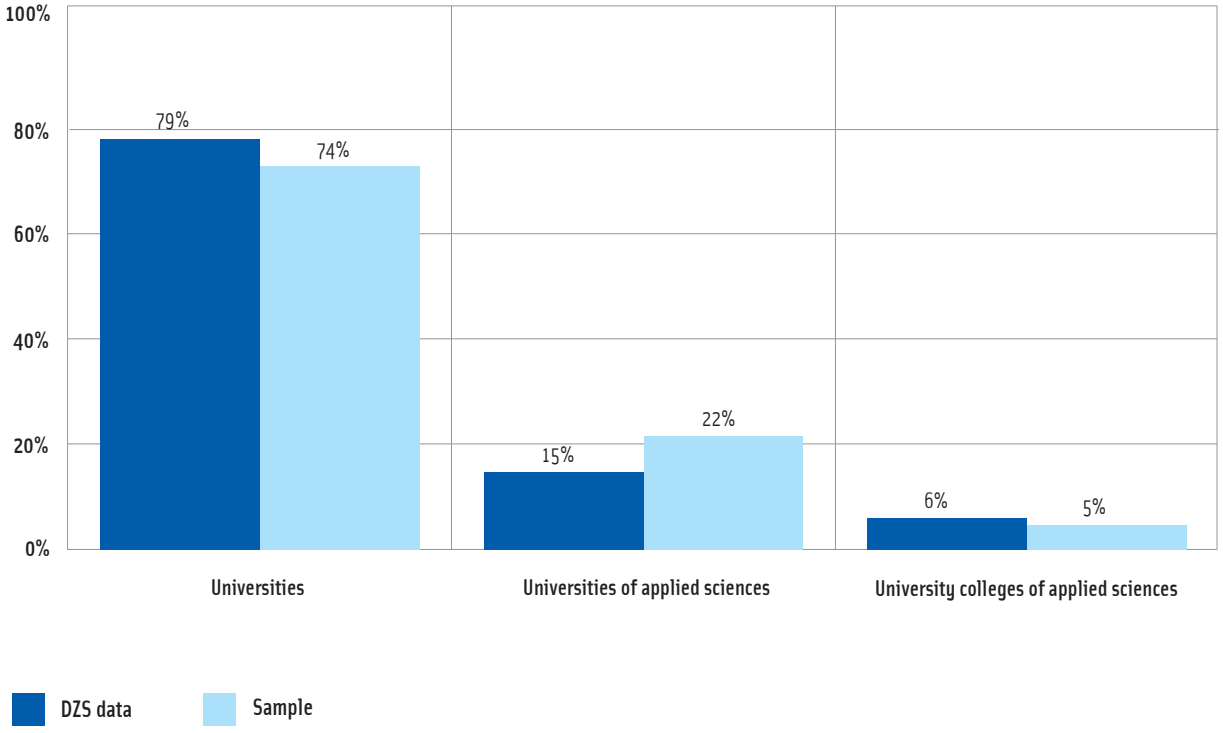
Figure 2. Public and private higher education institutions



The vast majority of Croatian students (93%) are enrolled in public higher education institutions, while 6% study at private institutions. Information on public or private ownership of institutions was not available for a small number of students/institutions (0.4%). However, this share is extremely low and has no significant effect on the ratios between higher education institution shares in terms of public/private ownership.

In Figure 2, only minor discrepancies emerge between the institution ownership data collected and the population parameters: students enrolled at private higher education institutions were underrepresented in the original sample.

Figure 3. Type of higher education institution



With regard to the type of higher education institution, the majority of Croatian students (79%) study at universities, 15% at universities of applied sciences and 6% at university colleges of applied sciences.

As the data above shows, there were only slight discrepancies between the data collected and the official statistics.

Figure 4. Student status - sample

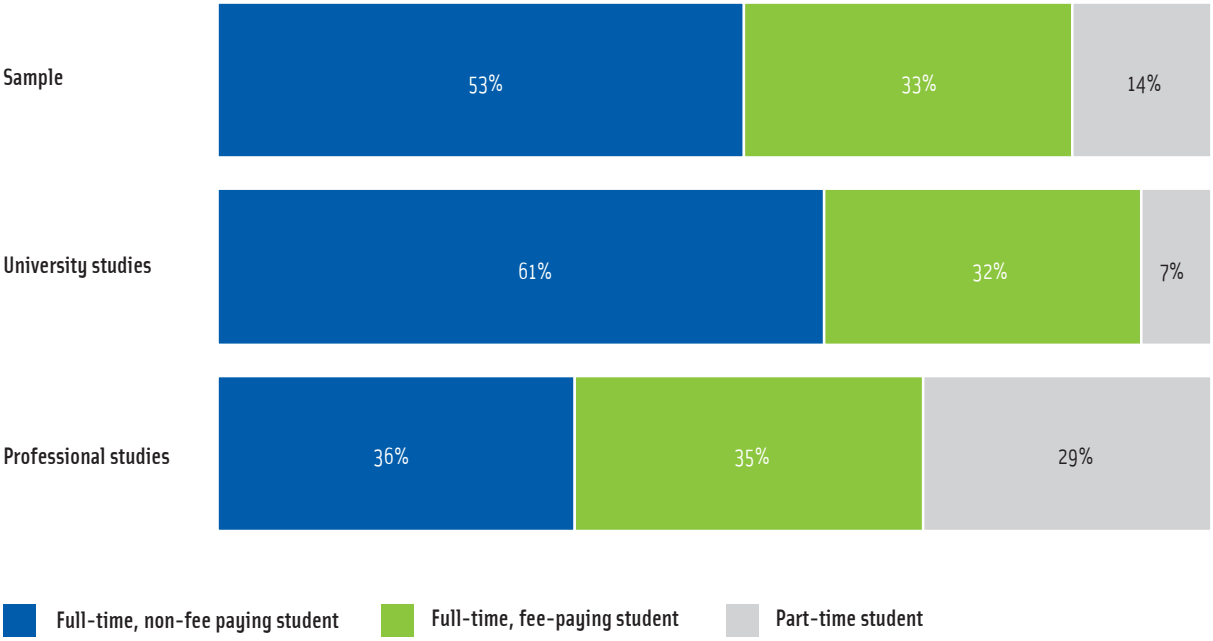
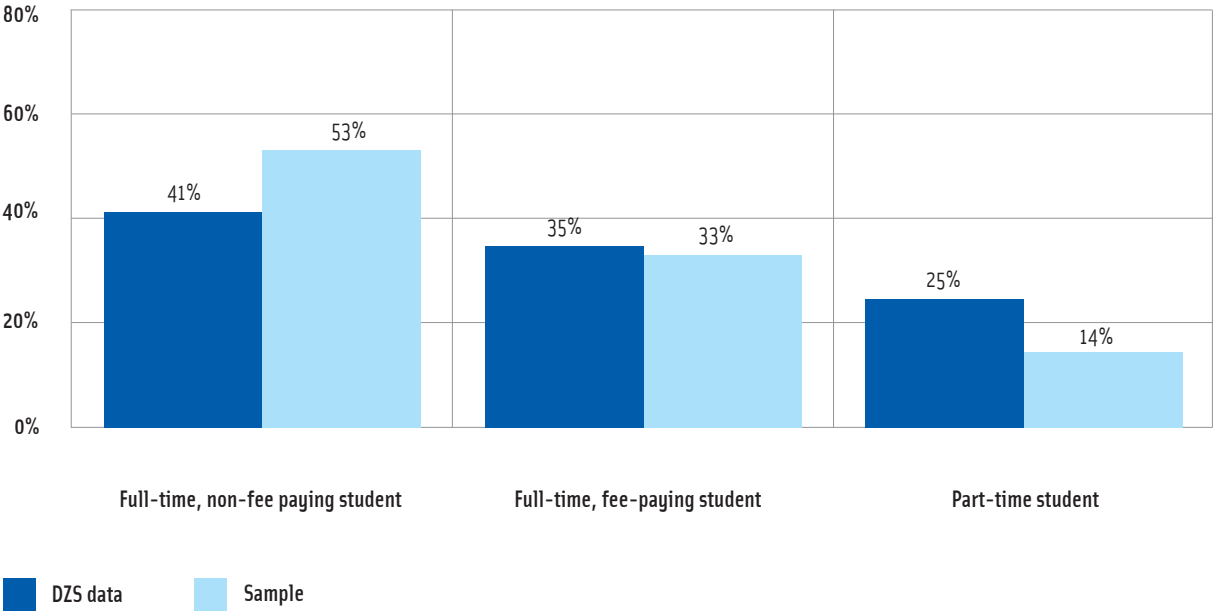


Figure 5. Student status - comparison with DZS data



The survey aimed to establish the share of students with regard to their study status. Figure 4 indicates the following breakdown: the majority (53%) are full-time, non-fee paying students, a third (33%) are full-time, fee-paying students and 14% are part-time students. Since all part-time students are also fee-paying students, it follows that 47% of students that participated in this survey were either fully or partially paying tuition fees.

A comparison between student status data collected in the survey and the official DZS data indicates a higher representation of full-time, fee-paying students (35%) and part-time students (25%) in the general population compared to the survey sample. In other words, a total of 60% of Croatian students pay tuition fees. Interestingly, in the 1993/1994 academic year the share of fee-paying students in the total student population in Croatia amounted to only 12% (Matković, 2009).

With regard to the binary structure of higher education in Croatia, it is important to analyse the status of students in university studies compared to those in professional studies. According to EUROSTUDENT data, the majority of those enrolled in university studies are full-time non-fee paying students (61%), while 32% are full-time, fee-paying students and 7% part-time students. Compared to this data, a significantly smaller number of full-time, non-fee paying students is found among those enrolled in professional studies (36%). In other words, students in professional study programmes pay tuition fees more often than students in university studies, be it as full-time (35%) or part-time students (29%).

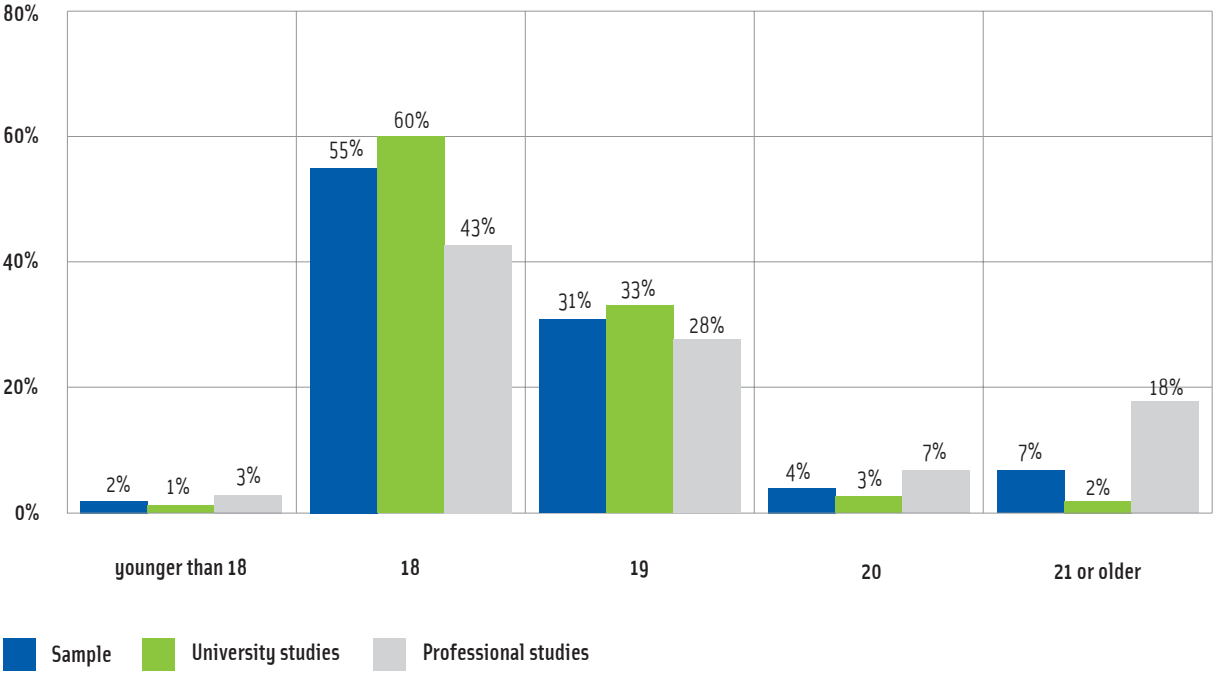
There are noticeable differences regarding student status in terms of fields of studies. In university studies, the share of full-time, non-fee paying students is highest among natural sciences (92%), biotechnical sciences and art and design (79%) and biomedical and health sciences (76%), while it is lowest among students enrolled in social sciences programmes (52%). These differences match the national data analyses (Matković, 2009).

01 Demographics of the Croatian student body

This section presents basic demographic data on the student sample: the age upon which students enter higher education for the first time; gender; impairments that affect the course of studies; and whether they have children.

88% of students enter higher education before the age of 20

Figure 6. Age of students entering higher education for the first time



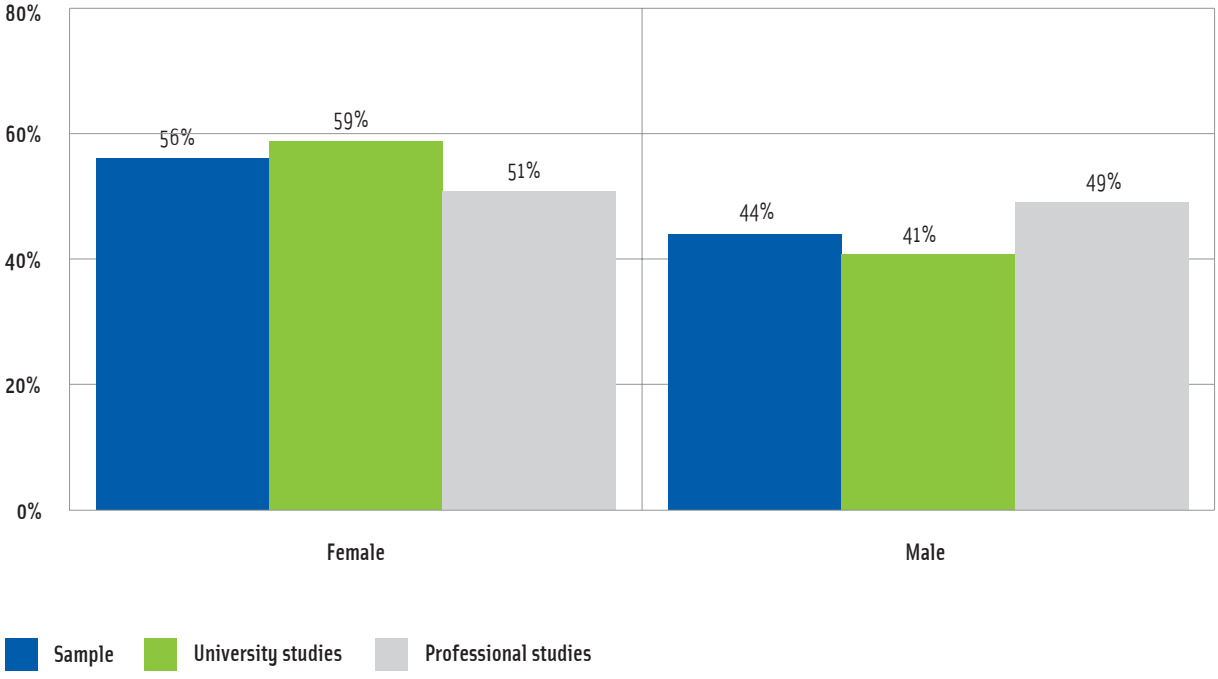
A large majority of students enter higher education for the first time at the age of 18 or 19, with 55% enrolled at 18 and 31% at 19, compared to only 2% of students enrolling under the age of 18. 4% of students enrolled at 20 and another 7% after the age of 20.

As Figure 6 shows, students in professional studies tend to enter higher education at a later age than those in university studies. A total of 18% of students in professional study programmes were 21 or older. Interestingly, those who were older than 20 at the time of enrolment tended to be part-time students (36%), compared with full-time students, either fee-paying or non-fee paying (3%, respectively).

If the age-at-enrolment data for Croatian students is compared with the data collected in the international EUROSTUDENT 2005-2008 survey (which included only university studies), then Croatia is comparable with France or Italy, where the majority of students enter higher education before the age of 20. This is in contrast to countries like Finland or Slovenia where most students enrol between the age of 20 and 25. According to the EUROSTUDENT 2005-2008 report, the latter countries seem to be more successful in recruiting students long after they have graduated secondary school, i.e. they are more successful in promoting non-traditional routes into higher education.

Female students account for majority of student body

Figure 7. Student structure in terms of gender - university studies and professional studies



As in many European countries (except for Turkey, Slovakia, Germany and Switzerland, according to the EUROSTUDENT 2005-2008 report), women form the majority of Croatia's student body: 56% of students are female and 44% male (source: Croatian Bureau of Statistics).

There are no major discrepancies between the general student-status structure (full-time non-fee paying, full-time fee-paying, part-time students) and the structure of the student body when gender is taken into account. However, there are gender differences between types of higher education institutions. In university studies, 54% of students are female and 41% male, whereas the gender ratio is almost equal in professional studies, although female students still tip the scale at 51% compared to 49%.

Differences among students enrolled in professional studies[6]

If the gender difference in the student body is observed in terms of public and private professional studies, female students make up the majority in public professional studies (55%), while male students make up the majority in private professional studies (66%).

Female students account for 63% of the student body in professional study programmes at universities and 48% in professional study programmes at universities of applied sciences and university colleges of applied sciences.

A considerable difference emerges in comparing the distribution of female and male students with respect to fields of studies. This survey confirmed previously known trends in gender stereotyping when it comes to university studies (such as Eurostat 2009), according to which male students will more often choose to enrol in technical sciences - males accounted for 68% of technical science students participating in this survey. Nevertheless, the majority of the student body in other fields of study are women, particularly in the humanities (78%). In addition, female students make up the majority in biomedical sciences (68%), social sciences (70%), art and design (69%), natural sciences (63%) and biotechnical sciences (59%).

15% of students have study impairments caused by physical, mental or health problems

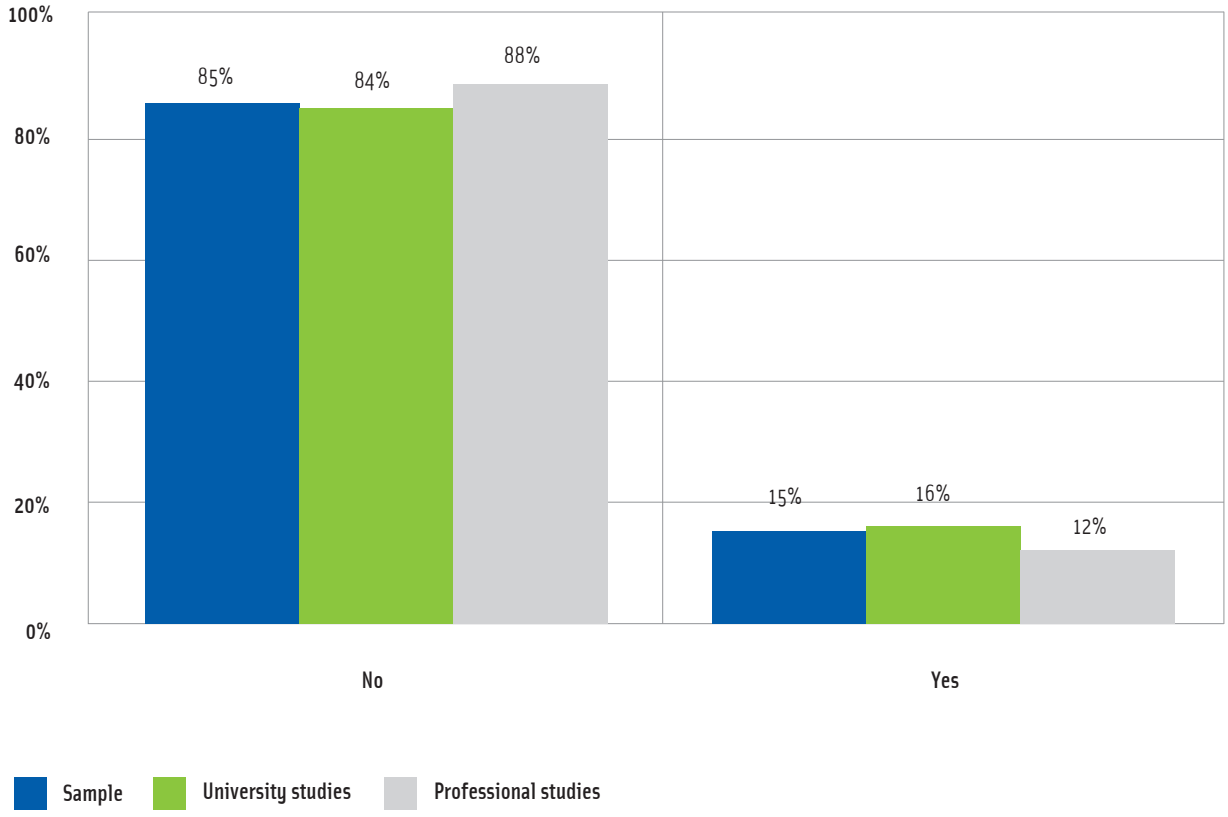
According to the previous EUROSTUDENT survey (2005-2008: 24), a number of laws and national education policies in European countries state that physical disabilities or mental problems should not represent an obstacle for successful enrolment and completion of study. One of the goals of carrying out the EUROSTUDENT survey in Croatia was to establish the degree to which Croatian students have certain physical or mental problems that might impair them in the course of their studies. The EUROSTUDENT questionnaire divides the disabilities into four categories [7]:

- Chronic illness;
- Physical disabilities[8];
- Mental problems;
- Other health problems.

The EUROSTUDENT survey does not define "other health problems," which means it was up to the student participants to define what problems that category might include. However, the general rule is that this category refers to various temporary and occasional physical or mental changes caused by acute illness, temporary physical disabilities due to accidents or illness, and mental problems, most often caused by trauma.

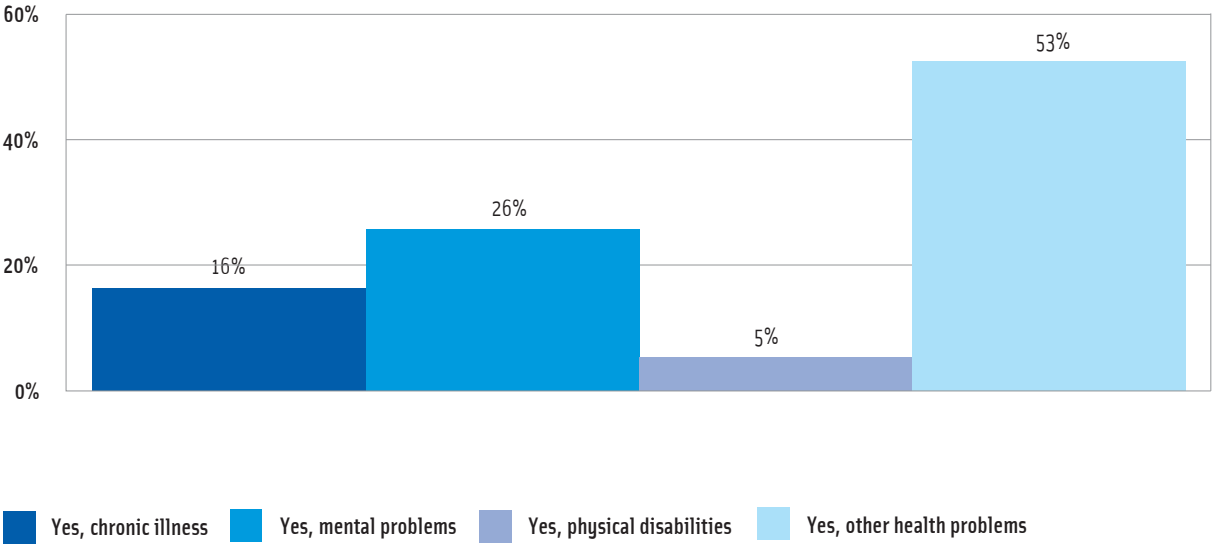
[6] For an exact interpretation of data related to differences between students in university studies compared to those in professional studies, please see Annex A, "Interpreting survey results: Important notes."
[7] It must be noted that the survey does not include the category of specific learning disabilities (dyslexia, dysgraphia, etc.), which leaves the possibility that participants who have them might have provided negative responses to the questions as they were formulated. The Croatian higher education system has still not detected students with specific learning disabilities, and their problems are not recognised or acknowledged as impairments/disabilities.
[8] Physical impairments include both motion- and sensory-related disabilities (for instance, sight and/or hearing impairments).

Figure 8. Are you impaired in your studies by chronic illness, physical disabilities, mental problems, or other health problems?



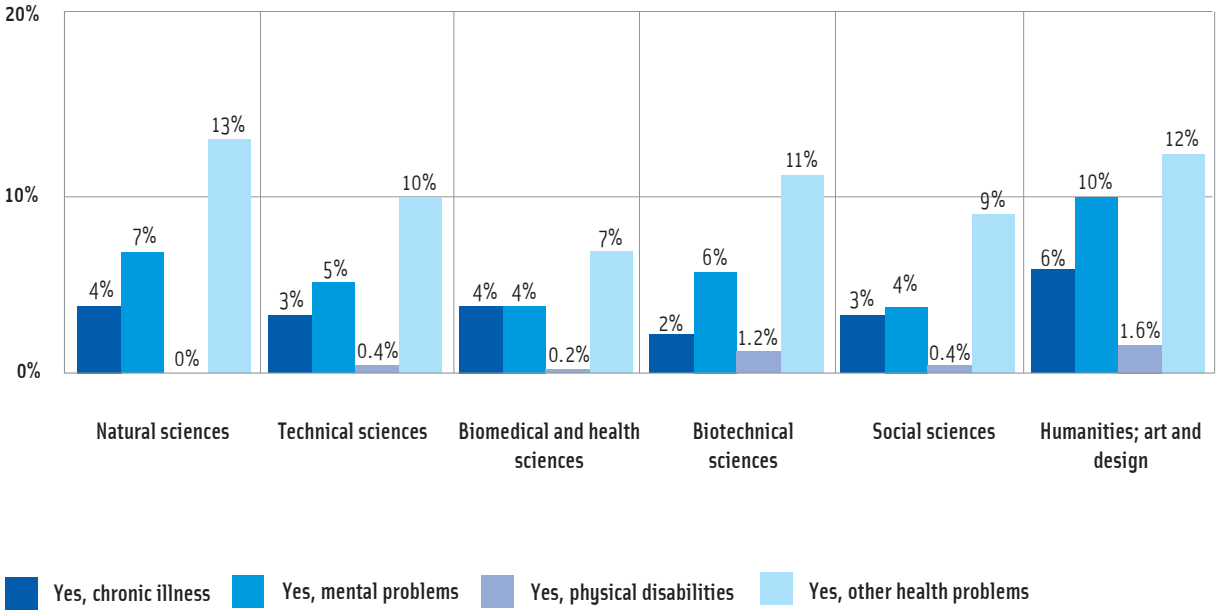
As many as 15% of students state that they have a health problem or other disability that impairs them in their course of studies. A comparison between university studies and professional studies indicates a slightly lower share of students with disabilities in professional studies.

Figure 9. Types of impairments reported by 15% of students



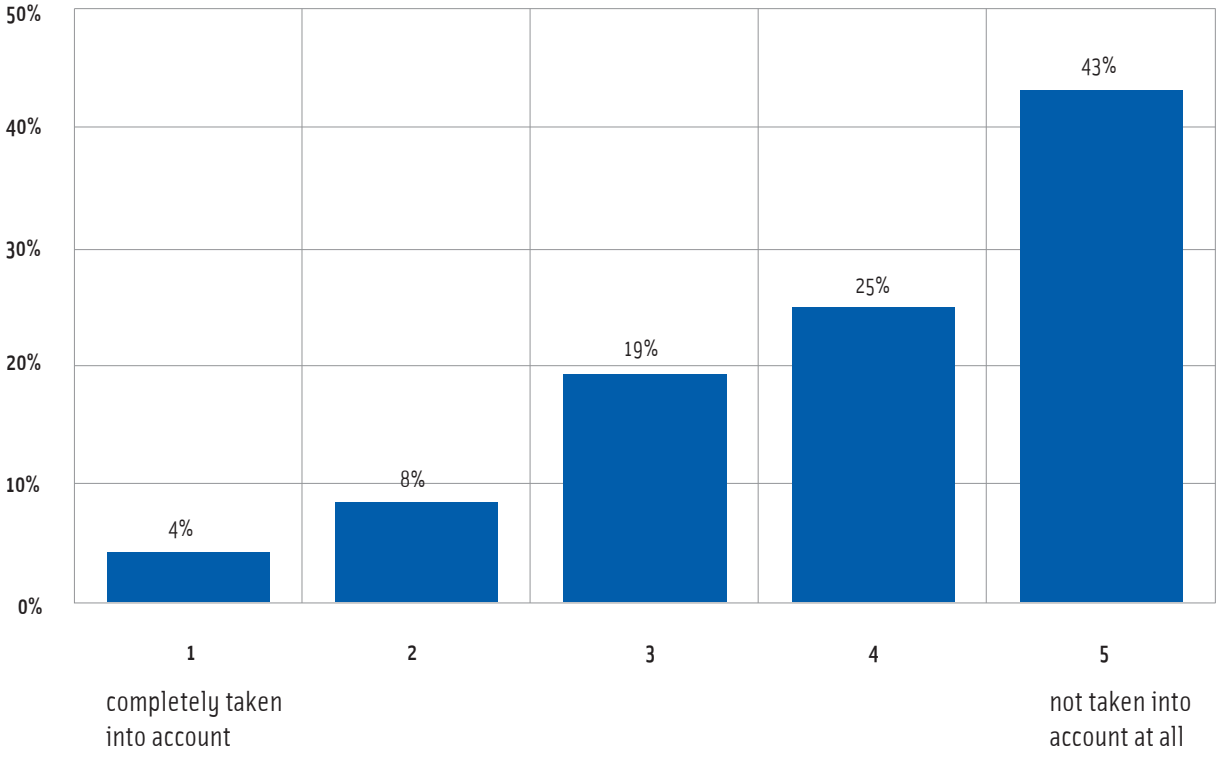
As Figure 9 illustrates, students most often report "other health problems" as their category of impairment (53%), followed by mental problems (26%), chronic illness (16%) and physical disabilities (5%).

Figure 10. Are you impaired in your studies by any of the following? (Breakdown by field of studies.)



The share of students who reported that they have impairments is highest in the humanities. There are several possible reasons for this, including the possibility that these studies are most probably less demanding in terms of the necessity of having intact psychophysical functions. In addition, and probably due to the explanation above, since a larger number of students are enrolled in institutions providing such programmes, the institutions increasingly become more adapted to students with disabilities.

Figure 11. Do you feel your impairment is sufficiently taken account of in your studies? Figure includes only students who reported having impairments, N=702

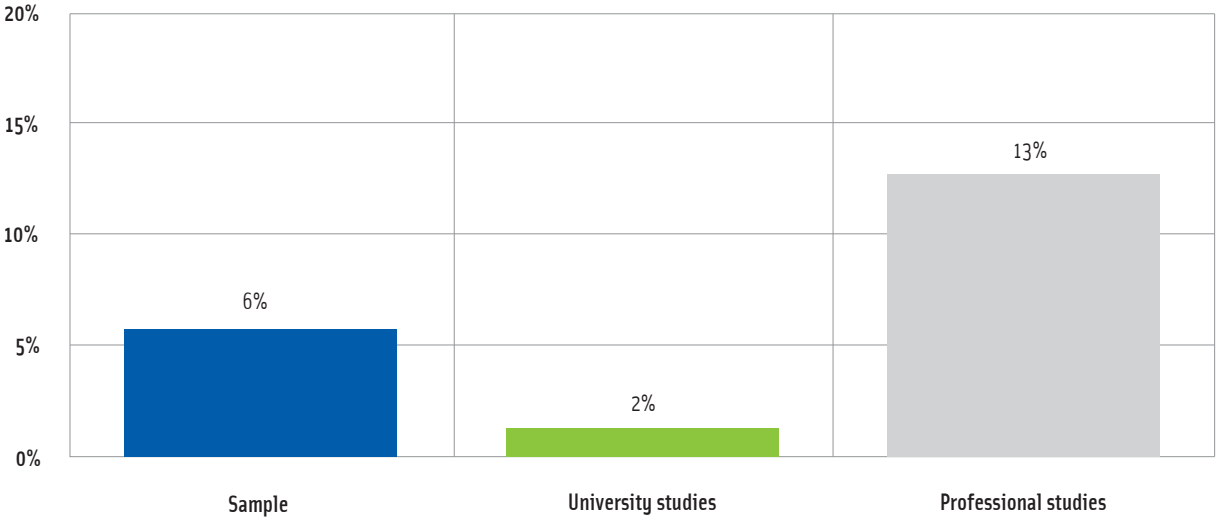


For the most part students who reported having impairments mention their problems are insufficiently taken into account (43% stated "not taken into account at all," and 25% stated "insufficiently taken into account"). In contrast, only 4% of students with impairments stated that their problems were "completely taken into account". The data collected here indicates a need for an institutional support system for students who are impaired in their studies.

According to the previous international EUROSTUDENT report (2005-2008: 35), a potential international comparison of data regarding students with impairments is limited due to different national contexts and definitions of impairments or disabilities. However, for informative purposes, the percentage of students from different countries who reported having physical disabilities or chronic illnesses in the last EUROSTUDENT survey (not including mental and other health problems) varies: 9.1% in Norway, 6.9% in Austria, 3.8% in France, 1.4% in England and Wales and 0.7% in Italy, with Croatia at 3.5% according to the 2010 research. A number of European countries (such as Bulgaria, Estonia and France) identify these increasing numbers of students with impairments as an education policy priority.

6% of students have children

Figure 12. Do you have children?



Students with children are one of the target groups of this survey since they face potentially specific risks due to the need to balance their study-related obligations with raising their children. According to the previous EUROSTUDENT report (2005-2008: 34), there were less than 10% of students with children enrolled in university studies in most participating countries (except for Norway, Sweden, Slovakia and Estonia). As Figure 12 illustrates, 6% of students reported having children in the Croatian EUROSTUDENT survey. The share of students with children is much higher among students in professional than in university studies (13% compared to 2%, respectively).

As was expected, the share of students with children rises with the age of participants in the survey. Only 1% of students under the age of 24 have children, compared to 59% over the age of 30.

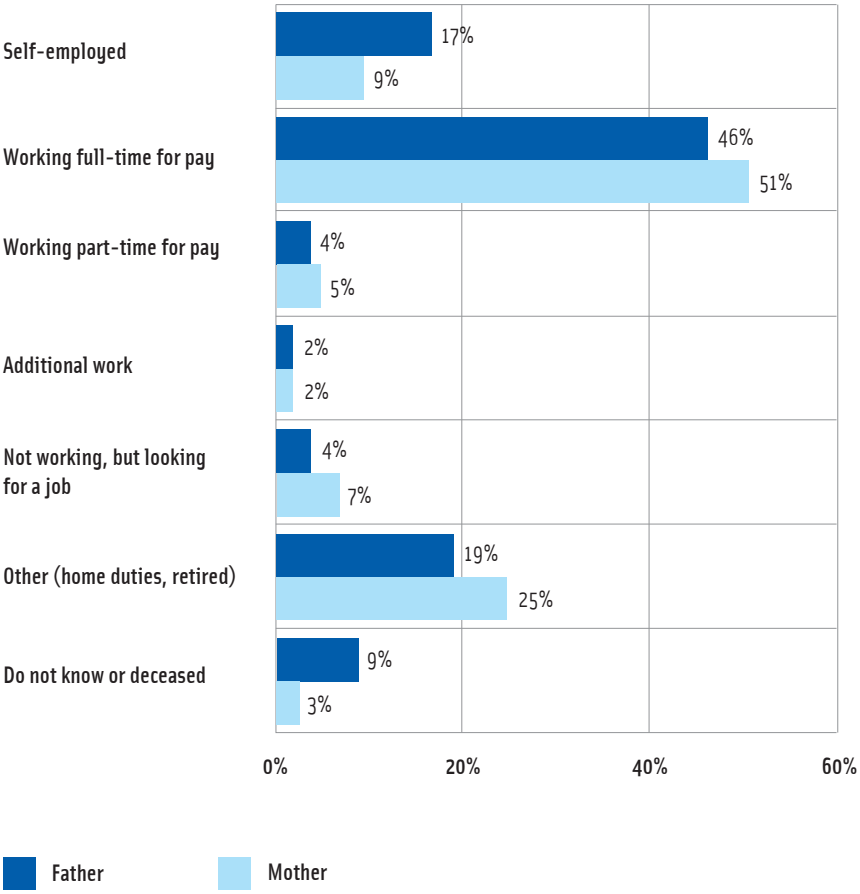
02

Social profile of students

A number of surveys have shown that the socioeconomic status of one's family has bearing on their decision to pursue higher education, as well as on the conditions of their studies. The aim of this chapter is to present basic information regarding the social profile of students in Croatia, i.e. regarding the socioeconomic status of their families, including their parents' working status, occupation and educational background.

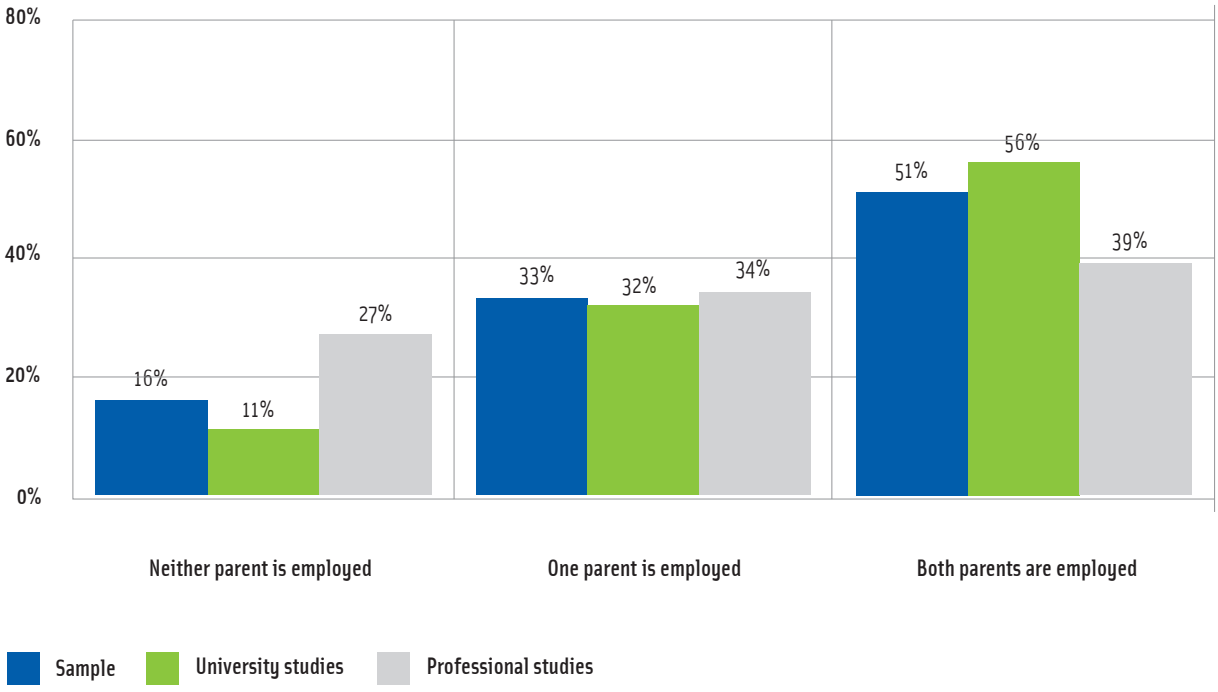
Most students' parents work full-time

Figure 13. Working status of parents – EUROSTUDENT data



With respect to the working status of students' parents at the time of completing the questionnaire, the majority of mothers and fathers tended to have full-time jobs. There are more self-employed fathers than there are mothers, and mothers more often tend to be retired or have household duties. About 4% of fathers and 7% of mothers are not working, but are seeking employment.

Figure 14. Working status of parents



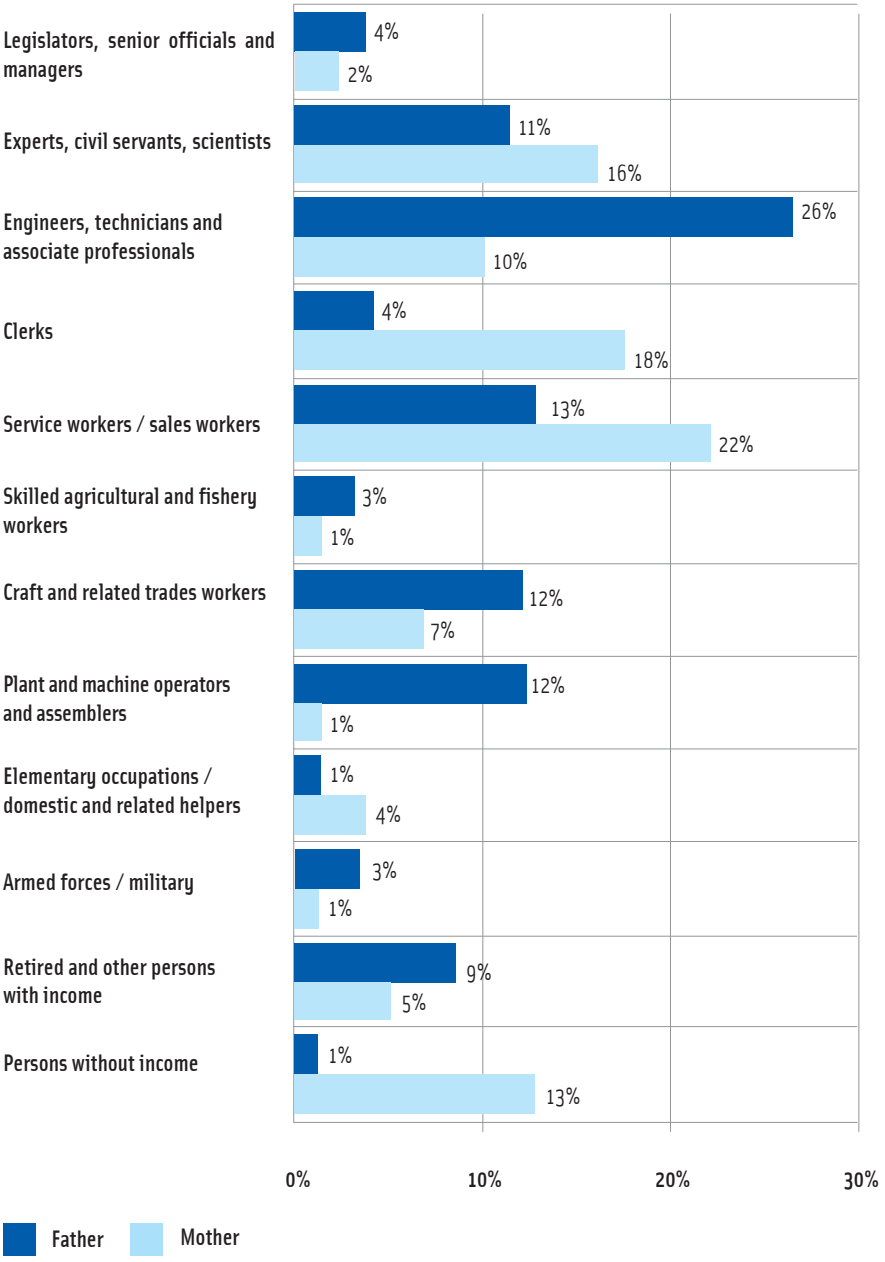
Based on the data on the working status of parents, a new variable was created in which the participating students were split into three groups. The first group includes students with both parents working; the second group have one parent working; and the third group have neither parent working. As Figure 14 shows, 51% of the students have both parents working and 16% have neither. However, it should be noted that not having a job does not necessarily mean that these parents do not have an income, as this category includes parents who are retired, but who have regular income through sources other than work. A third of the students (33%) have only one working parent.

A comparison between university studies and professional studies indicates more frequent employment of both parents among students enrolled in university studies - 56%, as opposed to 39% among students in professional studies.

Where do students' parents work?

In terms of student age, students above the age of 30 tend to have neither parent working (68%). These more mature students often have jobs and are most likely less dependent on others for income. They are also more likely to be caretakers (family, children).

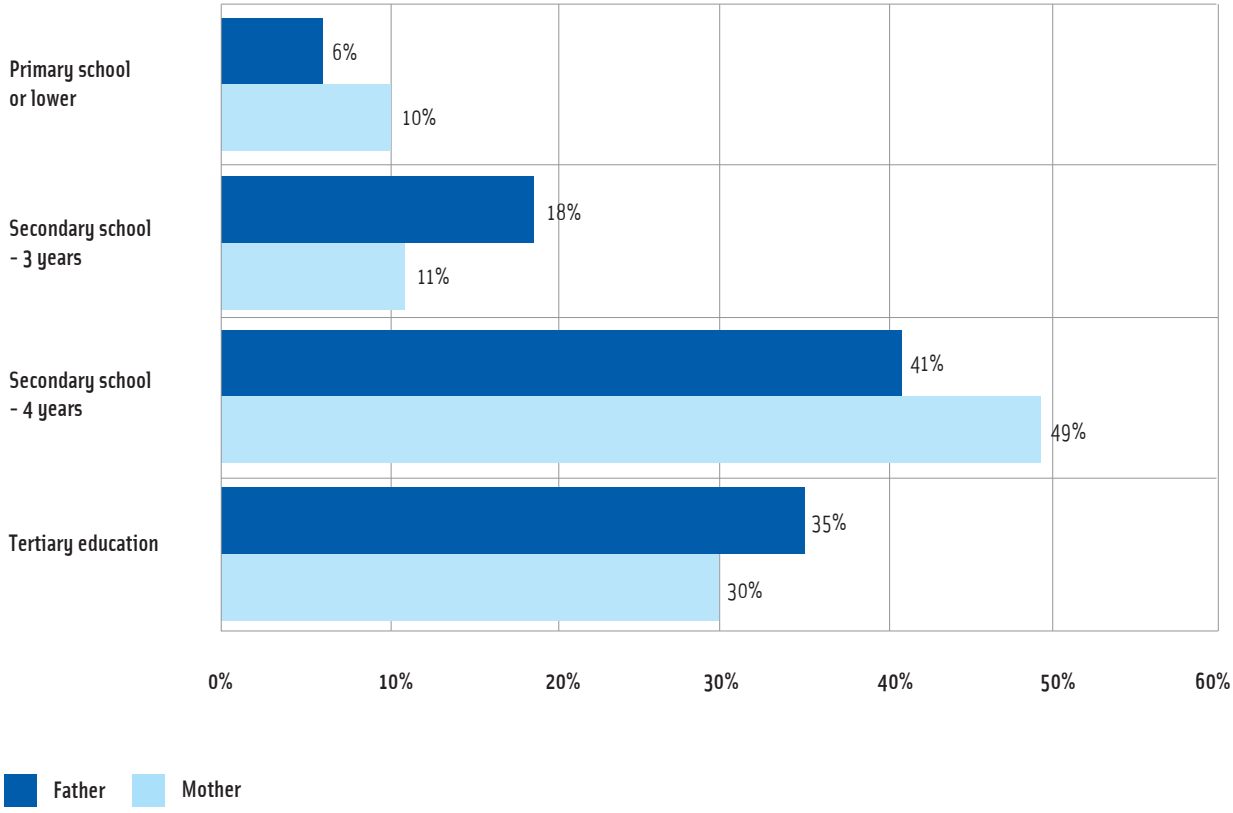
Figure 15. Current or previous occupation(s) of mother/father



Data analysis indicates some well-known gender differences in occupations among parents of students in Croatia. Fathers often tend to work as engineers and technicians (26%), and as service workers, craft and related trades workers, plant and machine operators, and experts. Mothers of students often work as service and sales workers, clerks, and experts.

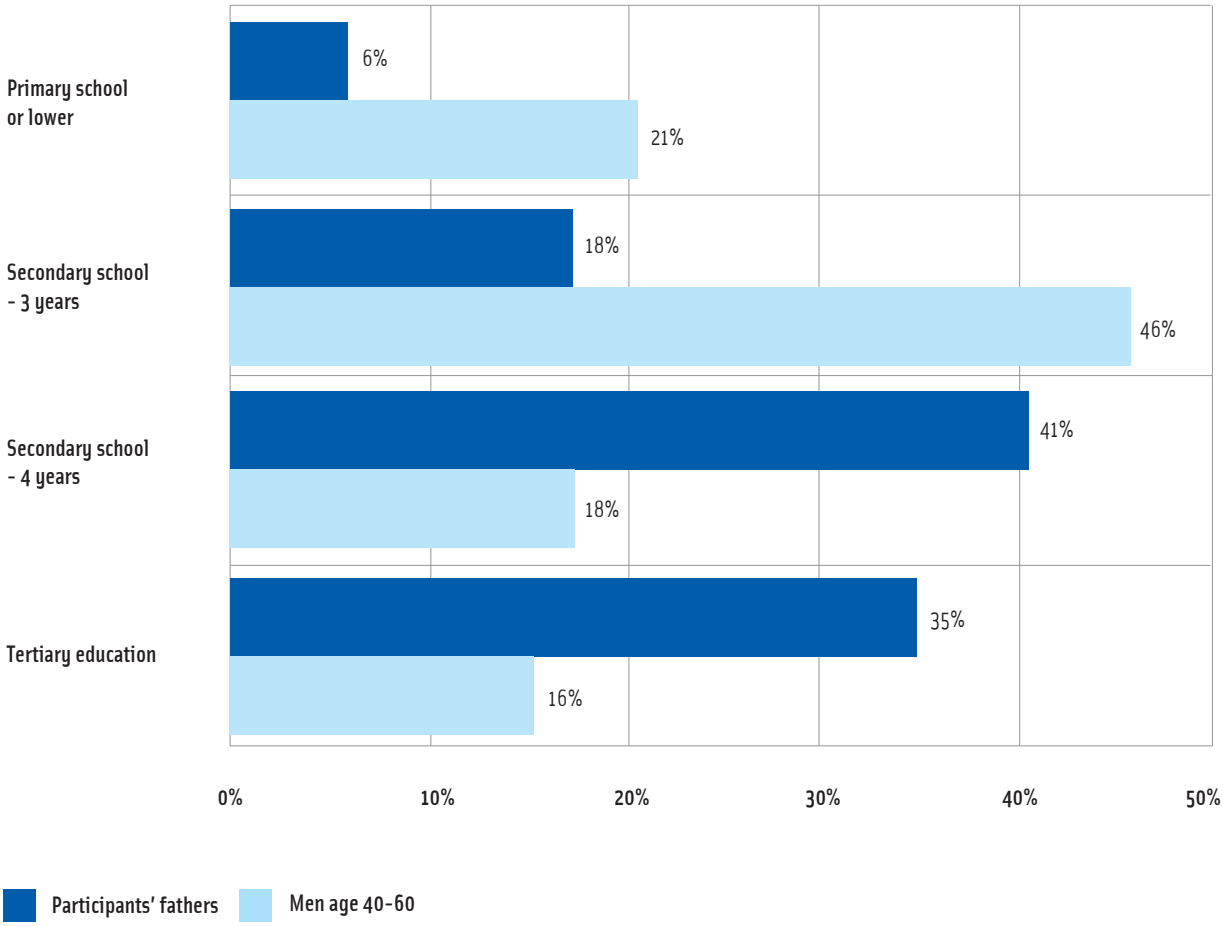
Children of better-educated parents overrepresented

Figure 16. Parents' highest level of education



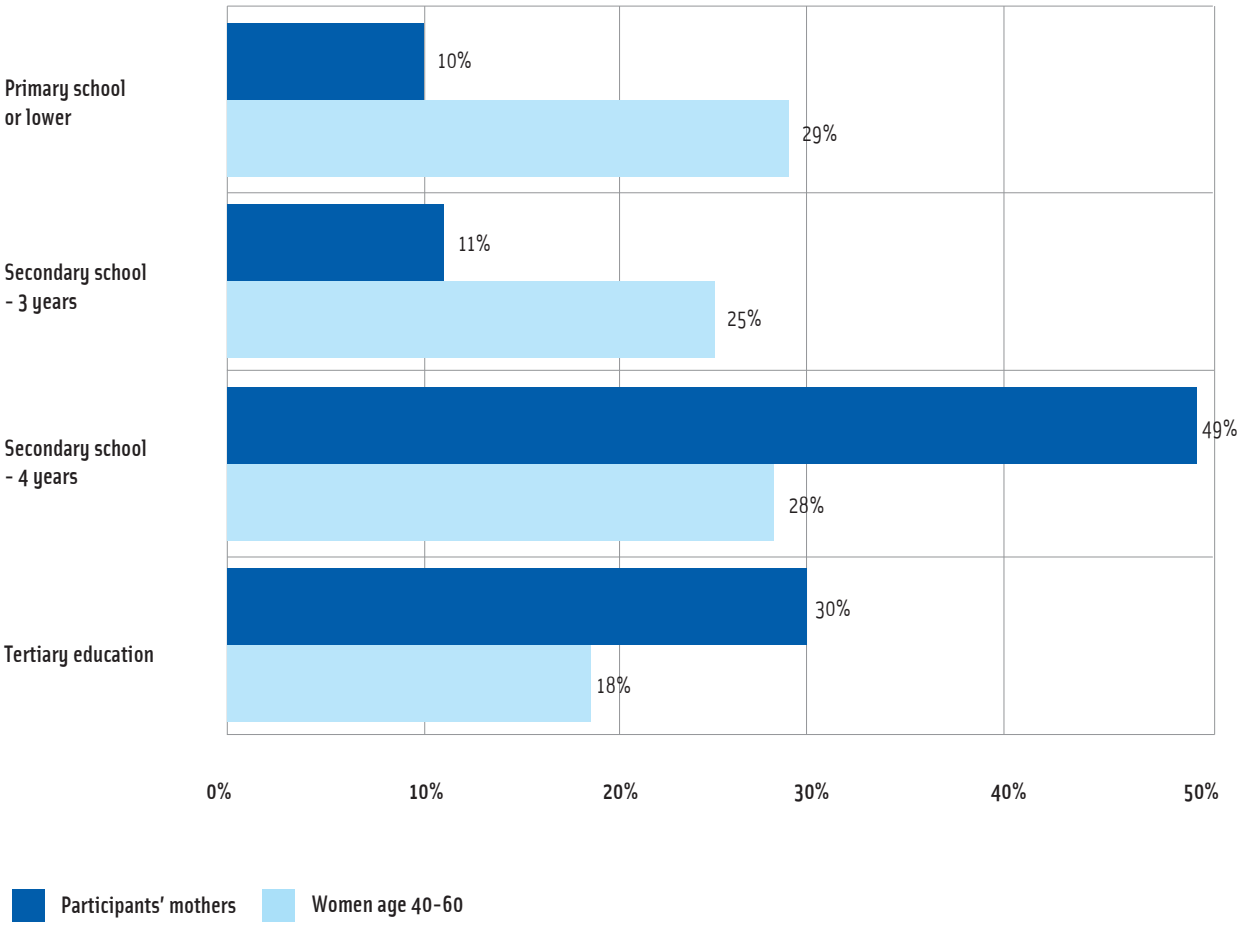
When analysing data on the highest level of education of students' parents, Figure 16 indicates that most parents tend to have a four-year secondary school diploma, that is, 49% of mothers and 41% of fathers. Also, 35% of fathers and 30% of mothers have a tertiary education degree. The smallest number of students has parents with primary school education or lower: 10% of mothers and 6% of fathers.

Figure 17. Parents' education - father: comparison between EUROSTUDENT data and male population between 40 and 60 years of age (Croatian Census 2001)



Figures 17 and 18 provide a comparison between data obtained in the Croatian EUROSTUDENT survey regarding the educational level of students' parents and education data on Croatia's male and female population between 40 and 60 years of age. Although this is merely an approximation of the parents' education profile, the data indicates that students whose fathers have a tertiary level of education tend to be overrepresented in the student population (35% compared to 16% in the general population), whereas students whose fathers have primary school education or a three-year secondary school diploma are significantly underrepresented.

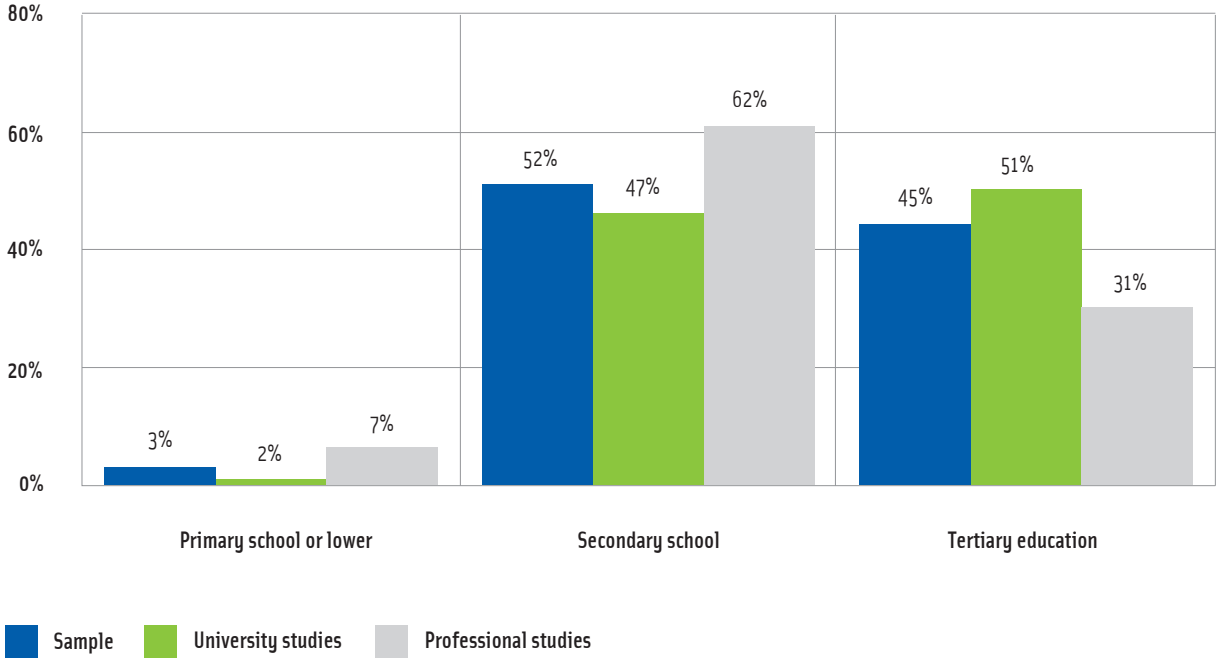
Figure 18. Parents' education - mother: comparison between EUROSTUDENT data and female population between 40 and 60 years of age (Croatian Census 2001)



The data also indicates that students whose mothers have tertiary level education tend to be overrepresented in the student population (30% compared to 18% in the general population) and that students whose mothers have primary school education tend to be underrepresented (10% compared to 29% in the general population). In addition, students whose mothers have a secondary school diploma tend to be overrepresented (60% compared to 53% in the general population).

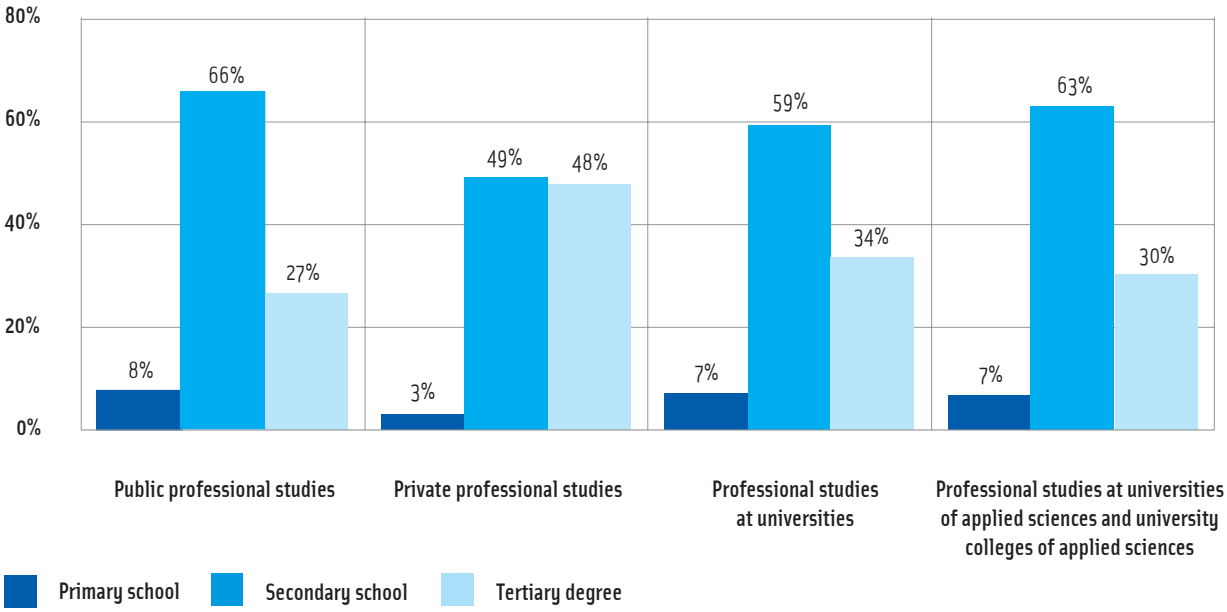
According to this data, students whose parents have a higher level of education have a better chance of continuing their own education at the tertiary level than students whose parents have only primary schooling. This result is similar to previous findings on the student population of Croatia (Puzić, Doolan, Dolenec, 2006), as well as findings from most countries that participated in the previous international EUROSTUDENT survey (2005-2008: 64), with the exception of countries such as Finland, the Netherlands, Switzerland, Spain and Ireland, which tend to be more successful in achieving higher ratios of students from lower-level education backgrounds than other EUROSTUDENT participants.

Figure 19. Parents' education - joint overview of education level of students' mothers and fathers



Based on the level of education of students' mothers and fathers, a new variable was created, representing a joint category of the parents' level of education, taking into account the highest level of education of either the mother or the father - if either parent had a tertiary level of education, the student was included in the "Tertiary education" group. The "Secondary school" group comprises students who have at least one parent with only secondary schooling, while the other has the same status or lower. The highest level of education of parents of students in the third group is primary school or lower. The share of these students stands at a very low 3%, climbing to a slightly higher 7% among students enrolled in professional study programmes. The share of students who have at least one parent with a tertiary level of education totals 45% and is significantly higher among students enrolled in university studies than in professional studies (51% compared to 31%, respectively). This data indicates that children of better educated parents tend to choose university studies more often than professional studies.

Figure 20. Parents' education - professional studies: joint overview of educational level of students' mothers and fathers



Differences among students in professional studies

There are noticeable differences in parents' education level between students enrolled in professional study programmes at private higher education institutions and those studying at public institutions. Whereas 27% of students in professional studies at public institutions have at least one parent with a tertiary level of education, the percentage stands at a much higher 48% among students in professional study programmes at private institutions.

Less striking differences emerge between professional studies students at universities, those at universities of applied sciences and students at university colleges of applied sciences. A higher percentage of students studying at universities have at least one parent with tertiary education (34%), compared to 30% among students at universities of applied sciences and university colleges of applied sciences.

In terms of the type of institution, students whose parents have lower levels of education tend to enrol in programmes at public universities of applied sciences and university colleges of applied sciences more than at universities or at private universities of applied sciences and university colleges of applied sciences.

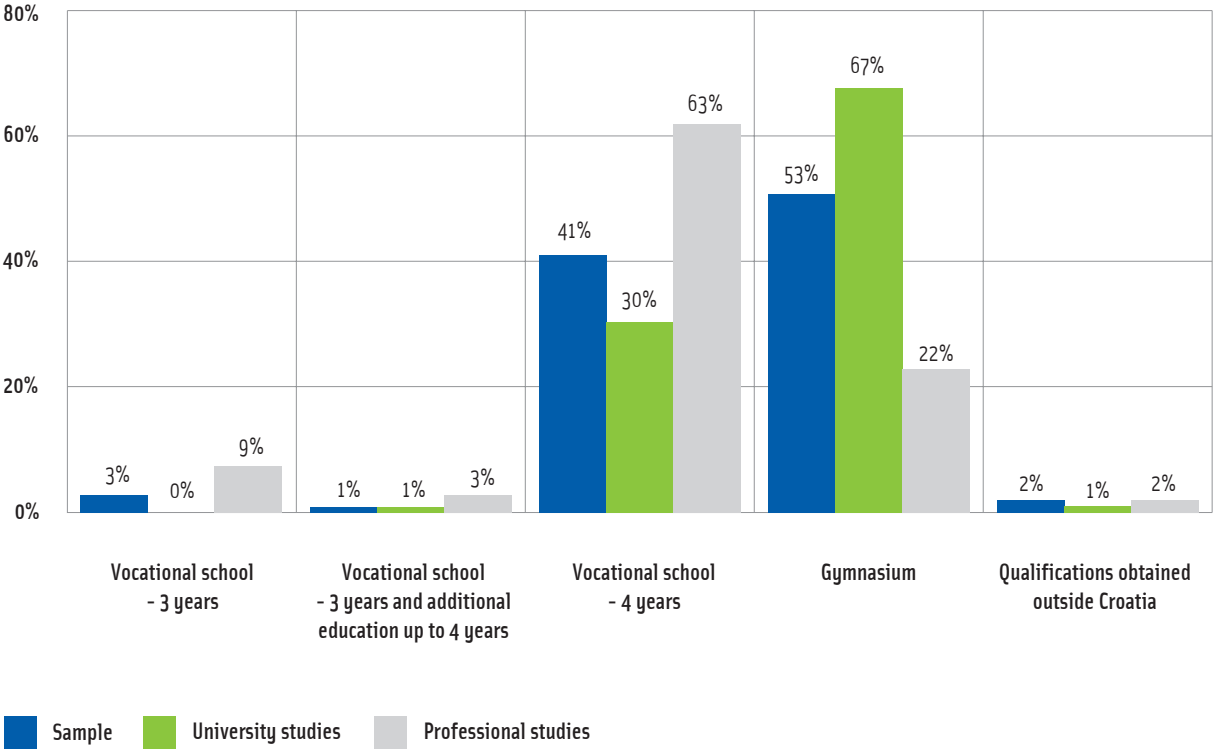
Finally, with respect to university studies, the representation of students whose parents have tertiary levels of education tends to be above average in biomedical and health sciences (68%), slightly less in natural and technical sciences (52% and 53%, respectively), and even less in the humanities (50%), biotechnical sciences (48%) and social sciences (46%).

03

Access to higher education

Most students in university studies have completed a gymnasium

Figure 21. What qualification did you use for higher education entry?[9]



[9] The secondary school system in Croatia is divided into four-year, academically-oriented gymnasiums (*gimnazije*) and three- or four-year vocational schools (*strukovne škole*), which specialize in fields such as trade, business, health, industry and technical occupations.

The international EUROSTUDENT report for 2005-2008 indicates a relationship between the stratified system of secondary education (for instance: vocational schools, gymnasiums) and the representation of students coming from family backgrounds with lower levels of education in higher education. With the sole exception of the Netherlands, the countries where there are great differences between types of secondary schools tend to see proportionately less students coming from families where parents have a lower level of education (2005-2008: 66-67). Since the Croatian education system is an example of a stratified system of secondary education, and the EUROSTUDENT survey data indicates that students coming from family backgrounds with lower levels of education are underrepresented at tertiary level, the connection between the system of secondary education and the representation of students according to the education profile of their parents seems to be confirmed in Croatia.

According to EUROSTUDENT data for Croatia, more than half of the students entered higher education after completing gymnasiums (53%) and 41% after a four-year vocational school. About 4% of the students enrolled upon graduating from a three-year vocational school. With respect to the type of studies, there are significant differences in student profiles depending on their secondary education background, as the share of gymnasium graduates is far higher in university studies (67%) than in professional studies (22%). On the other hand, the share of students entering higher education after vocational schools is much higher in professional studies.

Differences among students in professional studies

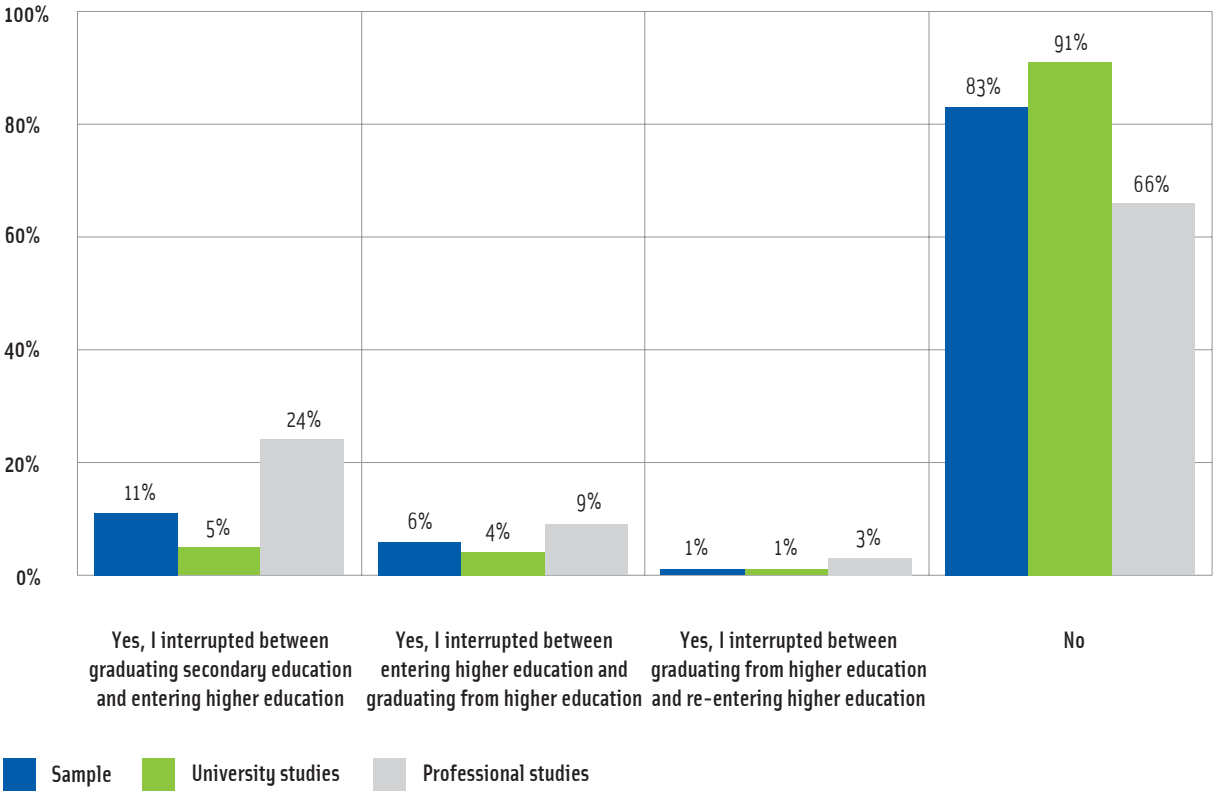
There are noticeable differences in terms of the type of secondary education among students enrolled in professional study programmes at public and private higher education institutions: gymnasium graduates account for 34% of students in private professional studies, but only 20% in public professional studies. No differences emerged between students enrolled in professional studies at universities, public universities of applied sciences and university colleges of applied sciences.

An examination of the relationship between student status and type of secondary education indicates that gymnasium graduates are less likely to have to pay for their tuition fees or study part-time at the tertiary level. Gymnasium graduates account for 61% of full-time non-fee paying students, 51% of full time, fee-paying students and only 25% of part-time students. Vocational school graduates make up the lowest share among non-fee paying students and the majority of part-time students.

Another important result of the survey is that students whose parents have tertiary levels of education tend to graduate from gymnasiums (70%), while students coming from family backgrounds of lower levels of education are more likely to attend vocational schools (80%). This finding is indicative of a relationship between the education level of parents and their children's choice of secondary school.

18% of students interrupted their educational career

Figure 22. Did you ever interrupt your educational career after graduating from secondary school for at least one year?



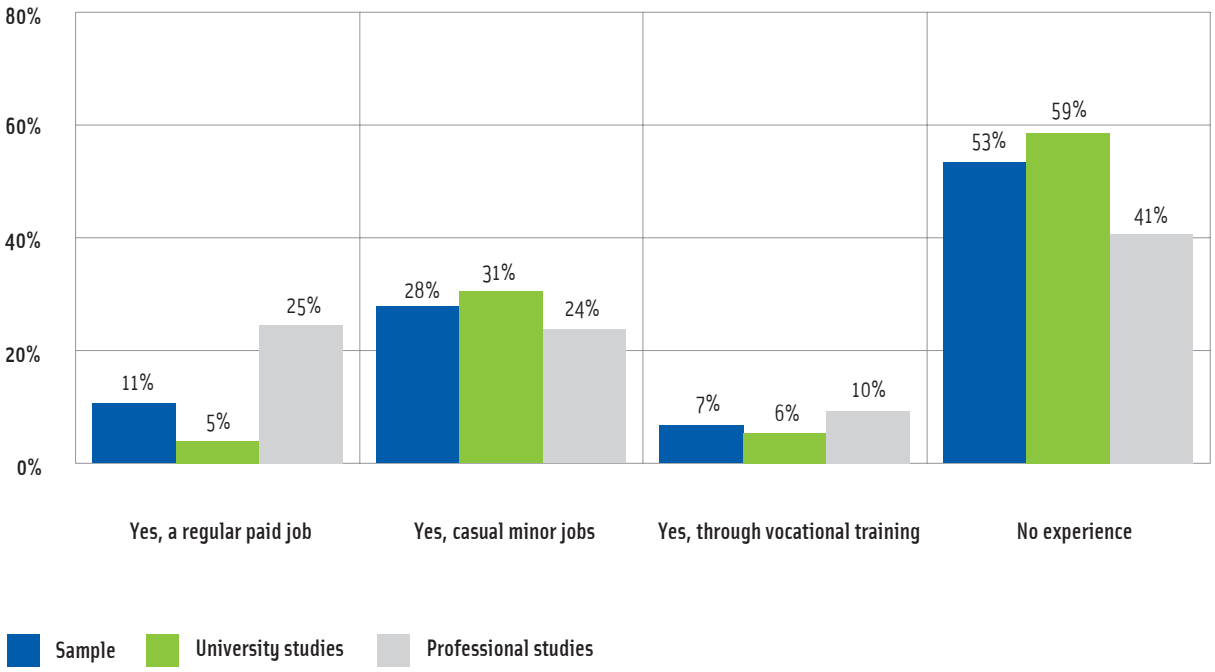
As Figure 22 shows, a large majority of Croatian students did not interrupt their educational career for more than a year. Nevertheless, 18% of students did interrupt their education, be it between secondary school and entering higher education, or at some point during their studies.

A comparison between university and professional studies in terms of interrupting one's educational career indicates that students enrolled in professional studies tend to take more breaks after secondary school (24%) than those in university studies (4%), which is also in line with the slightly higher age of professional study students. In terms of student status, part-time students seem to interrupt their education more often (64%) than full-time students, be it between secondary school and enrolling in higher education or during higher education.

An interesting and important finding was that students coming from family backgrounds with lower levels of education were more likely to interrupt their schooling between secondary school and higher education (37%) than students whose parents are secondary school graduates (13%) or have tertiary education degrees (7%). In addition, different patterns in education interruptions emerge when the students' self-assessment of the socioeconomic status of their families is taken into account, with 21% of the students who reported their families' status as low interrupting their schooling for at least a year after secondary school, while middle-tier students' figures stand at 18% and high-tier students at 15%.

About 46% of students have prior work experience before entering higher education

Figure 23. Prior work experience before entering higher education

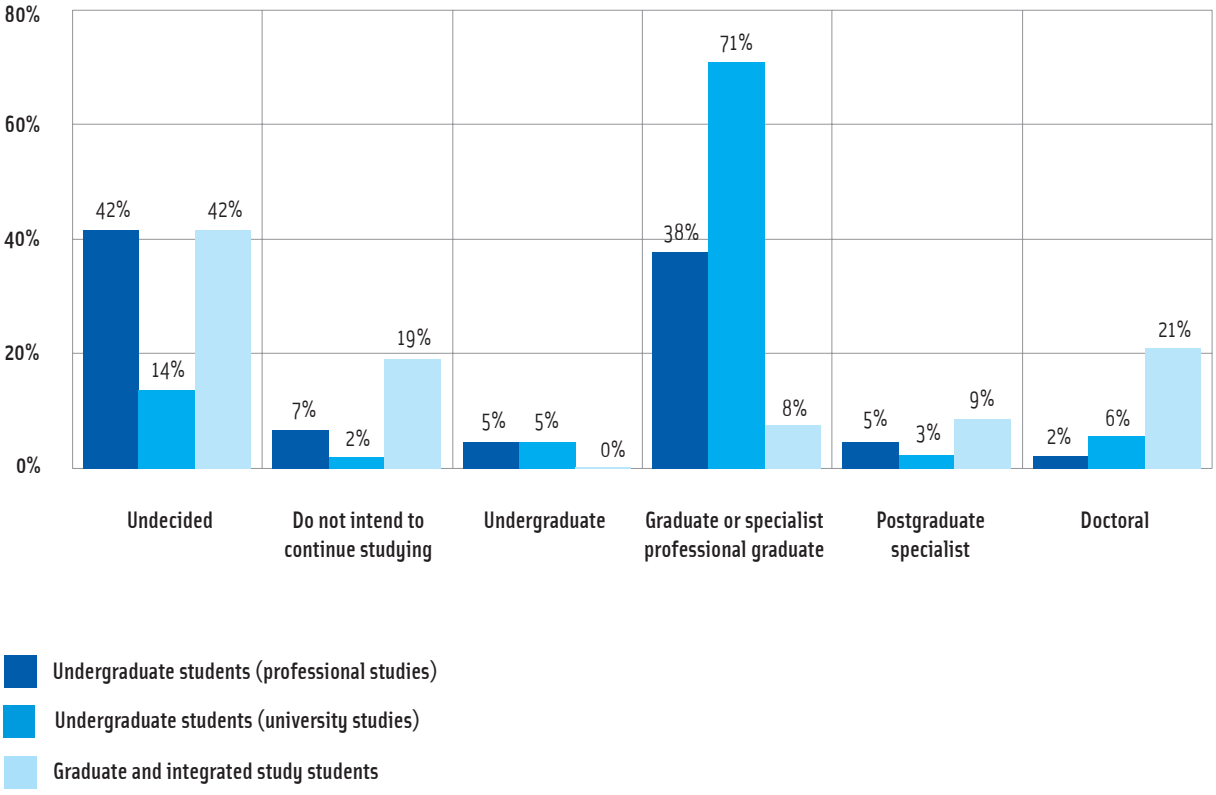


According to the previous international EUROSTUDENT survey (2005-2008), prior work experience before entering higher education is not uncommon in the student population of many European countries. The share of university studies students with prior work experience stands at 56% in Sweden, 48% in Finland, and 45% in Spain. Relevant labour market experience figures place Croatia with these countries, as 46% of Croatian students did have some working experience before enrolling in higher education. At the same time, it should be noted that Croatian students that had regular paid employment prior to entering higher education primarily tend to be those enrolled in professional studies. Students enrolled in university studies tend to have much less work experience prior to higher education, mostly through casual minor jobs.

Students who entered higher education after graduating from a vocational secondary school also tend to have more experience in the labour market before entering higher education (58%), as do students whose parents have lower levels of education (64%). These findings are in line with the previous international EUROSTUDENT survey (2005-2008: 46).

Who plans to continue studying?

Figure 24. Do you plan to continue studying after completing your current programme?



When it comes to study plans beyond their current degree, a students' decision primarily depends on the type of their current study programme. A total of 38% of students enrolled in professional studies intend to pursue specialist professional graduate studies and 5% postgraduate specialist studies, only 7% have no intention of continuing their studies, while 42% have not made a decision at the time of participating in the survey. Students enrolled in graduate or integrated university studies report a similar pattern, as 30% are interested in pursuing postgraduate specialist or doctoral studies, 19% do not intend to continue their studies and 42% have not yet made up their mind.

For the most part, students enrolled in undergraduate university studies had made a decision by the time of completing the survey questionnaire. Data shows that 71% already intend to pursue graduate specialist professional graduate studies, 14% had not made up their mind and 2% do not intend to continue their studies. Students in university studies thus exhibit a strong tendency to pursue further studies at the graduate level. Around 30% of those who intend to continue studying would like to go abroad, especially for doctoral studies.

An important aim of the EUROSTUDENT survey is to establish if there are differences in equitable access to higher levels of education with regard to the socioeconomic status or personal background of students. We therefore combined all

students who expressed a wish to pursue their studies beyond their current degree and examined relevant differences among these students' wishes.

Among undergraduate students enrolled in university studies, no significant differences were found with regard to students' self-assessment of their families' socioeconomic status. However, there are differences among students in graduate or integrated university study programmes, as well as among those enrolled in undergraduate professional studies. Students who reported their families' socioeconomic status as "high" are more likely to wish to pursue further study than those coming from lower social backgrounds. A total of 53% of students enrolled in undergraduate professional studies that estimate their families' socioeconomic status as high intend to continue studying, followed by 41% of those in professional studies in the middle tier and 36% in the lower tier of the social scale.

A similar difference emerges with respect to the level of education of students' parents. As was mentioned in previous chapters, chances for entering higher education tend to be lower for students whose parents have lower levels of education and have so-called "basic" occupations. This finding is confirmed at the level of tertiary education, with regards to entering graduate and postgraduate studies: students enrolled in undergraduate professional studies and in graduate or integrated university studies, whose parents have tertiary degrees, are more likely to continue studying at a higher level than students whose parents have only primary education. For instance, in professional studies, 43% of undergraduates whose parents have only primary education plan to continue studying, as opposed to 57% of those whose parents have tertiary degrees.

Similar tendencies to continue studying emerge among students who do not work while studying and who have casual minor jobs, compared to those who have regular paid employment while in higher education. In undergraduate university studies, full-time working students want to continue their studies at the graduate level less often than undergraduate students enrolled in professional studies and in graduate or integrated university studies.

Professional study students who have impairments intend to continue studying far less often than students who do not have impairments. This difference is noticeable to a lesser degree among undergraduate students in university studies and not present at all with graduate students.

When gender differences are taken into account, female students at all levels and types of study have a tendency to be more reserved towards continuing their studies. Students with children are far less inclined to continue studying, especially in university studies. A possible explanation for this tendency is the difficulty of balancing family and study-related obligations.

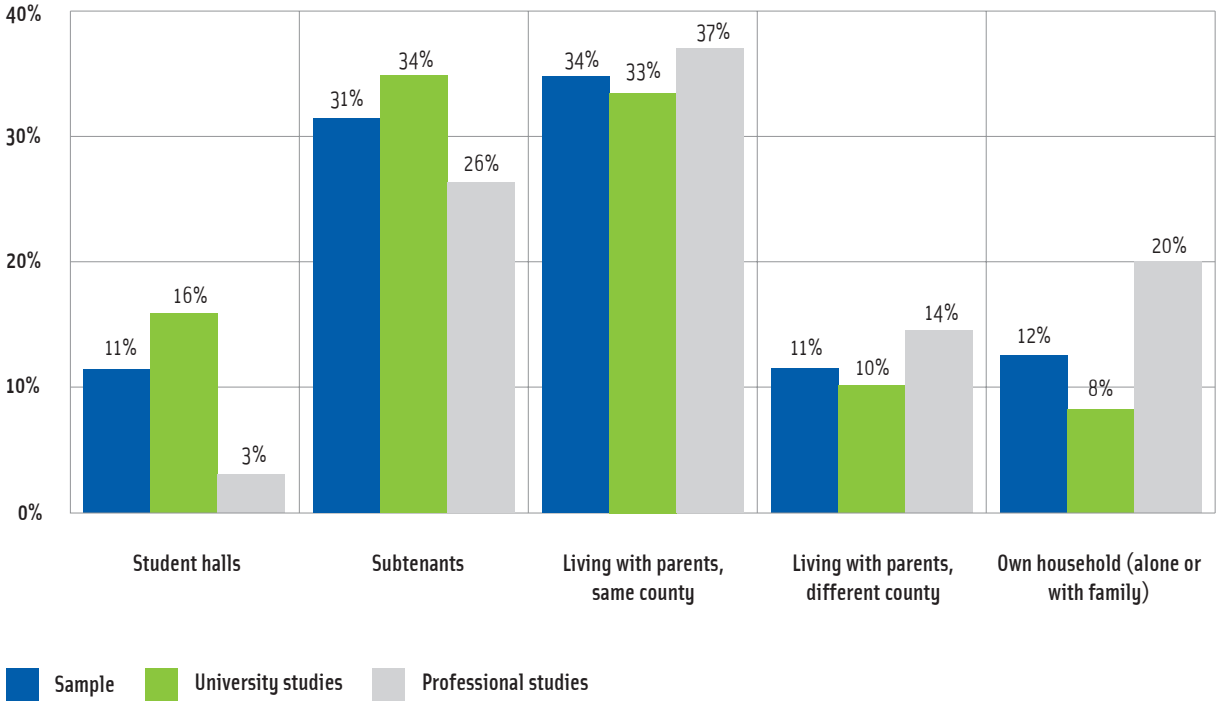
Do available income and the sufficiency of financial means at one's disposal have an effect on students' intentions to continue studying? The difference in average monthly income between students who intend to pursue further education in university studies and those who do not is noticeable among undergraduate students enrolled in professional studies and those in graduate or integrated university studies: they have a higher monthly income than other students who do not intend to continue studying. In addition, students who do intend to pursue further education also report that they are less burdened financially, i.e. they have sufficient funding for their studies.

04

Accommodation

Most students live with their parents

Figure 25. Student profiles in terms of accommodation



According to the previous international EUROSTUDENT report (2005-2008: 70), adequate accommodation is a major precondition for successful study. A recent survey confirmed the same for Croatia: Croatian students who did not live with their parents tend to complete their studies more often than those who commuted for study or lived and studied in the same city. (Matković, Tomić, Vehovec, 2010).

The most common form of accommodation in the Croatian student sample is living with one's parents (45%). Of these, 34% live in the same county where they attend classes, while 11% live in a different county and commute to attend classes. Interestingly, the previous EUROSTUDENT report (2005-2008: 73) indicates that in most European countries students tend to live on their own. Within the European context, Croatia is comparable to countries where a significant number of students live with their families (more similar to France, Ireland and Slovenia where 40-49% of students live with their parents, than to Italy or Spain and their respective 73% and 64%), but differs greatly from Finland, where only 4% of students live with their families, Norway (7%) and Sweden (10%).

Slightly less that a third of Croatian students are subtenants, meaning they live in rented accommodation. More often than not, these tend to be students enrolled in university studies rather than professional studies. Students who live in their own households amount to 12%, and they tend to be over 30 years of age (67%), have children (77%) and work during the semester (30%). Or, looked at from another angle, 43% of students who live in their own households also work during the semester and 38% are over 30 years of age. Students enrolled in professional studies tend to live in their own apartments, which is in line with the fact that professional studies have more "mature" students who also work and have children.

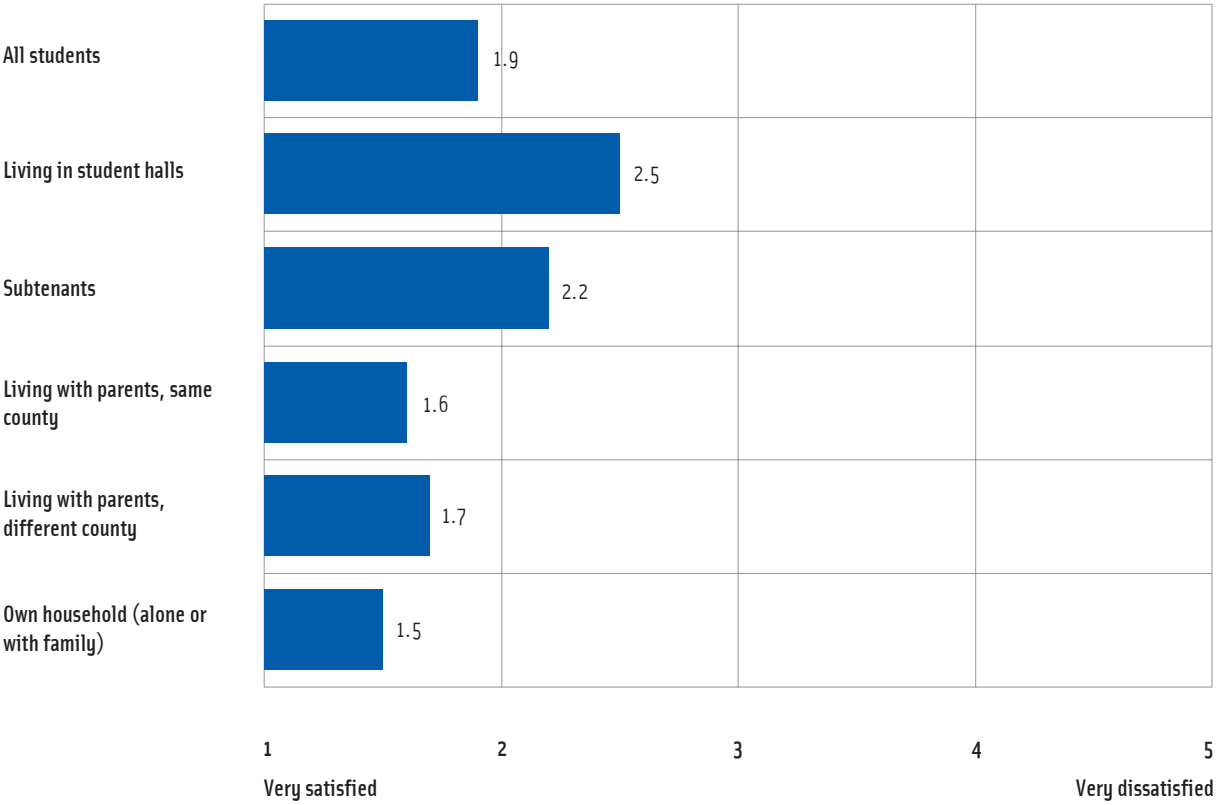
A total of 11% of Croatian participants in the survey live in student halls, which is a relatively low percentage if compared with the data on Estonia, Bulgaria, the Netherlands and the Czech Republic, where a fifth of the student population live in student halls (EUROSTUDENT 2005-2008: 74). Student halls in Croatia are mostly occupied by students enrolled in university studies (16%), with a negligible share of students in professional studies (3%).

Differences among students in professional studies

Although the share of students enrolled in professional studies who live in student halls is far lower than that of those in university studies, a certain level of access to this type of accommodation is still noticeable with students who are enrolled in professional study programmes at universities (8%), while it is much lower for those studying at universities of applied sciences and university colleges of applied sciences (only 2%).

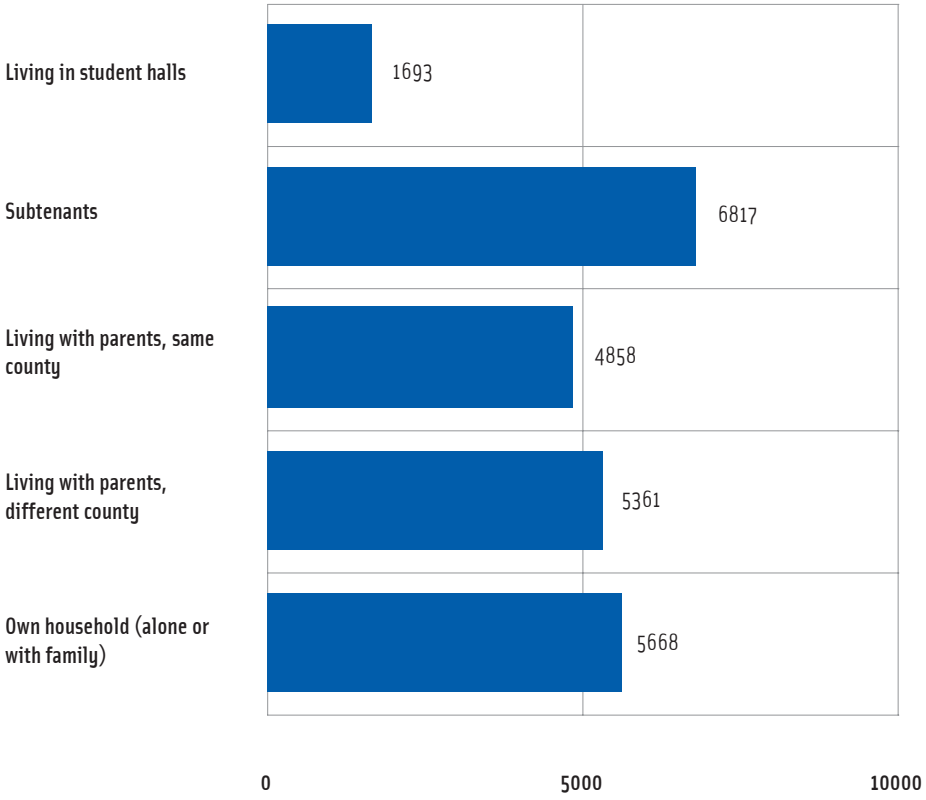
Student halls are more often occupied by younger students. As regards the field of study within university studies, students living in student halls tend to study natural sciences (26%), biotechnical and biomedical sciences (21% and 22%, respectively), followed by those in the humanities (18%), technical sciences (16%) and social sciences (14%).

Figure 26. Accommodation satisfaction by type - average response on a scale from 1 to 5 (1="very satisfied"; 5= "very dissatisfied")



A large majority of students are satisfied with their accommodation: over half the students (52%) report to be "very satisfied", while only 4% claim to be "very dissatisfied". Croatian data in this category is similar to that presented in the previous EUROSTUDENT report (2005-2008: 78), where three quarters of students in 11 countries reported to be very satisfied or mostly satisfied with their accommodation. Despite the fact that most student hall residents in Croatia say that they are happy with their accommodation, the level of satisfaction is still the highest among students who live in their own households.

Figure 27. Accommodation costs per semester, by type, in Croatian Kuna (HRK)[10]



At an average cost of HRK 1,963 per semester, students who live in student halls report the lowest accommodation costs per semester. On the other hand, the highest costs seem to be incurred by subtenants, averaging in at about HRK 6,817 per semester.

[10] This figure shows the costs of students' accommodation per semester, regardless of who covers the expense. In other words, the estimate that refers to students who live with their parents is that of costs not necessarily incurred by the students themselves, but more likely by their parents.

05

Costs of living and student spending

The EUROSTUDENT survey has also provided us with an insight into the costs of living and spending habits of Croatian students. To the best of our knowledge, this aspect of student living has never been systematically examined in Croatia; therefore this data will greatly contribute to understanding the needs of Croatian students.

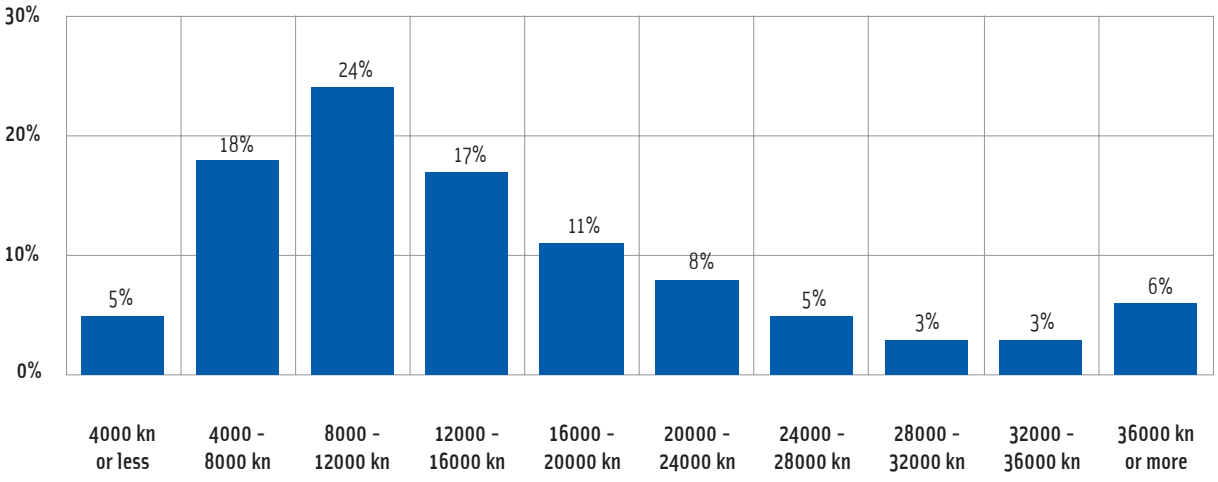
Nevertheless, as is the case with many surveys that request information regarding one's expenses and/or income, it should be noted that a large number of participants chose to withhold this information, whereas some other students, who are dependent on others for income, may not have a clear idea of their actual monthly spending. Not even food and accommodation costs were reported by all participants. The following estimates were made more reliable by introducing EUROSTUDENT criteria, which includes only those participants who covered at least one of these costs themselves (a total of 3,693 participants).

Taking these limitations into account, the costs represented below are primarily meant to serve as a frame of reference to estimate the range and structure of costs, rather than a precise and detailed breakdown of students' expenses and income.[11]

[11] For the exact interpretation of data related to students' costs and income, please see Annex A, "Interpreting survey results: Important notes."

High range of costs

Figure 28. Range of students' costs per semester, in Croatian Kuna (HRK)[12]

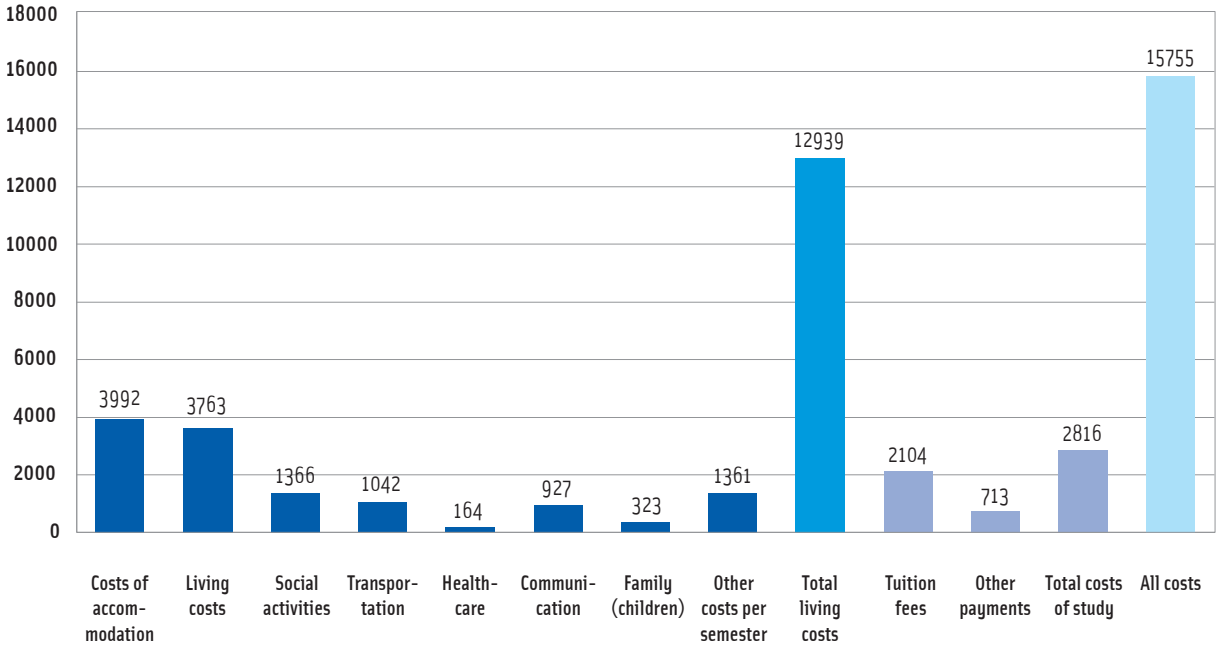


What are the costs of studying in Croatia? The average total cost per student amounts to HRK 15,755, including both living expenses and study-related costs. However, not all students' expenses fall within the average - many students incur much higher costs, and an even greater number spend less than the average. In order to see how these costs are distributed within the student population, based on their total costs per semester, the participating students were grouped into ten categories of expenses, each within a HRK 4,000 range. This overview indicates a relative majority of students (24%) whose costs amount to HRK 8,000-12,000 per semester (around HRK 1,600-2,400 per month), while 59% of students incur costs of HRK 4,000-16,000 per semester. Only 5% spend less than HRK 4,000 per semester (HRK 800 per month), whereas on the other extreme a quarter of the students (25%) spend more than HRK 20,000 per semester (over HRK 4,000 per month) and 9% over HRK 36,000 per semester (over HRK 7,200 per month). All of this indicates that there are striking differences in costs of studying in Croatia.

[12] The exchange rate of the Croatian Kuna to the Euro is approximately the following: EUR 1 = HRK 7,5 (data for November 2011, source: Croatian National Bank)

Breakdown of student costs

Figure 29. Structure of average total students' costs per semester, in Croatian Kuna (HRK)



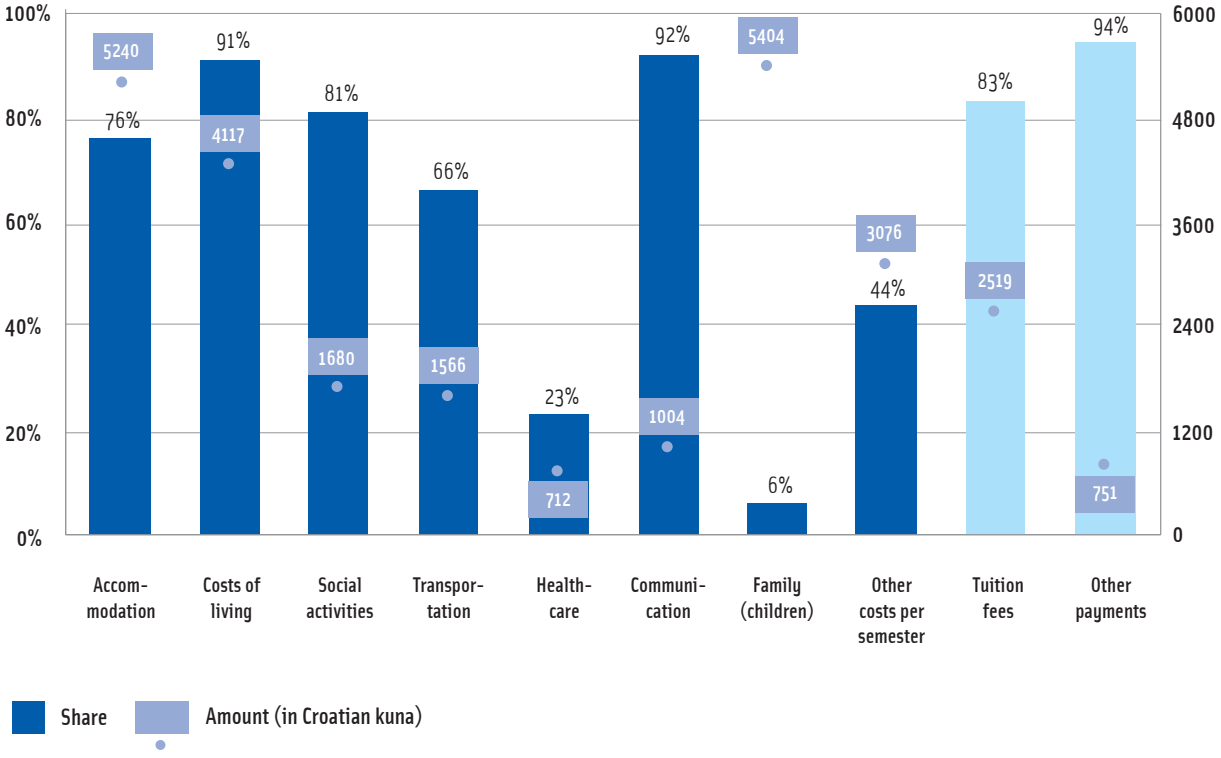
On average, students in Croatia spend HRK 15,755 per semester, including both living expenses and study-related costs such as tuition fees. A more detailed look at the total costs provides a breakdown where study-related costs (tuition fees, registration fees, etc.) amount to HRK 2,816[13], while living expenses add up to five times as much, or HRK 12,939.

A further breakdown shows that almost half of the total of students' expenses are related to accommodation (HRK 3,992 on average) and costs of living (food, clothes, other necessities - HRK 3,763), despite the fact that the Croatian student financial support system is aimed at alleviating these costs through subsidies. The next major costs are tuition fees, followed by social activities, transportation and communication, all of which cost around HRK 1,000 per semester, respectively. The costs of healthcare and raising a family come up to a very low average, most probably because most students do not incur these expenses.

Given that not all students participate in all expenses, these average figures might create a distorted picture at the level of individuals who incur these costs in reality. The figure below represents the share of students who reported certain expenses (columns) and how much they amount to for the students who incur these expenses (numbers on the columns).

[13] For the exact interpretation of data related to tuition fees and other costs of studying, please see Annex A, "Interpreting survey results: Important notes."

Figure 30. Share of students reporting certain expenses per semester; average totals of, in Croatian Kuna (HRK)



Costs of living, communication and other study-related costs are practically universal expenses, reported by over 90% of the participants who cover at least part of their costs themselves. Their average total amounts are therefore similar to those reported by all students, as is shown above. Three quarters of these students must pay for their accommodation (an average of HRK 5,240 per semester) and a little over 80% incur some sort of tuition fee or other registration fee (an average of HRK 2,519 per semester). However, if we take into account only those students who pay for their tuition fees (be it full-time or part-time students), the average total increases to HRK 4,357-4,474 per semester. An average total of HRK 1,680 per semester (HRK 336 per month) is spent by the 80% of students who reported social activities costs.

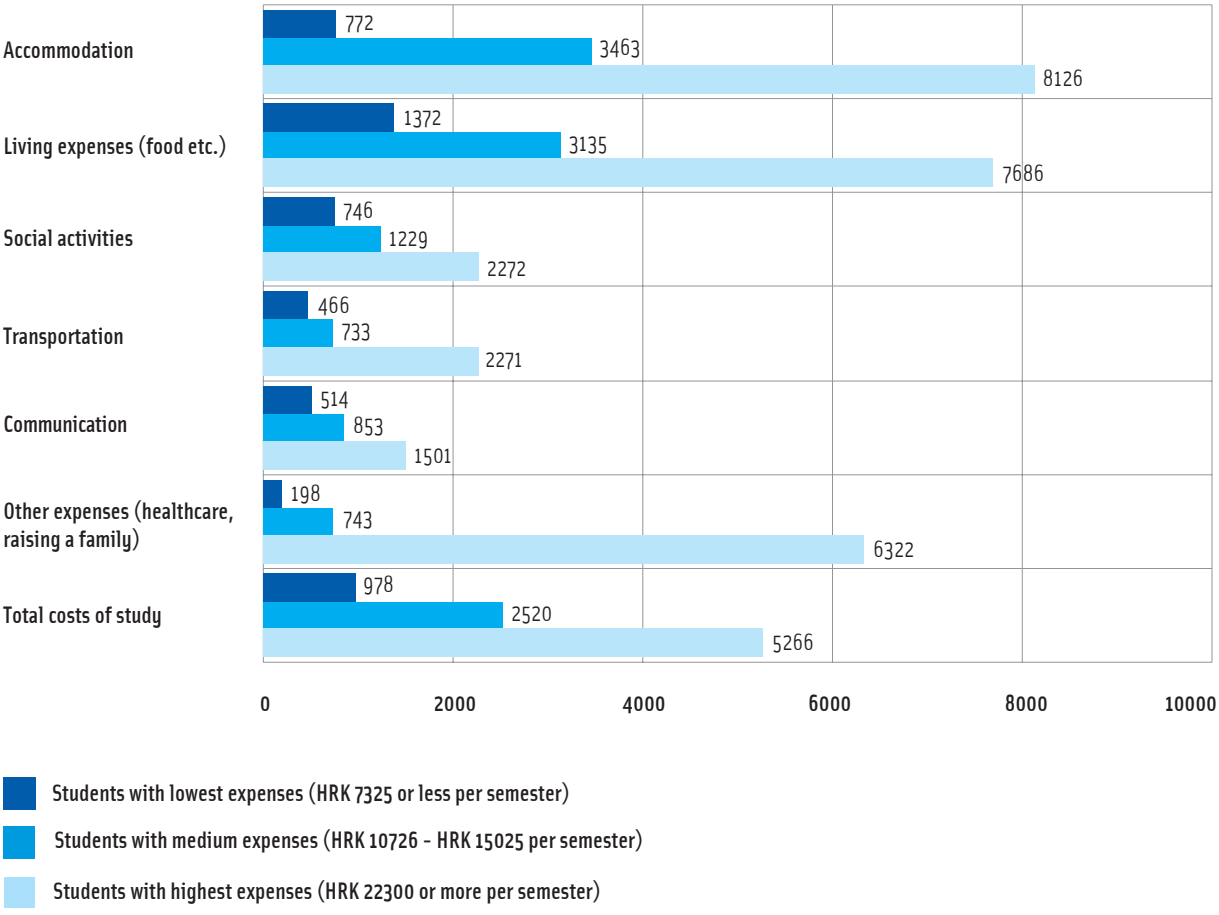
As many as a third of the students reported no transportation costs - most of them in Zagreb (the capital). However, for the remaining students this cost amounted on average to HRK 1,566 per semester. The "Other Expenses" category comprises different kinds of expenses (for instance: cigarettes, pets, bank loan payments, insurance payments). These costs are incurred by almost half of the students and represent a substantial amount of HRK 3,076 per semester on average. Only 25% of students reported having healthcare expenses, but in less significant amounts - a total of HRK 712 on average. On the other hand, students with children tend to have much higher expenses, with an average of HRK 5,404 per semester spent towards raising children.

What types of costs make up high and low expenditures?

It is important to establish differences between students who have high total expenditures and those with lower expenditures. In order to gain better insight into the range and structure of expenses, we divided the survey participants into five equal groups (quintiles), according to the range of their expenses per semester. Out of these five groups, we compared three. The first group comprises students with the lowest study-related expenses (HRK 7,325 or less per semester). The second group is made up of those with a medium cost of studying (between HRK 10,726 and HRK 15,025). Finally, the third group includes students with the highest costs (HRK 22,300 or more per semester).

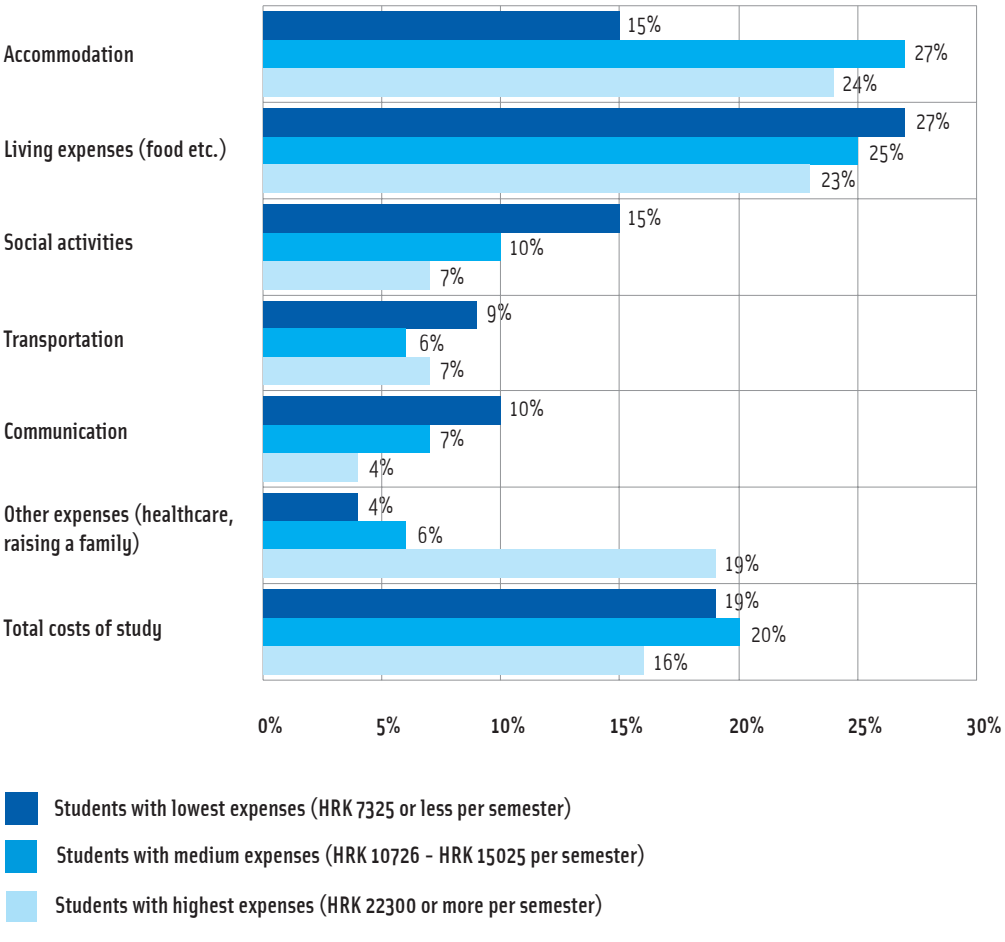
Figure 31 compares these three groups in terms of average costs by type. Although there are noticeable differences in all aspects, the largest expenses seem to be the ones that show the most striking differences in terms of levels of expenses between different groups: accommodation, direct study-related costs (tuition fees, etc.), living expenses (food, clothes, other necessities) and other costs.

Figure 31. Average expenses per semester by type of cost, grouped into three expenditure tiers, in Croatian Kuna (HRK)



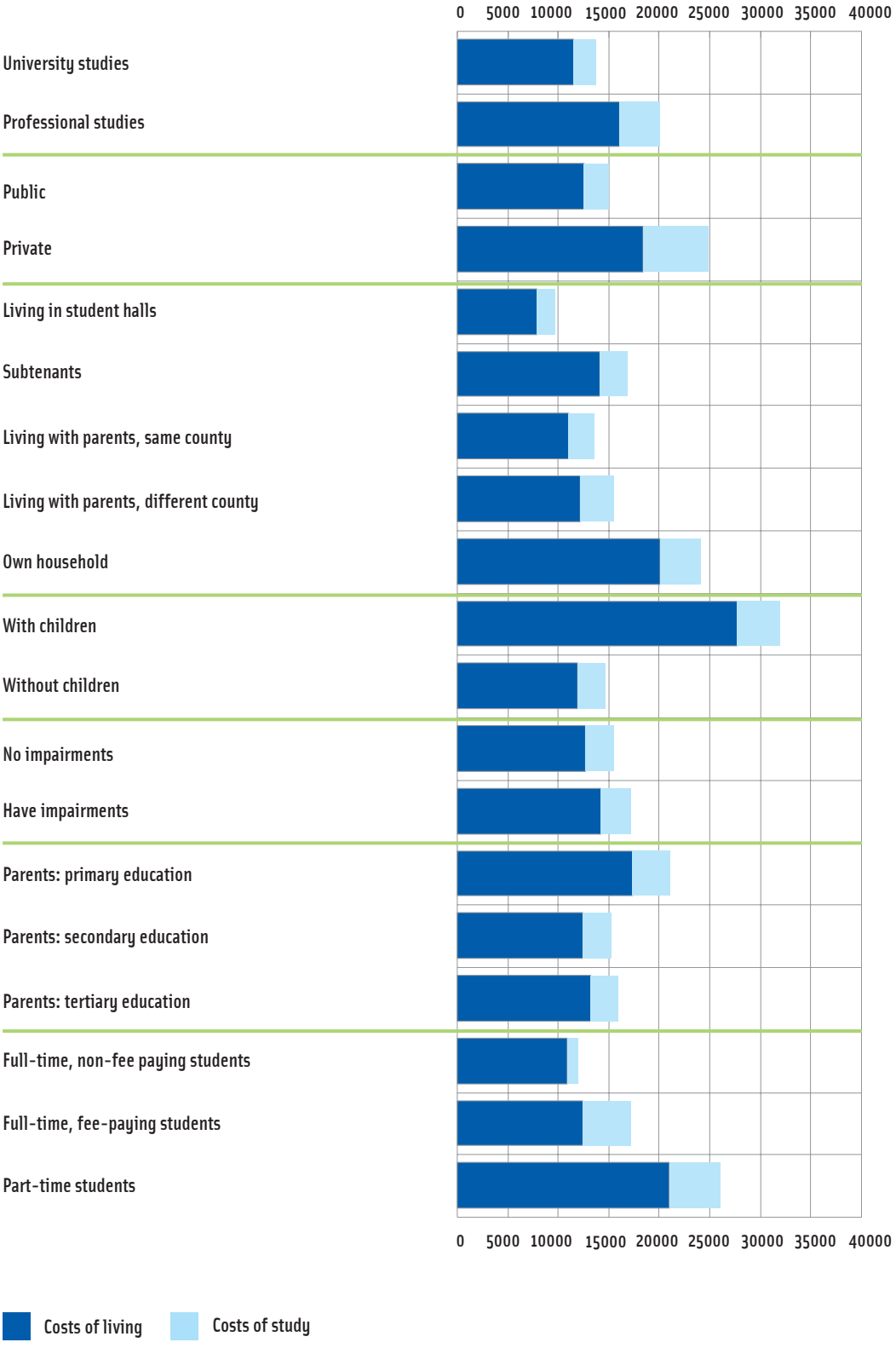
As a rule, students with the least amount of expenditures (HRK 7,325 or less per semester) do not pay tuition fees, have very low accommodation expenses (or none at all), have no costs related to healthcare, raising families or the like, and in general have very low living expenses. However, their expenses related to social activities, transportation and communication tend to be rather similar to those incurred by students with middle-tier expenditures. The largest proportion of costs for students with the highest expenditures (above HRK 22,300 per semester) is for accommodation, living expenses and tuition fees.

Figure 32. Structure of average expenses per semester by type of cost, grouped into three expenditure tiers, in Croatian Kuna (HRK)



At the same time, there are differences in the relative structure of costs between these three groups. Living expenses, social activities and communication tend to account for a higher share of costs among students with low expenditures, but their relative accommodation costs tend to be lower as well. There are fewer differences in cost structure between middle and high expenditure tiers, primarily due to the fact that "other expenses" tend to rate quite high in the latter group. Direct study-related costs, such as tuition fees, make up a similarly large share for all three groups.

Figure 33. Average costs per semester by expenditure tiers - direct study-related costs and living expenses, in Croatian Kuna (HRK)



Who spends how much on what?

One of the goals of the EUROSTUDENT survey is to establish which group of students tend to have higher costs of studying, and to identify those costs. The following figures and tables provide this type of overview. The first figure shows the average direct and indirect study-related costs for each group. The second one is a more detailed breakdown of cost structure for each group, including the relative share of every type of expenditure in the total costs within that group. Differences in average costs can be accounted for either by the fact that some groups tend to incur a certain type of cost less frequently (such as those related to raising children), which in turn affects the average, or by the fact that those students who share certain types of costs tend to spend different amounts on them, depending on the expenditure tier they were grouped in. Therefore, the last two tables present the relative frequency of a certain type of expense for each individual group, and the average student expenses for each group that reported incurring that type of expense.

According to the collected data, groups incurring the highest costs are students with children (HRK 32,000 per semester), part-time students, students enrolled at private higher education institutions and students living in their own households (HRK 25,000, respectively). There are a number of overlaps between these four groups. On the other hand, the average costs of participants living in student halls are much lower at HRK 10,000 per semester. The expenses for full-time students who do not pay tuition fees also tend to be significantly below average. All three groups of students report that their costs of living far exceed their direct study-related costs.

Figure 34. Average costs per semester by expenditure tiers, breakdown by type of cost, in Croatian Kuna (HRK)

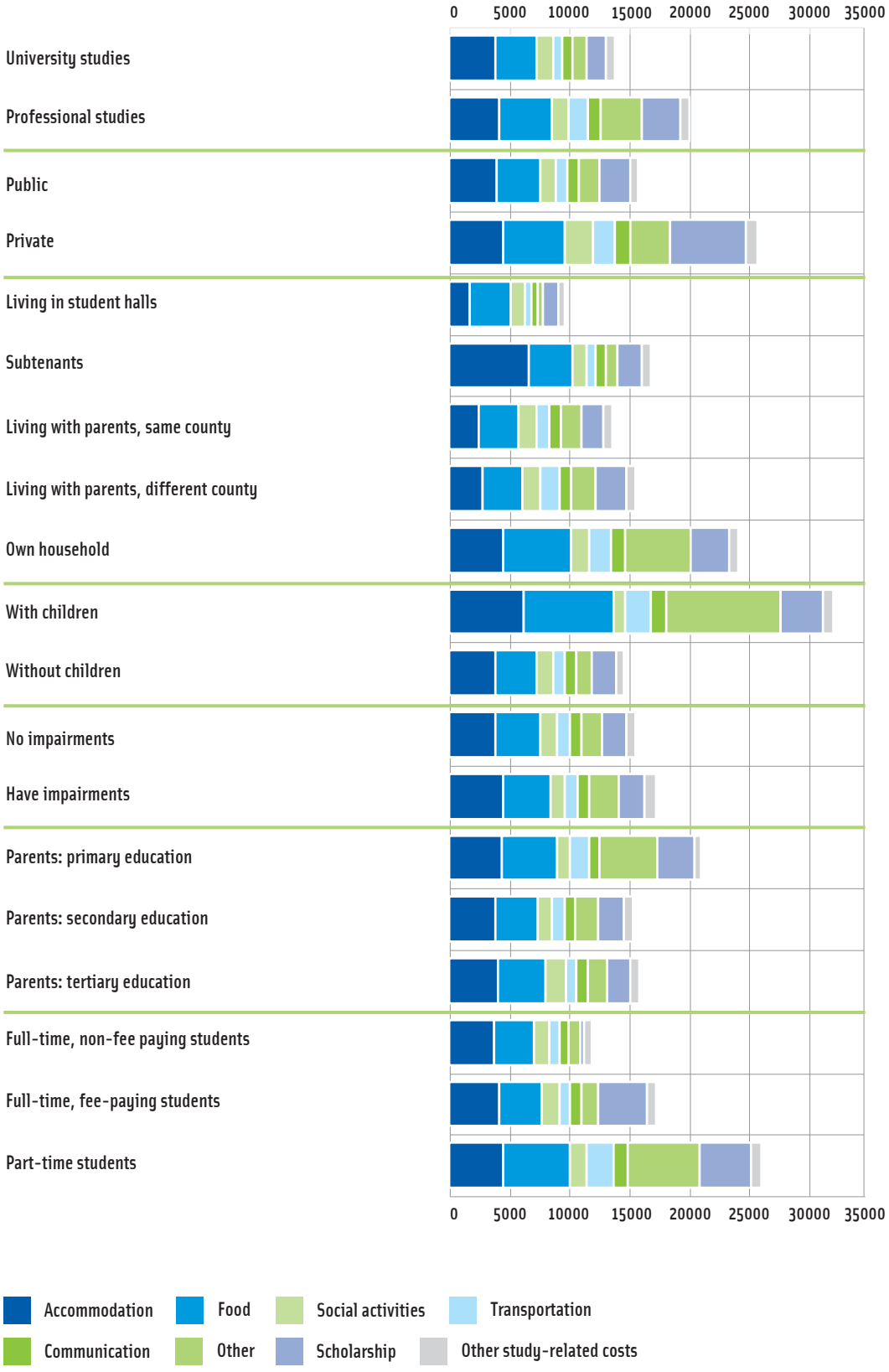
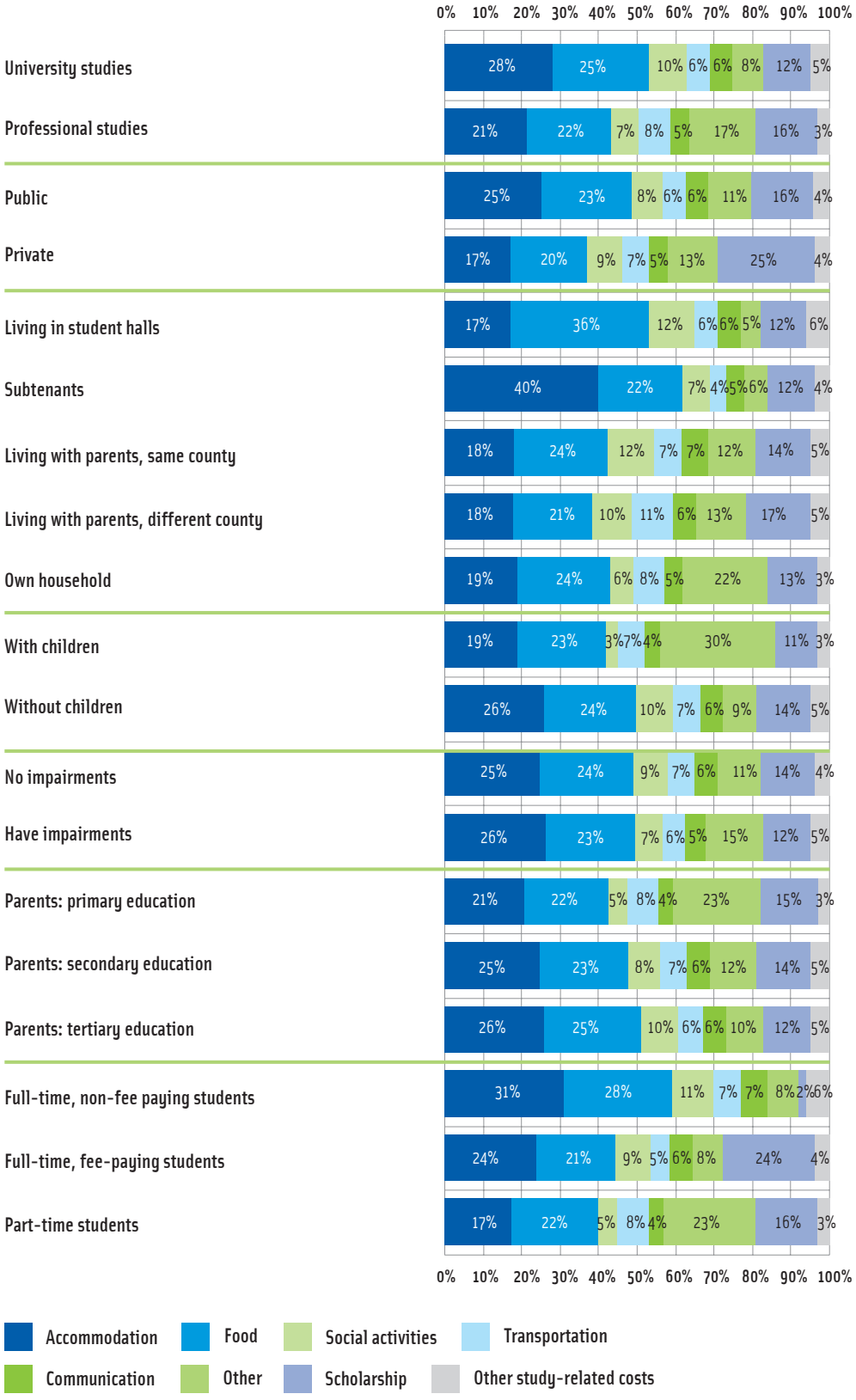


Figure 35. Average costs per semester by expenditure tiers, breakdown by type of cost - share of individual types in total costs



When students are compared by type of study, it becomes evident that those enrolled in professional studies tend to have much higher costs per semester than those in university studies. As a rule, students in professional studies incur significantly higher costs of living, transportation costs, tuition fees and other costs than students in university studies. In terms of the type of costs, both food and accommodation account for more than half of the total expenses incurred by students in university studies, while students in professional studies tend to spend more on study-related costs and other costs (families, healthcare, etc.).

All types of expenses tend to be significantly higher for students studying at private institutions, except for accommodation. The largest difference is that of direct study-related costs, which amount to almost 30% of these students' total expenses per semester, compared to 20% in public higher education institutions. However, since all private study programmes in Croatia belong to the professional studies category, it makes sense to compare them with public professional studies at universities and universities of applied sciences and the differences are clearly noticeable. Another noticeable difference is that all types of costs tend to be fairly lower for students enrolled in professional studies at public universities when compared to those at public universities of applied sciences or university colleges of applied sciences.

As was expected, living costs tend to vary according to the type of accommodation. The average total cost per semester is highest for students who live in their own households. These students also tend to report having expenses related to raising a family and happen to be the group with the highest living and studying expenses. Subtenants pay an average rent of HRK 6,819 per semester, which makes up 40% of their total expenses. However, they tend to spend less on other types of costs, and their total costs of living amounts to an average of HRK 3,000 more than students who live with their parents and in the city where they are studying. Commuters spend around HRK 1,000 more per semester than those who live and study in the same city, mostly due to higher transportation costs. Costs of accommodation are the lowest for students who live in student halls (an average of HRK 1,693), as are communication and tuition fee costs (given that this type of accommodation is assigned according to academic merit). Interestingly, the costs of food, clothes and other necessities tend to be equal throughout the spectrum, with the exception of students who live in their own households and consequently spend more.

Students with children make up the group whose living expenses stand highest at HRK 32,000 per semester. Expenses related to raising their children (and healthcare, to a minor degree) represent almost a third of their total costs. Their other expenses tend to be higher too, as they spend an average of HRK 7,512 on food, clothes and other necessities and HRK 6,192 on accommodation. Students with children tend to spend less on social activities.

In addition, students with impairments tend to have higher costs of living than those whose health is intact, primarily in the segment of accommodation and healthcare costs. However, the difference in healthcare costs between these groups is due to the fact that a far greater number of students with impairments also reported healthcare costs as part of their expenses. These differences become negligible if we compare only those segments of the student population that reported incurring healthcare-related costs.

An analysis in which students' expenses per semester were related to their parents' level of education has shown that the small number of students whose parents' highest level of education is that of primary school tend to have higher study-related costs (tuition fees) and living expenses than other students. However, this difference is primarily due

to the fact that these students are mostly enrolled in professional studies programmes, which automatically entail higher costs. As was previously noted, most students come from family backgrounds with secondary or tertiary levels of education. No striking differences emerge here, but children of parents with higher education degrees spend an average of several hundred Kuna more per semester on accommodation, food, clothes and social activities, while their other living expenses, such as tuition fees and registration fees, tend to be lower.

Finally, we analysed students' expenses per semester according to their student status, since this happens to be the deciding factor in assigning student rights and tuition fees. In terms of direct study-related costs, the main difference seems to be between full-time, non-fee paying students who, even when they have to pay for their registration fees or examination fees, spend an average of HRK 375. However, the majority of fee-paying students, both full-time and part-time, spend an average of HRK 4,400 per semester (around HRK 8,800 per academic year). Therefore, students who do not pay for their tuition fees had to assign 8% of their total expenses for direct study-related costs, whereas the share was more substantial for the latter group, namely 28% for full-time, fee-paying students and 19% for part-time students. In terms of living expenses, fee-paying students tend to spend HRK 1,400 more, which is a relatively small difference pervading all aspects of living expenses, but is most noticeable in the accommodation segment. As a rule, full-time, fee-paying students who pay for their accommodation also pay an extra HRK 1,000 more for that accommodation per semester, in addition to their tuition fees. However, the living expenses of part-time students tend to be twice as high as those of full-time non-fee paying students. This difference is partially due to the fact that part-time students have families far more often than full-time students and that their other costs per semester (including bank loan payments) are higher. Part-time students, on the other hand, spend a lot more on things that are subsidised or cheaper for full-time students, such as living expenses (primarily food) and transportation and even communication. Interestingly, part-time students do not seem to spend more on their accommodation than full-time, fee-paying students, which is an indication that only a minority of the entire student population benefits from subsidised accommodation - mostly those students who have demonstrated a level of excellence sufficient to receive tuition fee waivers.

Table 1. Average costs per semester by expenditure tiers, breakdown by type of, in Croatian Kuna (HRK). The average figures refer solely to those students who reported a certain type of costs.

		Accommodation	Living expenses (food, clothes etc.)	Social activities	Transportation costs	Healthcare costs	Communication costs	Other costs per semester	Tuition fees; registration fees	Other study-related expenses
Sample		**5240**	**4117**	**1680**	**1566**	**712**	**1004**	**3076**	**2519**	**751**
Type of studies	University	5012	3698	1569	1228	621	945	2219	1929	739
	Professional	5703	5051	1974	2233	885	1147	4497	3817	788
Type of professional studies	At university	4963	3549	1335	1449	563	1022	3682	2715	543
	At public university (or university college) of applied sciences	5770	5190	1706	2321	891	1102	4860	3234	728
	Private	6123	5831	2942	2567	1066	1334	4253	5907	1171
Living arrangements	Student halls	1693	3512	1286	937	316	645	1388	1468	636
	Subtenants	6819	3753	1440	1112	708	945	1943	2560	781
	With parents	4858	3930	1884	1537	786	1072	2610	2239	704
	With parents, different county	5361	3819	1924	2093	689	1041	3413	2937	792
	Own household	5668	6171	2011	2639	778	1296	5985	3622	877
Students with children		7509	8522	1833	2846	884	1445	7691	3883	933
Students with impairments		5541	4175	1558	1547	777	998	3254	2513	957
Parents' level of education	Primary	5699	5067	1549	1985	657	1013	5873	3622	684
	Secondary	4978	3846	1489	1624	733	933	3242	2617	737
	Tertiary	5440	4366	1882	1431	699	1082	2630	2319	772
Student status	Full-time, non-fee paying	4754	3642	1531	1247	609	898	1884	375	678
	Full-time, fee -paying	5727	3883	1780	1352	712	1038	2260	4357	815
	Part-time	6056	6303	2059	2801	906	1313	6442	4474	878

Legend: different colours denote the degree of discrepancy between costs and the average expenditure level.

- Costs at least 25% lower than average
- Costs 10-25% lower than average
- Costs at least 25% higher than average
- Costs 10-25% higher than average
- Costs are within 10% of average

Note: the average figures shown here refer solely to those students who reported a certain type of cost. Therefore the sum of average expenses for all types of costs (sum of a line) in every group exceeds the actual average expenses within each group (see Figure 32). However, very few students in any group reported to incur all of these costs (see Table 2). The average expenses related to raising families are not shown here, as the number of students who reported these expenses for individual groups is too low to provide reliable estimates.

Table 2. How many students in individual groups reported certain types of costs?

		Accommodation	Living expenses (food, clothes, etc.)	Social activities	Transportation costs	Healthcare costs	Communication	Family (children)	Other costs per semester	Tuition fees; registration fees	Other study-related costs
Sample		**76%**	**91%**	**81%**	**66%**	**23%**	**92%**	**6%**	**44%**	**83%**	**94%**
Studies	University	77%	93%	86%	63%	21%	93%	2%	40%	82%	97%
	Professional	72%	87%	69%	73%	27%	88%	14%	51%	85%	88%
Type of professional studies	At university	77%	89%	70%	69%	23%	86%	9%	47%	85%	93%
	At public university (or university college) of applied sciences	70%	85%	65%	74%	28%	86%	18%	48%	83%	90%
	Private	73%	90%	80%	72%	28%	95%	7%	63%	92%	80%
Living arrangements	Student halls	99%	99%	86%	60%	16%	90%	0%	28%	81%	97%
	Subtenants	98%	97%	82%	65%	18%	93%	3%	37%	81%	96%
	With parents	51%	82%	83%	65%	28%	92%	3%	49%	83%	95%
	With parents, different county	52%	86%	76%	79%	23%	91%	5%	47%	88%	92%
	Own household	79%	93%	74%	69%	30%	91%	26%	61%	88%	89%
Students with children		82%	88%	53%	75%	40%	86%	71%	67%	89%	90%
Students with impairments		81%	93%	81%	68%	34%	93%	7%	52%	85%	96%
Parents' level of education	Primary	77%	90%	65%	80%	25%	88%	27%	52%	85%	91%
	Secondary	77%	91%	78%	68%	22%	92%	6%	43%	84%	94%
	Tertiary	75%	91%	86%	63%	24%	93%	4%	45%	82%	95%
Student status	Full-time, non-fee paying students	78%	91%	84%	64%	20%	92%	2%	36%	73%	97%
	Full-time, fee-paying students	73%	91%	83%	64%	21%	93%	2%	46%	95%	93%
	Part-time	74%	89%	69%	79%	36%	87%	26%	67%	95%	89%

Legend: different colours denote the degree of discrepancy between how many students in individual groups reported certain types of costs and the general population.

- Likelihood of reporting cost is at least 50% lower than average
- Likelihood of reporting cost is at least 20% lower than average
- Equal likelihood of reporting cost as general population
- Likelihood of reporting cost at least 20% higher than average
- Likelihood of reporting cost at least 50% higher than average

06

Student funding

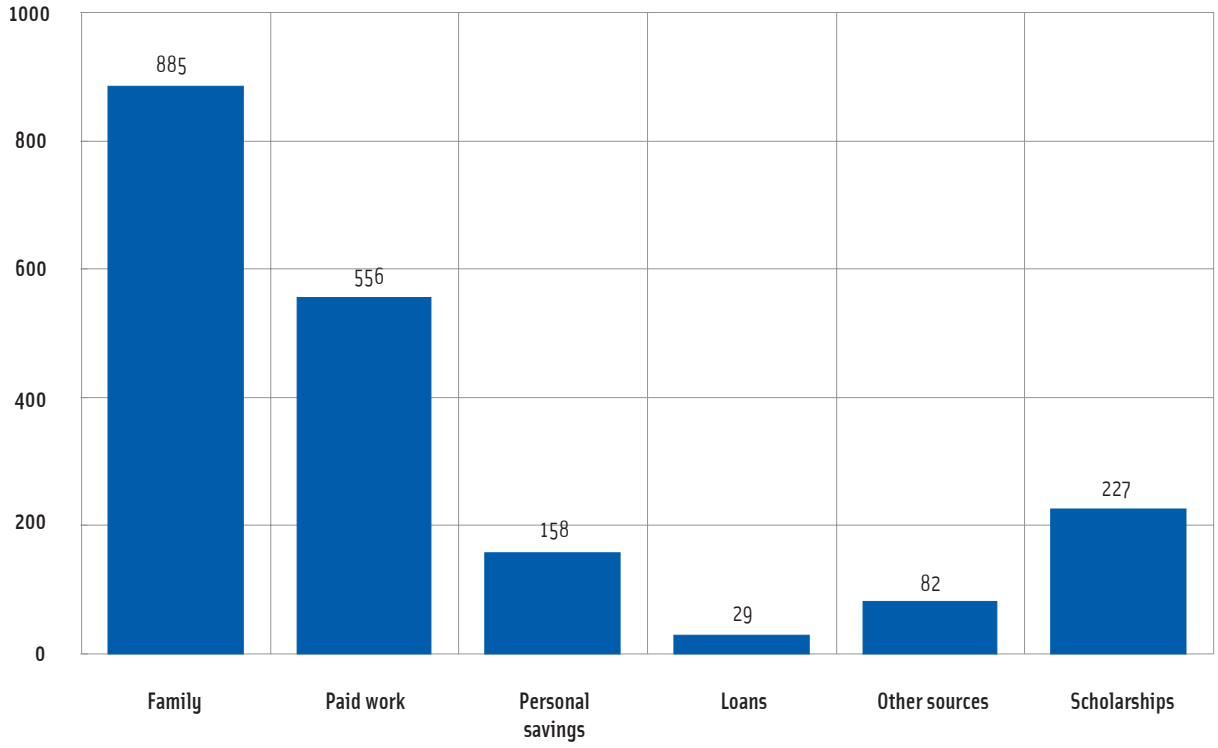
Sufficiency of student funding has been identified as a main factor in the possibility of continuing education at the tertiary level, as well as in students' education experiences (Doolan, 2010).

The EUROSTUDENT survey has provided us with insight into the funding sources of the above-mentioned costs of student living and student spending in Croatia. Even more so than in the case of student spending, we must bear in mind that some of the participants chose to withhold this information, and that some of them, who are dependent on others for income (mostly their parents), do not necessarily have a clear idea of their actual monthly income needs. As in the previous chapter, the data presented here includes only those students who reported at least one source of their funding, making up a total of 3,693 students.[14]

[14] For the exact interpretation of data related to students' expenses and income, please see Annex A, "Interpreting survey results: Important notes."

How do Croatian students fund their studies?

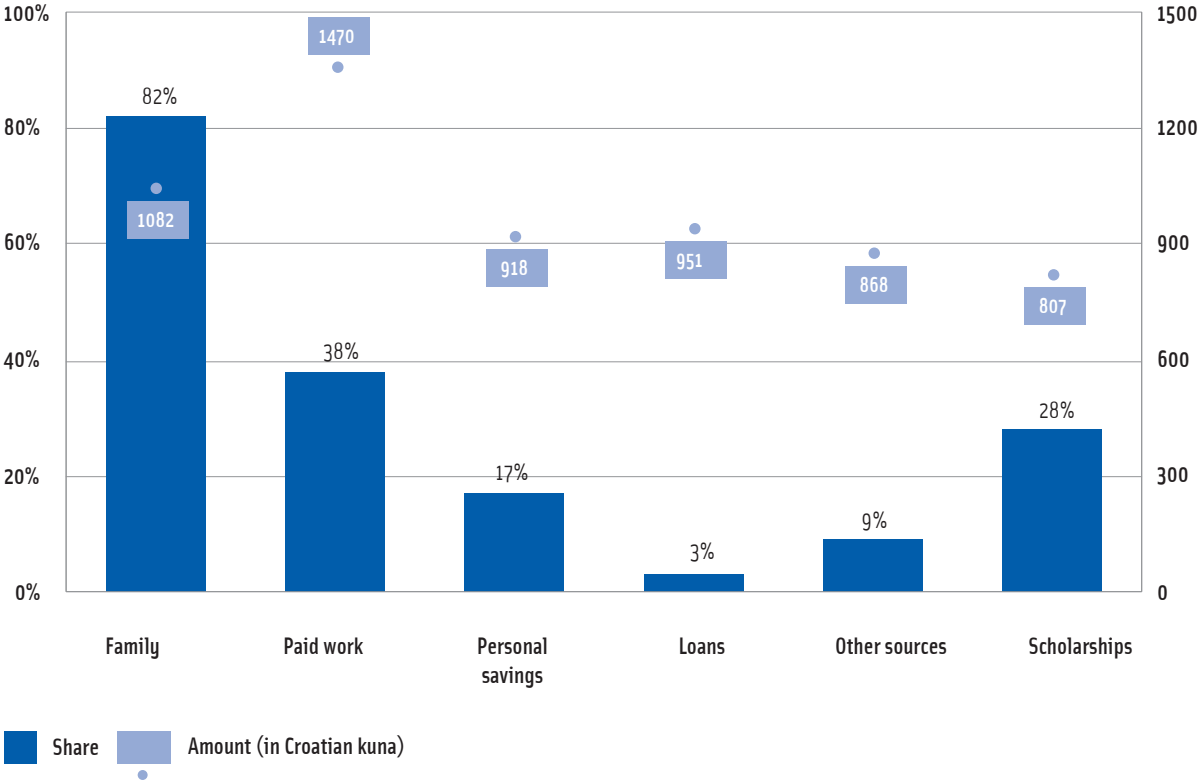
Figure 36. Average monthly income by type, in Croatian Kuna (HRK)



Croatian students have an average monthly income of HRK 1,937, of which HRK 227 (12%) come from scholarships and as much as HRK 1,599 (83%) from private sources. Students receive an average of HRK 885 (46% of their total income) from their families and earn the remaining HRK 556 (29%) themselves.

Nevertheless, the average student income figures can be misleading, since the majority of students use one (42%) or two (43%) sources of income, while 14% combined three sources and 2% combined four or more.

Figure 37. Share of students reporting certain types of income and average monthly amounts for those who reported them, in Croatian Kuna (HRK)



According to the Croatian EUROSTUDENT survey, the main source of funding for Croatian students is their families (listed by 82% of students), which confirms the results of previous relevant surveys in Croatia. This places Croatia along side Portugal, Ireland and Turkey (where a respective 72%, 69% and 67% of income comes from families, according to EUROSTUDENT 2005-2008: 93), as opposed to Sweden, Finland and the Netherlands, where only 13%-19% of students are funded by their families. Parent-funded income in Croatia amounted to an average of HRK 1,082 per month.

A little over a third of Croatian students reported that part of their income comes from paid employment. A monthly average of HRK 1,470 can be broken down into two groups of students: those with regular paid employment, who earned an average of HRK 2,290, and those with casual minor jobs who earned a monthly HRK 600 on average.

Scholarships were reported as a source of income by 28% of students, standing at an average HRK 807 monthly. Only 3% reported using a student loan, which provides about HRK 951 a month. These percentages are consistent with the institutional make-up of instruments of student scholarships and loans in Croatia (Budak, Slijepčević, Švaljek, 2010). A further 17% reported personal savings as a source of income, averaging HRK 900 a month.

How much is provided, by whom and from what sources? Analysis of income level and structure among different groups of students

Student income must primarily be seen as students' sources for payment of the above-mentioned study-related costs and not as earnings. It therefore comes as no surprise that groups who have higher expenses, such as students with children, students who live in their own households, part-time students or those enrolled at private institutions, also have significantly higher incomes. Otherwise they would have to either reduce their costs or increase their income, or be forced to discontinue their studies (and would therefore not participate in this survey). At the same time, the lowest income was reported by students living with their parents, who happen to have the lowest living expenses and all home resources at their disposal.

It is nevertheless important to examine the specific sources of income for specific groups of students. In doing so, three patterns emerge.

The level of income coming from paid employment varies greatly between groups and, on average, makes up the better part of income for students whose expenses are the highest: part-time students, those living in their own households and those with children.

Parental support represents an important source of funding for all groups of students, but on average provides for 50% or more of the total income of full-time students in university studies. Student subtenants tend to especially rely on this type of income. On the other hand, students who live with their parents also tend to receive less funding from their families.

In terms of public financial support, student scholarships represent an important source of income for students in university studies, those who have tuition fee waivers and especially those living in student halls (student loans still have a negligible effect on student income in Croatia). Scholarships, therefore, seem to be most present among groups of students whose costs of studying are the lowest. However, scholarships make up only a third of the total income even among students living in student halls.

Figure 38. Average monthly income of specific groups of students, breakdown by source, in Croatian Kuna (HRK)

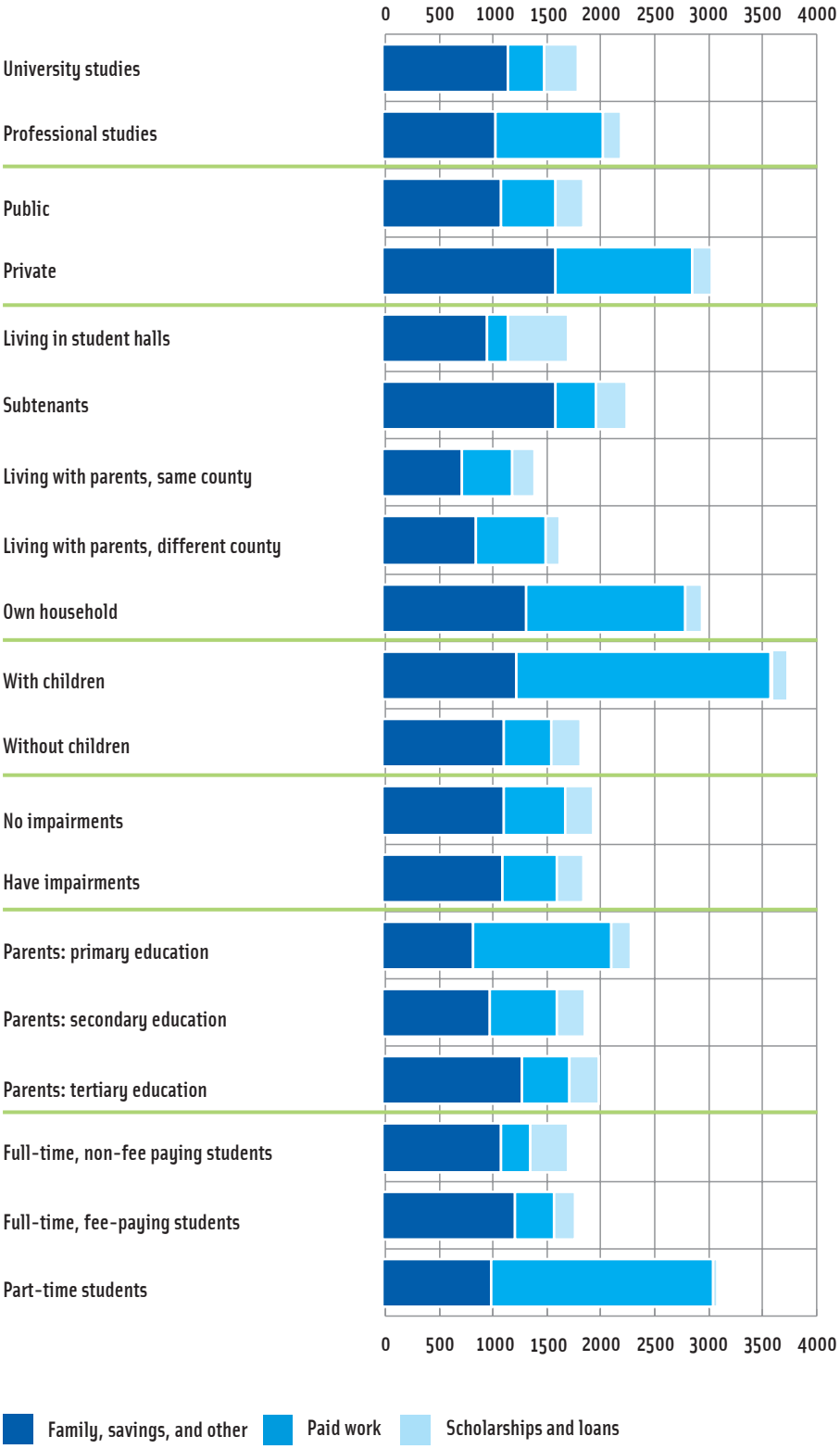


Figure 39. Average monthly income of students - all sources, in Croatian Kuna (HRK)

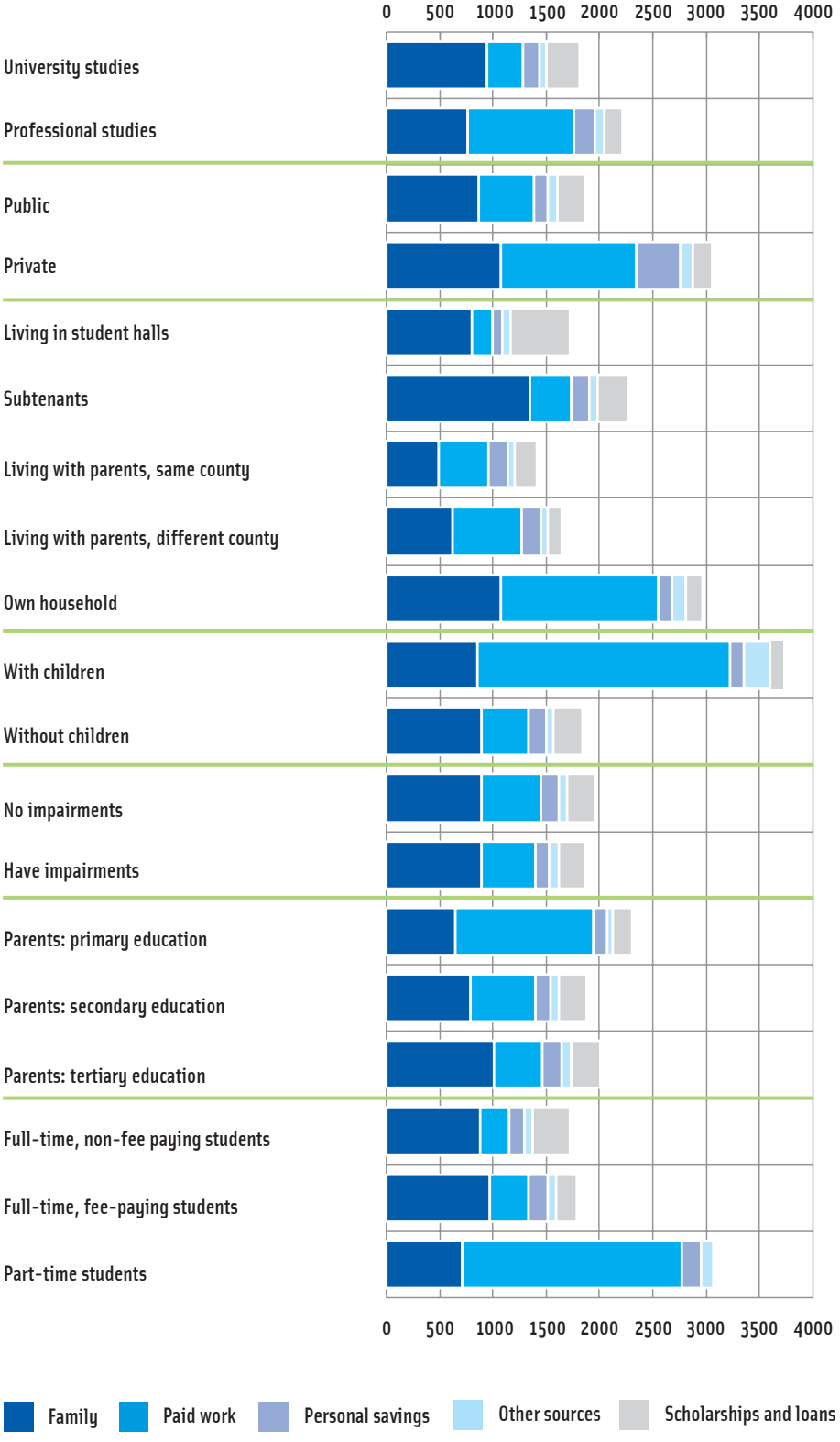
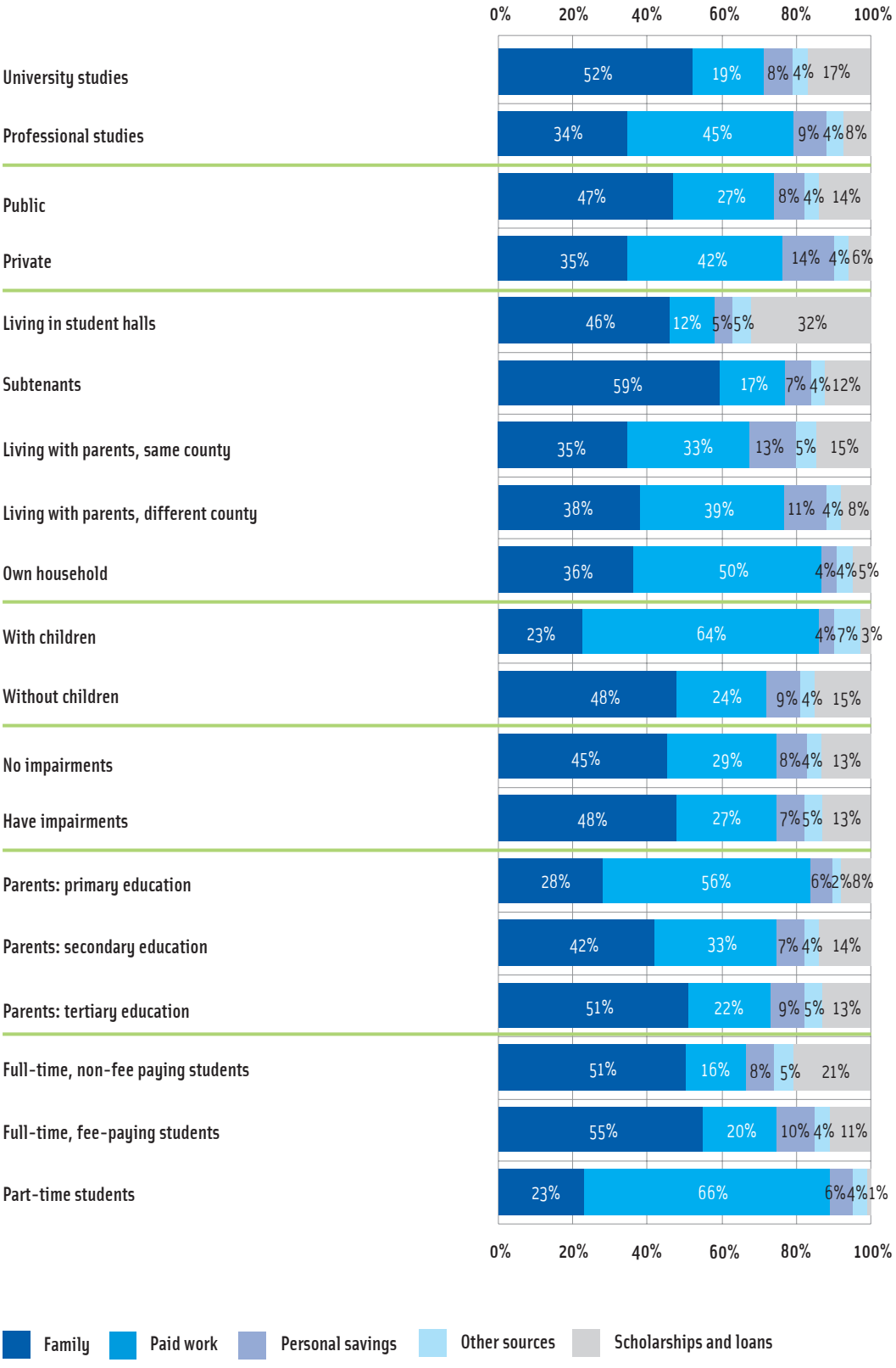


Figure 40. Average monthly income of students - share of individual source in total income



This section will now compare specific groups of students, including data on how many students receive income from a certain source (Table 3) and in what amounts (Table 4). Students in professional studies receive somewhat less financial support from their parents than their university studies counterparts (72% compared to 87%), but their amounts are similar. The number of students in university studies who receive no financial support from their parents is very low (only every eighth student). However, since the costs of studying are higher for students in professional studies, and the opportunities of qualifying for financial aid are less than in university studies (18% compared to 33%), it comes as no surprise that students in professional studies tend to work for a living more often than students in university studies (46% compared to 33%). In addition, they are more likely to have regular paid employment and earn twice as much (HRK 2,086 compared to HRK 1,053).

A comparison between funding sources of students in professional studies at universities and those enrolled at universities of applied sciences and university colleges of applied sciences shows that the latter group has a slightly higher income, since their costs happen to be higher too but with a similar share of students who utilise particular sources and a similar structure of income. Students enrolled in professional studies at private institutions tend to work for their income and rely on their assets and bank loans more often, and can rely on scholarships to a lesser extent than their public institutions counterparts (11% compared to 20%). Students enrolled at private institutions have greater financial means at their disposal in the form of funding from families and personal savings, which indicates that studying at a private higher education institution is more costly, but also that these students tend to be of better financial status than those enrolled at public institutions.

Almost nine out of ten student hall residents and subtenants are supported financially by their families, without which they would probably not even be able to live in the city of their studies. Nevertheless, while students who live in student halls receive a monthly average of HRK 932 from their parents, subtenants are funded with HRK 1,505 so as to cover the costs of their accommodation. Parents fund as much as 60% of the total income for a student subtenant, which means that access to higher education is limited for those students whose parents are unable to provide this level of income. These students seldom rely on their savings, and tend to rely on bank loans more often than other students. In addition, three out of 10 student hall residents and subtenants have jobs. While the former tend to work at casual minor jobs providing less income (a monthly average of HRK 746), the latter must earn a significantly greater amount (a monthly average of HRK 1,348) to pay for their costs. Two thirds of students who live in student halls also receive scholarships, as opposed to only a third of those who rent their accommodation.

Students who live with their parents, be it within or outside the county where they are studying, share a fairly similar income structure - although commuters require more funds. Despite this fact, commuters tend to receive scholarships less frequently than students who live and study in the same city. A possible explanation lies in the fact that higher education institutions are often located in urban areas, which provide better local programmes for student funding than those where commuters may come from. Since they also live with their parents, commuters receive financial support from their parents less frequently, and in smaller amounts. On the other hand, almost half of these students have jobs, a higher number than among subtenants and residents of student halls. This could be due to the fact that information on job openings and therefore access to jobs, is more available to "locals", but also because most subtenants and residents of student halls tend to be full-time students whose study regime is more demanding and thus leaves less time for paid employment. Finally, students who live in their own households are already in a phase of their lives where financial support from their parents is counted on less; since more than half work for a living, mostly in regular paid employment.

More often than not, students with children tend to be workers who study rather than students who work. A total of 78% reported that they earned their income - an average of HRK 3,037 per month. Only 42% of students with children receive funding from their families, whereas 25% rely on other sources, which were not specified in the EUROSTUDENT survey, but include child allowance and parental leave.

Just minor differences emerge in terms of funding sources when impairments are taken into consideration. Students with impairments who work to cover their expenses tend to, on average, earn less than students without impairments, thus indicating that work is a less viable option of funding for students with impairments.

There is a correlation between income structure and a parents' level of education. Students coming from family backgrounds with primary schooling have less financial support from families and less savings to count on, and are therefore more likely to have to work for their income (and in larger amounts), thus earning 50% of their income. However, these differences are also largely due to the fact that students coming from such backgrounds tend to enrol in professional studies. Although income structure is not very different for students whose parents have secondary and tertiary levels of education, students whose parents have higher education degrees are more able to financially rely on their families and savings. It is the amount of income coming from the same structure of sources that exhibits more striking differences. Students whose parents have a secondary school diploma receive an average of HRK 183 less per month from their parents and HRK 131 less per month from their savings when they use savings as a source. They compensate by working more intensely (24.3 hours compared to 18.5 hours per week, and are more likely to have regular paid employment), resulting in the fact that working students whose parents have tertiary degrees tend to earn an average of HRK 374 less per month than students whose parents have only secondary schooling. It is important to note that there seems to be no major differences in availability of scholarships to students coming from different family backgrounds, however the average amount of scholarship funds received tends to increase with the parents' level of education - students whose parents have primary levels of education receive an average of HRK 683, while those whose parents have tertiary degrees receive an average of HRK 840 per month. As a consequence, scholarships and loans make up 14% of the total income of students coming from family backgrounds with higher education degrees, as opposed to 8% of the income of students whose parents have a primary level of education.

Student status is strongly linked with the type and structure of student income. All full-time students have similar sources of income, regardless of their fee-paying status. Scholarships seem to be the only exception in this respect, received by 40% of non-fee paying students and 21% fee-paying students. Scholarship amounts also tend to be higher for the former group, making up a fifth of their total budget. Nevertheless, full-time, fee-paying students make up for lesser amounts in scholarships and higher studying costs by receiving more funds from their parents, working for a living, and relying on their savings: each of these stands at a monthly 10%-15% more (HRK 100-150) than is the case with non-fee paying students who have these sources of income at their disposal.

A different pattern emerges with part-time students. Since their costs are high, so is their income. Nevertheless, only half of them receive financial support from their parents, 75% work for a living (mostly through regular paid employment, with an average monthly salary of HRK 2,839). Public financial support for part-time students is non-existent, as there are no financial aid opportunities available to them.

Table 3. Average monthly income of specific groups of students, breakdown by source, in Croatian Kuna (HRK) The average refers solely to students who reported receiving income from these sources.

		Family	Work	Savings	Other sources	Scholarships
Sample		**1082**	**1470**	**918**	**868**	**807**
Studies	University	1085	1053	824	795	827
	Professional	1056	2086	1109	960	730
Type of professional studies	At university	904	1702	822	602	785
	At public university (or university college) of applied sciences	950	2218	939	942	716
	Private	1481	2065	1509	1372	699
Living arrangements	Student halls	932	746	696	719	818
	Subtenants	1505	1348	1018	854	769
	With parents	603	1112	855	804	869
	With parents, different county	797	1447	845	983	736
	Own household	1648	2717	1239	1091	793
Students with children		2029	3037	1738	1042	758
Students with impairments		1090	1240	774	812	805
Parents' level of education	Primary	1089	2304	1553	749	683
	Secondary	992	1597	827	802	795
	Tertiary	1175	1223	958	953	840
Student status	Full-time, non- fee paying students	1011	891	815	802	828
	Full-time, fee-paying students	1110	1051	906	782	747
	Part-time students	1437	2839	1500	1259	-

Legend: different colours denote the degree of discrepancy between a certain group's income and the average income level.

- **Income at least 25% higher than average**
- **Income 10-25% higher than average**
- **Income within 10% of average**
- **Income 10-25% lower than average**
- **Income at least 25% lower than average**

Note: these average figures relate to students who actually receive income from certain sources (see Table 4). Since 85% of the students have only one or two funding sources, the sum of the average amount from all sources of income (sum of a line) far exceeds the actual income in any group (see Figure 38). The average income from bank loans for specific groups is not shown here, as the number of students who reported this source of funding is too low to provide reliable estimates.

Table 4. How many students from specific groups receive income from each reported source?

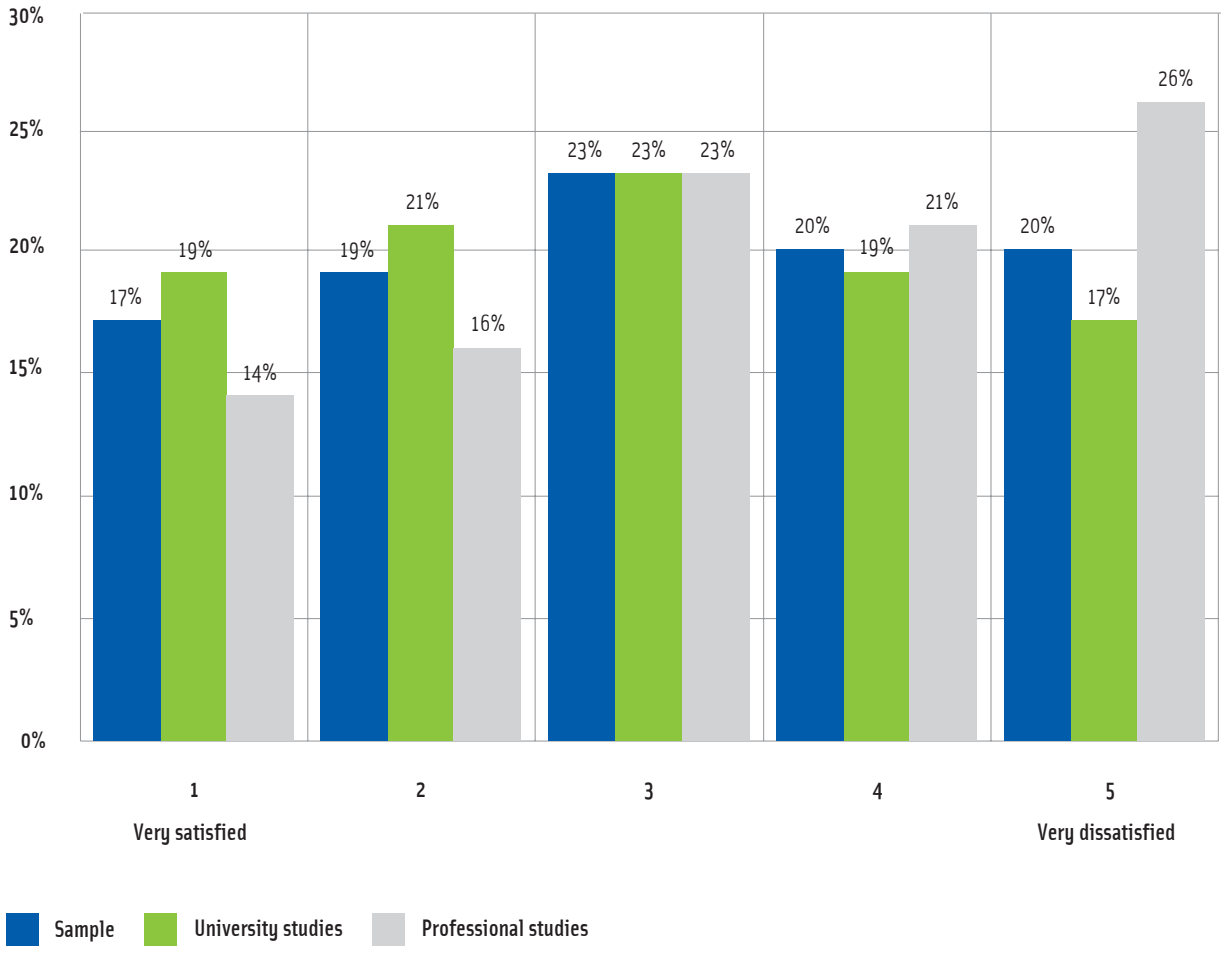
		Family	Work	Savings	Loans	Other sources	Scholarships
Sample		**82%**	**38%**	**17%**	**3%**	**9%**	**28%**
Studies	University	87%	33%	18%	3%	9%	33%
	Professional	72%	47%	18%	3%	10%	18%
Type of professional studies	At university	74%	42%	17%	2%	9%	21%
	At public university (or university college) of applied sciences	72%	44%	14%	2%	10%	19%
	Private	72%	61%	27%	5%	8%	11%
Living arrangements	Student halls	86%	27%	13%	5%	11%	63%
	Subtenants	89%	29%	16%	4%	10%	32%
	With parents	81%	42%	21%	1%	8%	22%
	With parents, different county	79%	45%	21%	3%	6%	13%
	Own household	65%	54%	10%	2%	12%	14%
Students with children		42%	78%	8%	3%	24%	6%
Students with impairments		81%	41%	17%	4%	12%	25%
Parents' level of education	Primary	60%	56%	8%	4%	8%	24%
	Secondary	80%	38%	16%	3%	10%	29%
	Tertiary	86%	36%	20%	3%	10%	28%
Student status	Full-time, non-fee paying students	87%	31%	17%	3%	10%	40%
	Full-time, fee-paying students	87%	34%	20%	4%	9%	21%
	Part-time students	50%	73%	12%	1%	9%	0%

Legend: different colours denote the degree of discrepancy in the degree of representation of a certain type of income in a certain group.

- Likelihood of receiving type of income at least 50% higher than average
- Likelihood of receiving type of income at least 20% higher than average
- Equal likelihood of receiving type of income as general population
- Likelihood of receiving type of income at least 20% lower than average
- Likelihood of receiving type of income at least 50% lower than average

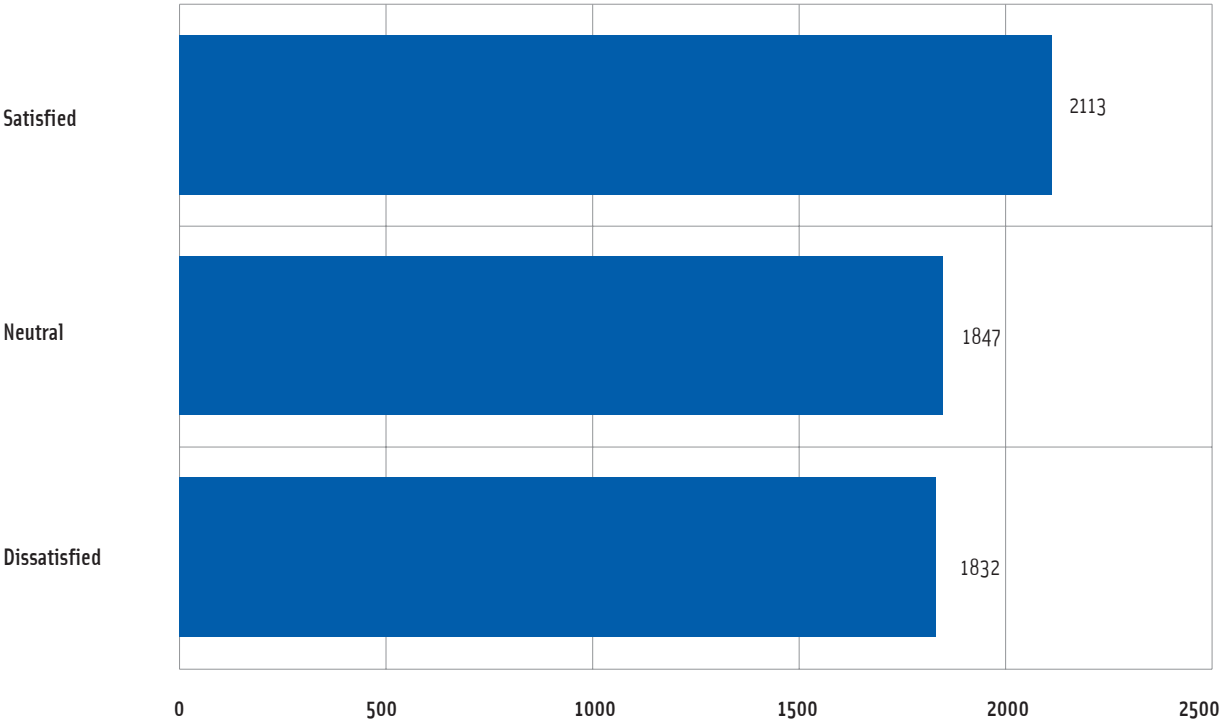
Do students have sufficient funds at their disposal?

Figure 41. The funds at my disposal are sufficient for my monthly costs, estimate on a scale from 1 to 5 (1= "very satisfied"; 5= "very dissatisfied")



In terms of subjective feelings towards the sufficiency of one's funds, 36% of students claim to be satisfied and to have sufficient funds to cover their monthly expenses. On the other hand, 40% report dissatisfaction. Almost 20% of students are neither satisfied nor dissatisfied. As the above figure shows, the average level of satisfaction stands at 3.1 and students enrolled in professional studies tend to be more financially satisfied than their university studies colleagues.

Figure 42. "I have sufficient funding to cover my monthly costs" - Do you agree? Breakdown by total monthly income, in Croatian Kuna (HRK)



Differences among students in professional studies

Within the group of students enrolled in professional studies, a distinction emerges between those studying at public and those at private institutions. Private institution students tend to be more satisfied with the funds at their disposal: 47% mention that they have sufficient funds to cover their monthly costs, as opposed to a low 25% of their colleagues studying at public institutions.

Mature students tend to be more dissatisfied with the funds at their disposal (3.6), as are students with children (3.7), students coming from family backgrounds with lower levels of education (3.5), students who deem their socioeconomic status as low (3.7), students who have jobs during the semester (3.4) and students with impairments (3.4). A higher level of dissatisfaction is also noticeable among part-time students (3.6), while recipients of scholarships report higher levels of satisfaction (2.8) than students who do not have scholarships (3.2).

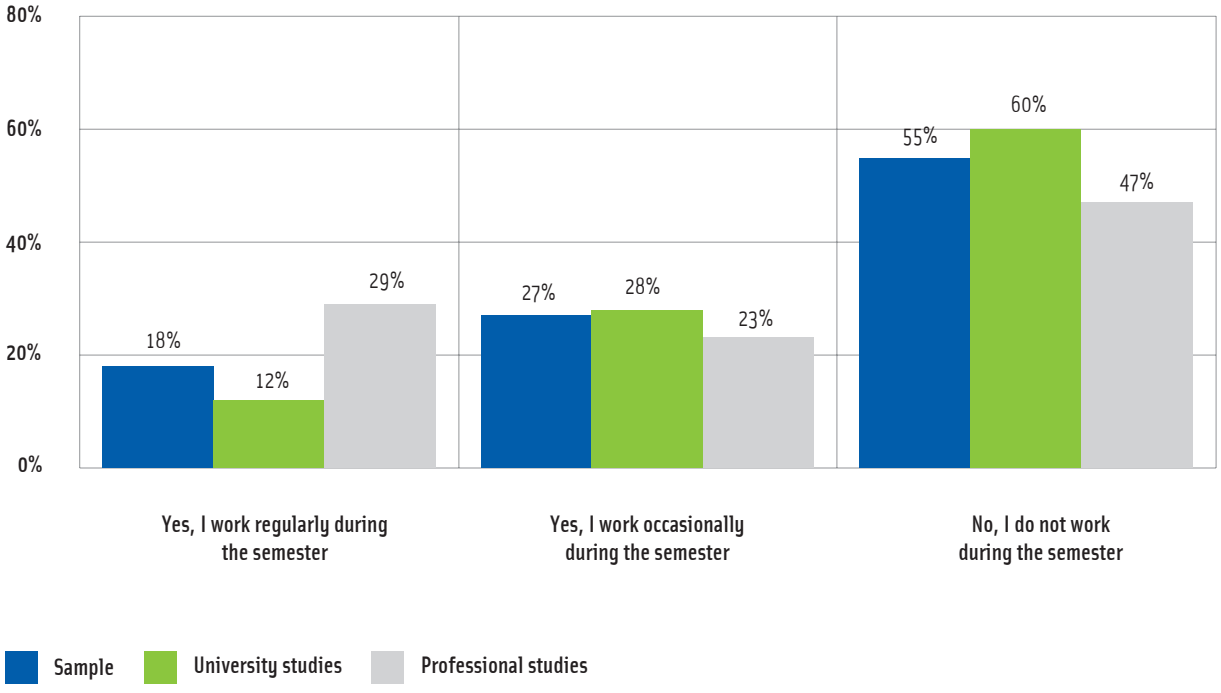
The group of students who reported to be satisfied with the funds at their monthly disposal also happen to be the group with the highest income (HRK 10,565), whereas dissatisfied students have the lowest income on average (HRK 9,160). This finding indicates that the students' subjective estimates are consistent with their actual material conditions. The previous international EUROSTUDENT report (2005-2008: 113) also featured this result, showing that students who claim to be more satisfied with the sufficiency of their funds also tend to have higher income.

07

Paid employment during the semester and time management

Students who work during the semester tend to come from families of lower socioeconomic status

Figure 43. Paid employment during the semester



According to the previous EUROSTUDENT report (2005-2008: 119), working while studying is common in many countries that participated in the survey. Over 50% of students in university studies in 50% of the participating countries worked during the semester. Throughout the semester when the EUROSTUDENT survey was carried out in Croatia, 45% of students worked at a paid full-time or part-time job. The survey also found that the share of those with full-time jobs was much higher among students in professional studies (29%), as opposed to their colleagues enrolled in university studies (12%).

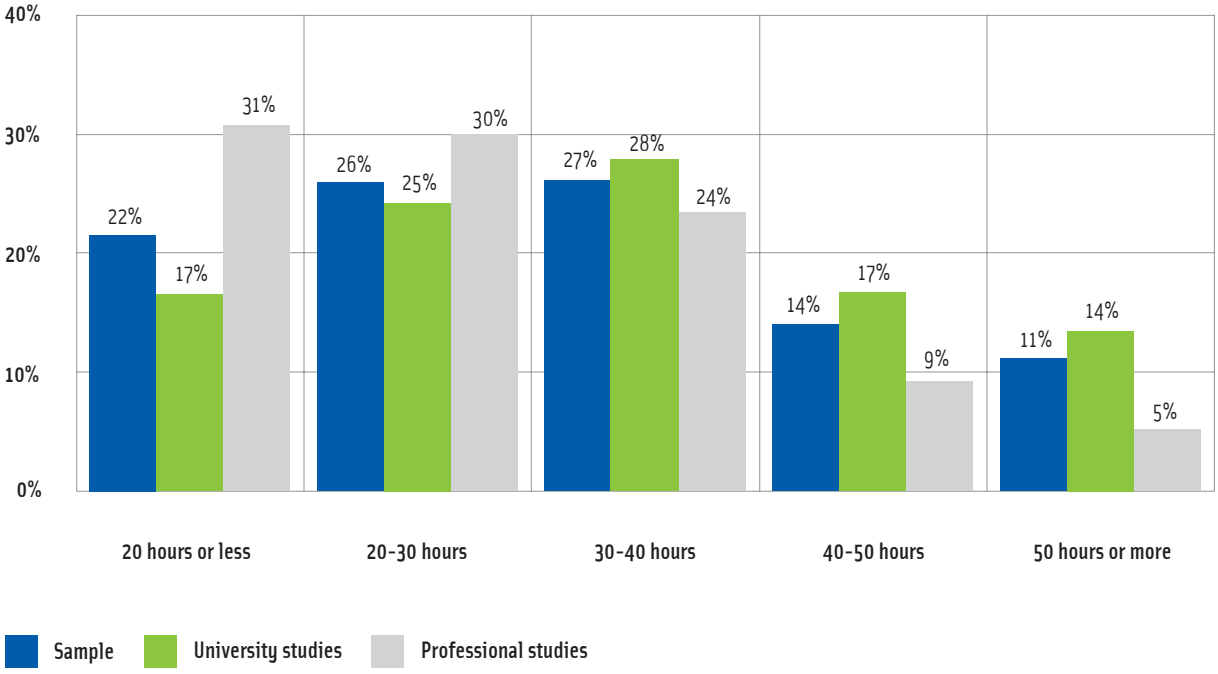
Female students tend to work less during the semester. In fact, 59% did not work at all, as opposed to 51% of male students. Also, 77% of students over 30 years of age work at regular paid employment and are less inclined to take on casual minor jobs. Regular employment is also more frequent for students with children, who tend to be over 30, as well as for part-time students.

Interestingly, students who deem their socioeconomic status as low and students whose parents have primary schooling are more likely to have regular paid employment during the semester (23% and 41% respectively). The latter finding was also the case for many countries that participated in the previous international EUROSTUDENT survey (2005-2008). A little more than half of the students had a paid job during semester breaks, while 47% did not work. Students in professional studies worked during semester breaks more often than their colleagues in university studies (60% compared to 49%). Male students tend to work more frequently than female students (57% compared to 49%), as do students over 24 years of age, as opposed to younger students. A large majority of students who had jobs during the semester also worked throughout the breaks, while 17% stopped working during the semester breaks. A third of the students who did not work during the semester did have a job during semester breaks.

Over the course of the previous year, a total of 49% of students in university studies worked in paid employment, as did 60% of their colleagues in professional studies.

Most students spend 30 hours a week on study-related activities

Figure 44. Intensity of study-related obligations

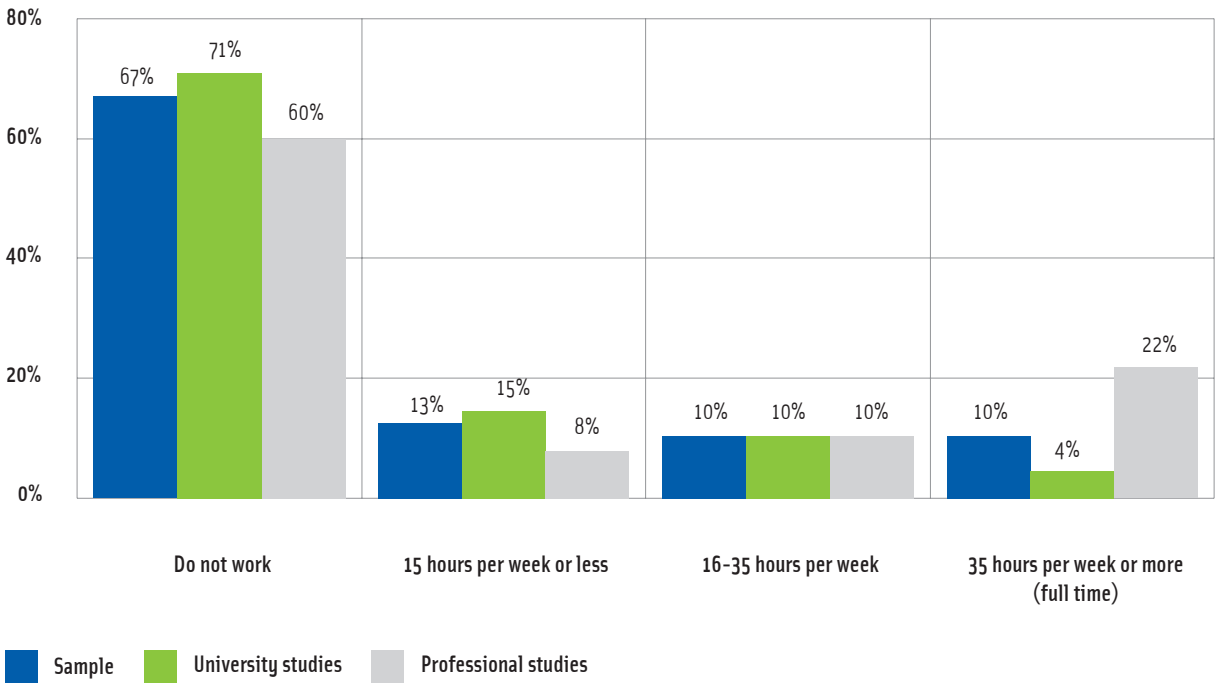


Based on the number of study-related hours reported (learning or attending classes), a variable was created to estimate the intensity of study-related obligations. The greatest number of students spends more than 30 hours studying and attending classes in an average week. This finding is consistent with the previous EUROSTUDENT report (2005-2008: 122), according to which students in most participating countries spent 30-35 hours a week on study-related activities. Croatian EUROSTUDENT data indicate that a quarter of Croatian students spend 30-40 hours on study-related obligations, followed by another quarter that spend 20-30 hours a week learning and attending classes. A little over 20% spend less than 20 hours a week (mostly 10-20 hours) studying, however a significant minority of 14% assign 40-50 hours a week for study-related activities, followed by another 11% that do so for over 50 hours a week.

Students enrolled in professional studies tend to have a lower intensity of study-related obligations: 38% spend more than 30 hours a week studying and attending classes, as opposed to 59% of their colleagues in university studies. It comes as no surprise that students who spend less time studying also happen to be those that work, have children and are part-time students. It is important to mention here that the previous EUROSTUDENT report (2005-2008: 121) states that the intensity of work alongside studying may affect students' academic success.

The share of students who spend more than 30 hours a week on study-related activities varies according to field of studies, even if only full-time students in university studies are taken into account. This share is largest among students in biomedical sciences (90%), followed by art and design programmes (75%), biotechnical sciences (66%), natural sciences (62%) and the humanities (60%). The lowest share of students who spend over 30 hours a week studying was recorded among students of technical sciences (58%) and social sciences (56%).

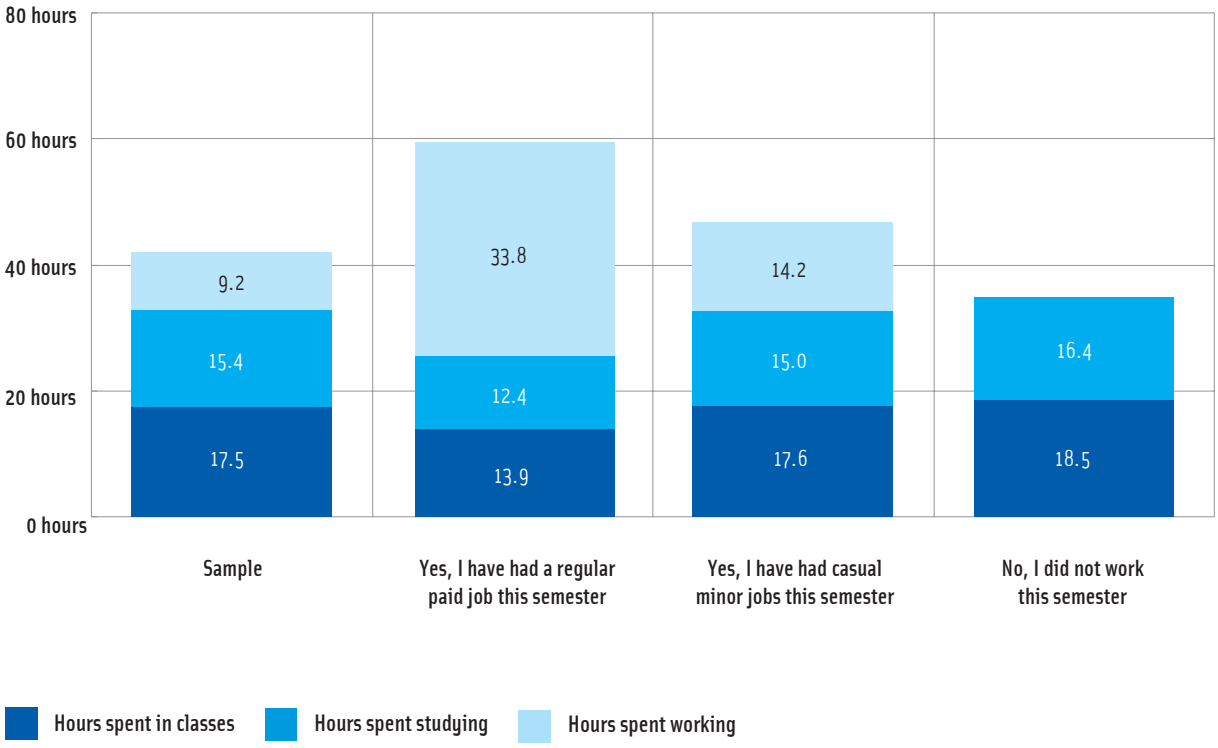
Figure 45. Hours of paid employment



As with the previous category, which covered the hours students reported to spend studying and attending classes, the students were also divided into four groups in terms of the weekly hours spent in paid employment. The majority of students (67%) do not work at all during an average week; some 13% work up to 15 hours; 10% work between 16 and 35 hours; and 10% have full-time jobs. In line with work-related indicators so far, it comes as no surprise that students in professional studies work full-time more often than their colleagues in university studies (22% compared to 4%). Another previously noted pattern was re-confirmed: more hours are spent working by students with children and part-time students.

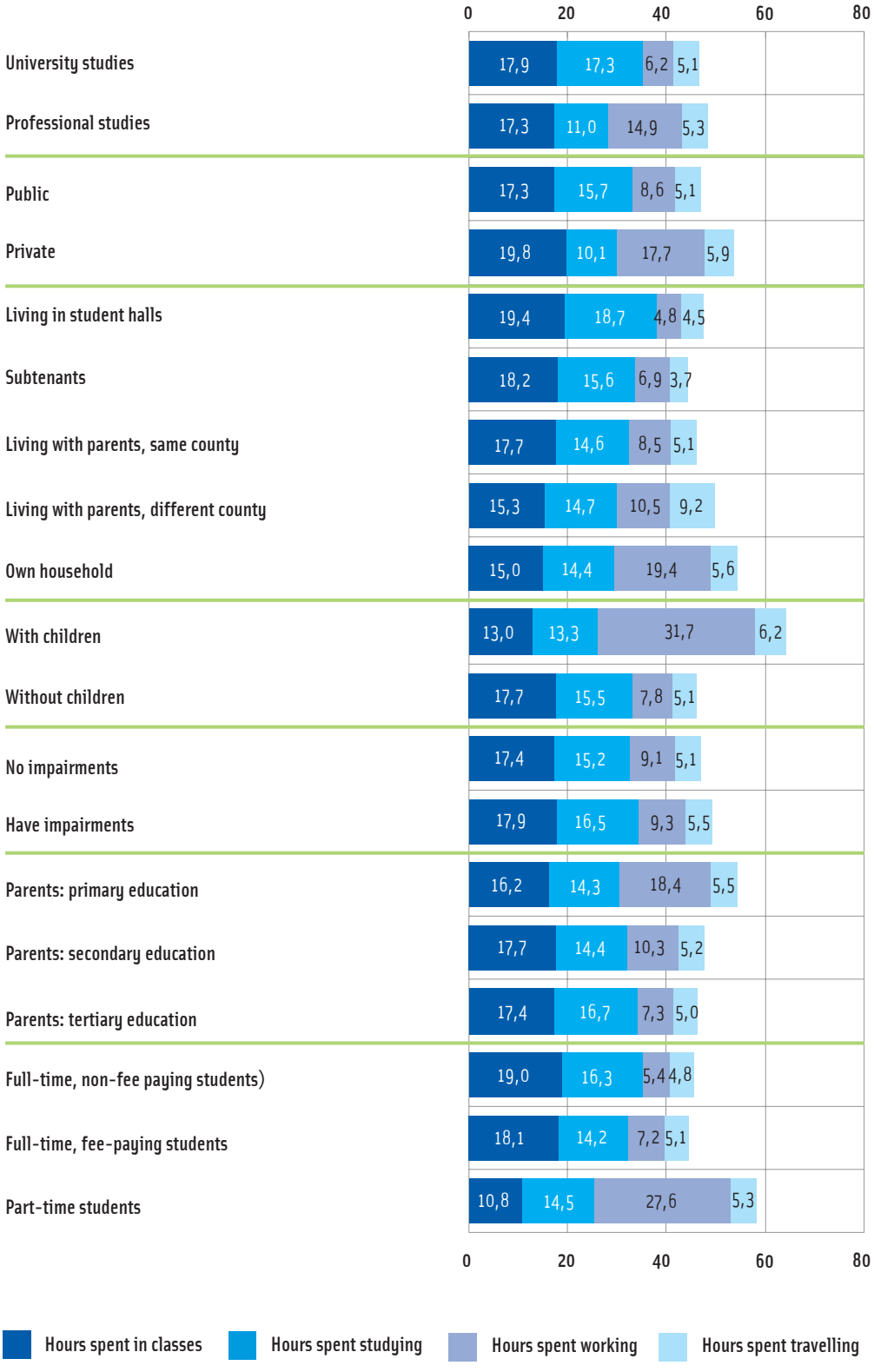
Students with children, part-time students face largest workload

Figure 46. Weekly workload of students with and without jobs



As working can take time away from studying and attending classes, there are major differences in the workloads of students who have jobs and those who do not. Students who had casual minor jobs during the semester spent one hour less attending classes on an average week, and 1.4 hours less studying than students who did not work. This is not a large difference, and the average work and study workload of 46.8 hours still counts as an average week. However, more striking differences emerge with students who had regular paid employment during the semester. They tend to spend 8.6 hours a week on study-related obligations, which is 25% less than students who do not work. At the same time, they work an average of 33.8 hours a week, which is almost the equivalent of a full-time job. Together with studying time and class time, this adds up to a staggering 60.1 hours a week.

Figure 47. Weekly workload of specific groups of students



If we analyse the average amount of time spent in class, studying, or working, it becomes clear that part-time students spend half as much time in class than full-time students do. In addition, students in university studies do not differ from those in professional studies in terms of the time spent attending classes. However in terms of hours spent on other study-related obligations, students in university studies tend to spend more time studying than their colleagues in professional studies who, in turn, have a lot more time for work and travel. Compared with their colleagues who live with their parents or in their own households, students living in student halls seem to spend the most amount of time attending classes and studying.

Working at a paid job takes up the largest number of hours with part-time students and students with children (who also happen to be the most frequent working group), but is also an important factor with many students enrolled in professional studies, those studying at private institutions, students who live in their own households and students coming from family backgrounds with primary levels of education. Hours spent commuting must be taken into account as well, as travel takes up a substantial amount of time from students who live and study in different counties and very little from those who rent their accommodation or stay in student halls.

In total, students from most of these groups tend to spend 44-48 hours a week on study-related obligations and paid employment, with the exception of those students enrolled at private institutions (53.5 hours), those who live in their own households or those whose parents have an primary level of education (54.4 hours), part-time students (58.8 hours) and students with children, who spend 64.2 hours a week working and studying, not counting the time spent with their children.

Satisfaction with one's workload tends to be in reverse proportion with the number of hours spent in study-related activities, although no differences emerge between groups of students who do not have jobs and those who work up to 15 hours a week. However, satisfaction with increasing study obligations tends to dwindle among students who work more than 15 hours a week, and finally, students who work full-time express strong dissatisfaction with their workload regardless of the hours they spend in study-related obligations.

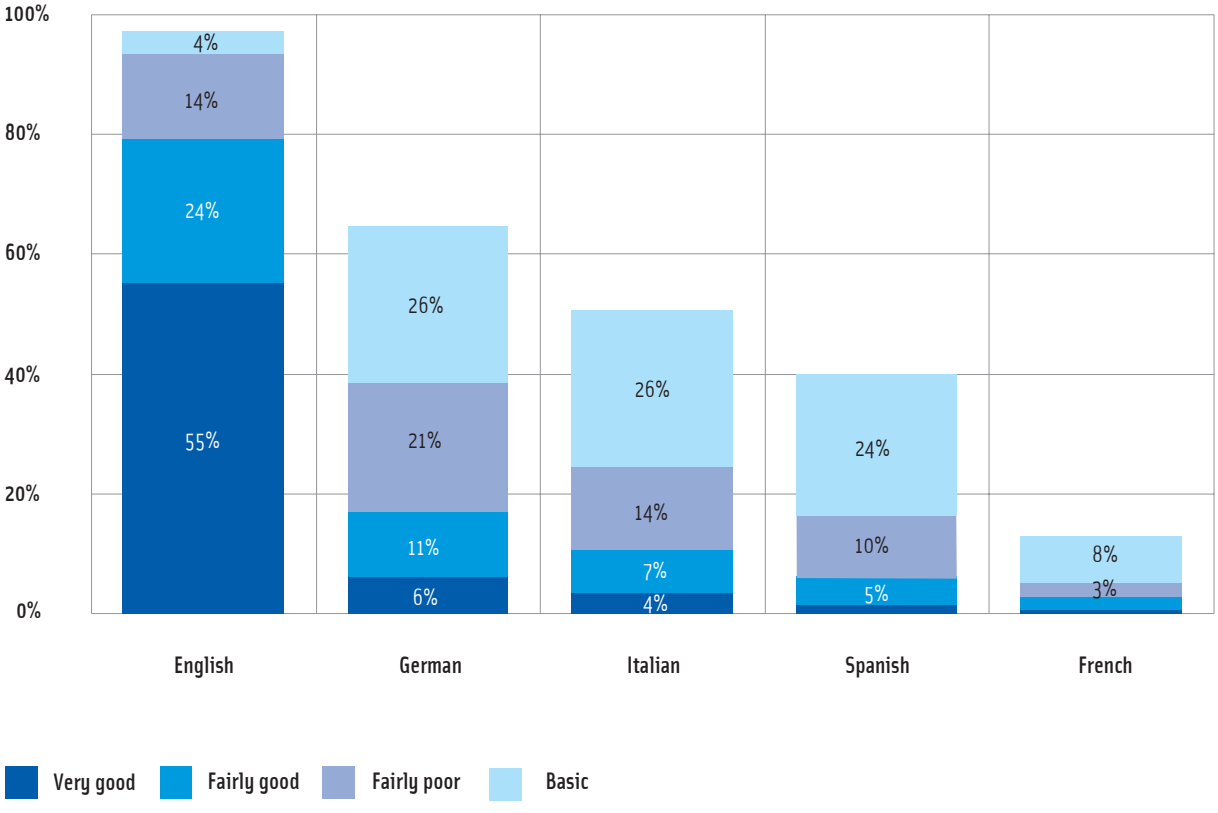
08

International dimension and mobility

According to the international EUROSTUDENT report (2005-2008: 130), student mobility contributes to personal development, increases language competencies and intercultural understanding, and can therefore be a factor in raising employability in the international labour market. With this in mind, the following chapter examines to what extent Croatian students are involved in programmes of international mobility, what motivated them to become involved, as well as the obstacles to mobility.

What languages do students speak?

Figure 48. Language skills

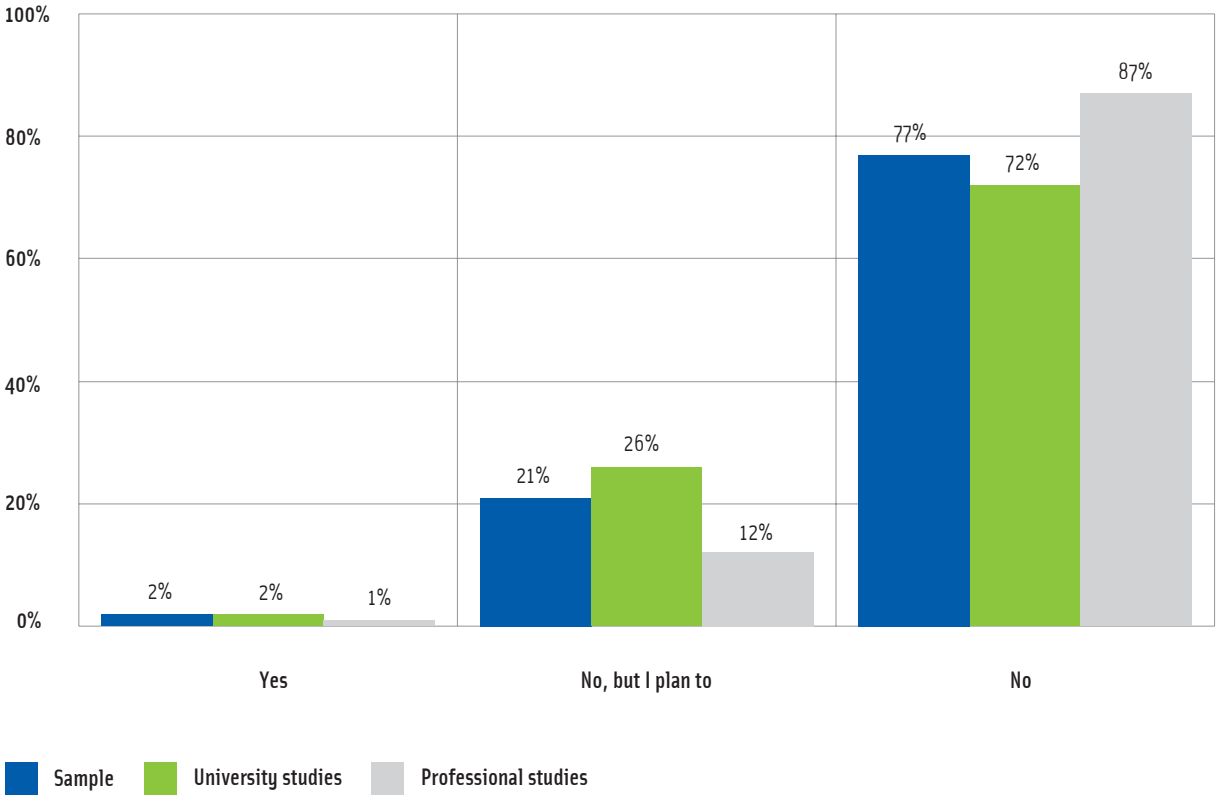


A strong command of foreign languages is an important precondition for international mobility. According to this survey, almost all Croatian students have some command of English and 79% deem their English skills as fairly or very good. Knowledge of other languages is less common, as is the level of command. In terms of frequency, English is followed by German, where two thirds of students have a basic knowledge and only 17% estimate their command as fairly good. 46% of students reported to speak Italian, with only 10% describing their skill as very good. A surprising 40% of students reported Spanish as one of their languages, but most deem their command as basic or fairly poor and just 1% as very good. Command of French at any level is reported by the least number of students.

According to data collected in this survey, students in university studies have a better command of foreign languages than their colleagues in professional studies. With the exception of English, foreign language skills seem to be less common with students whose parents have only primary schooling.

Study abroad experience very low, mostly funded by parents

Figure 49. Have you been enrolled abroad in a regular course of study (towards an entire degree or part of it)?

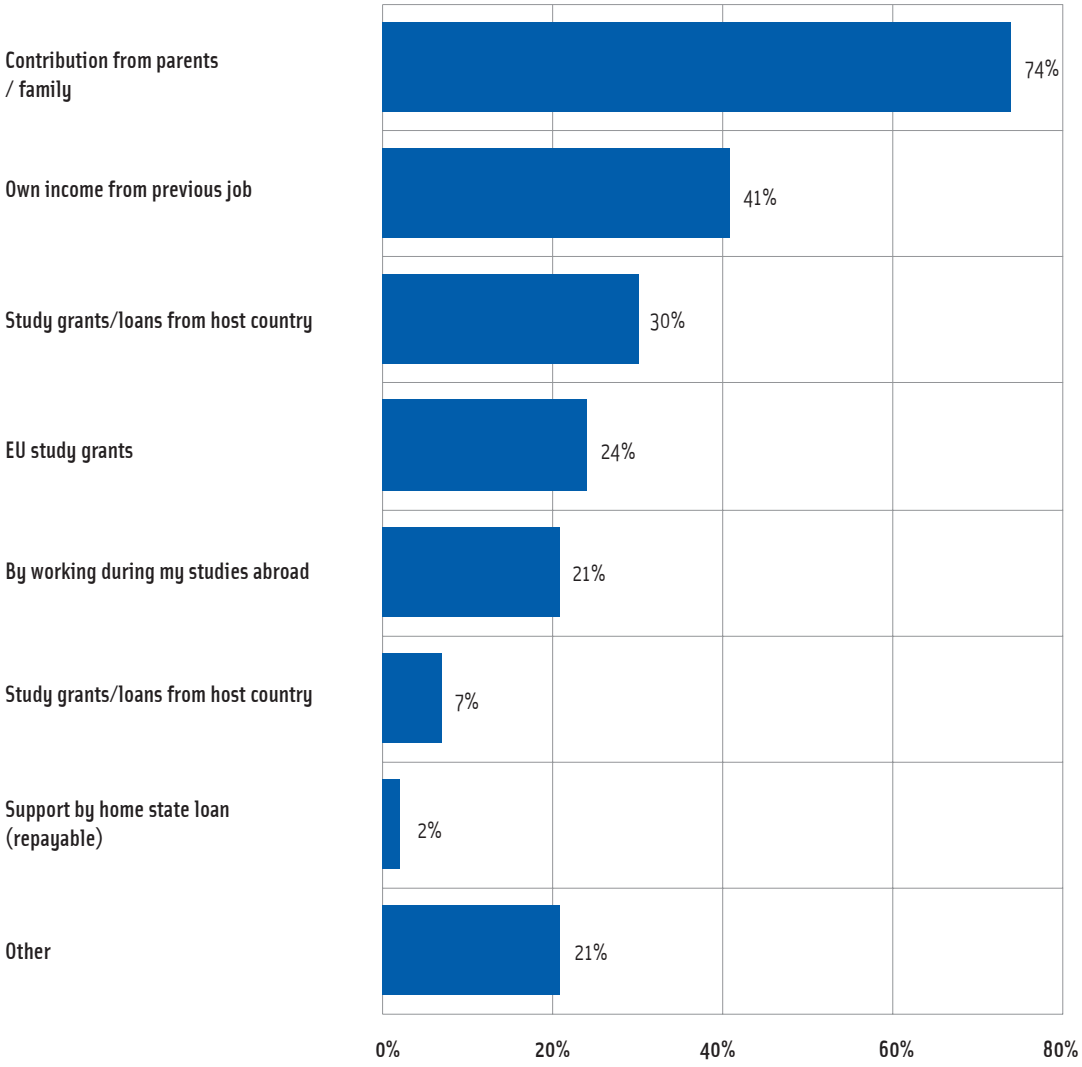


International student mobility is not very widespread among Croatian students: only 2% report being enrolled in a course of study in a different country. Compared with the findings in the previous EUROSTUDENT report (2005-2008), this is an extremely low percentage. The lowest percentage of study abroad experience was reported in Turkey (3%), as opposed to 19% in Norway.

Around 20% of students expressed interest in studying abroad, however 77% have no intention of pursuing it. Those who had no intention of pursuing a study abroad programme were mostly students enrolled in professional studies and their decision could be due to the fact that they tend to be more mature students, and are more likely to have jobs and families. Nevertheless, a comparison with data presented in the EUROSTUDENT (2005-2008) report yields an interesting result - the percentage of Croatian students who expressed interest in international mobility tends to be far higher than in other participating countries (4% in Spain, 10% in Italy).

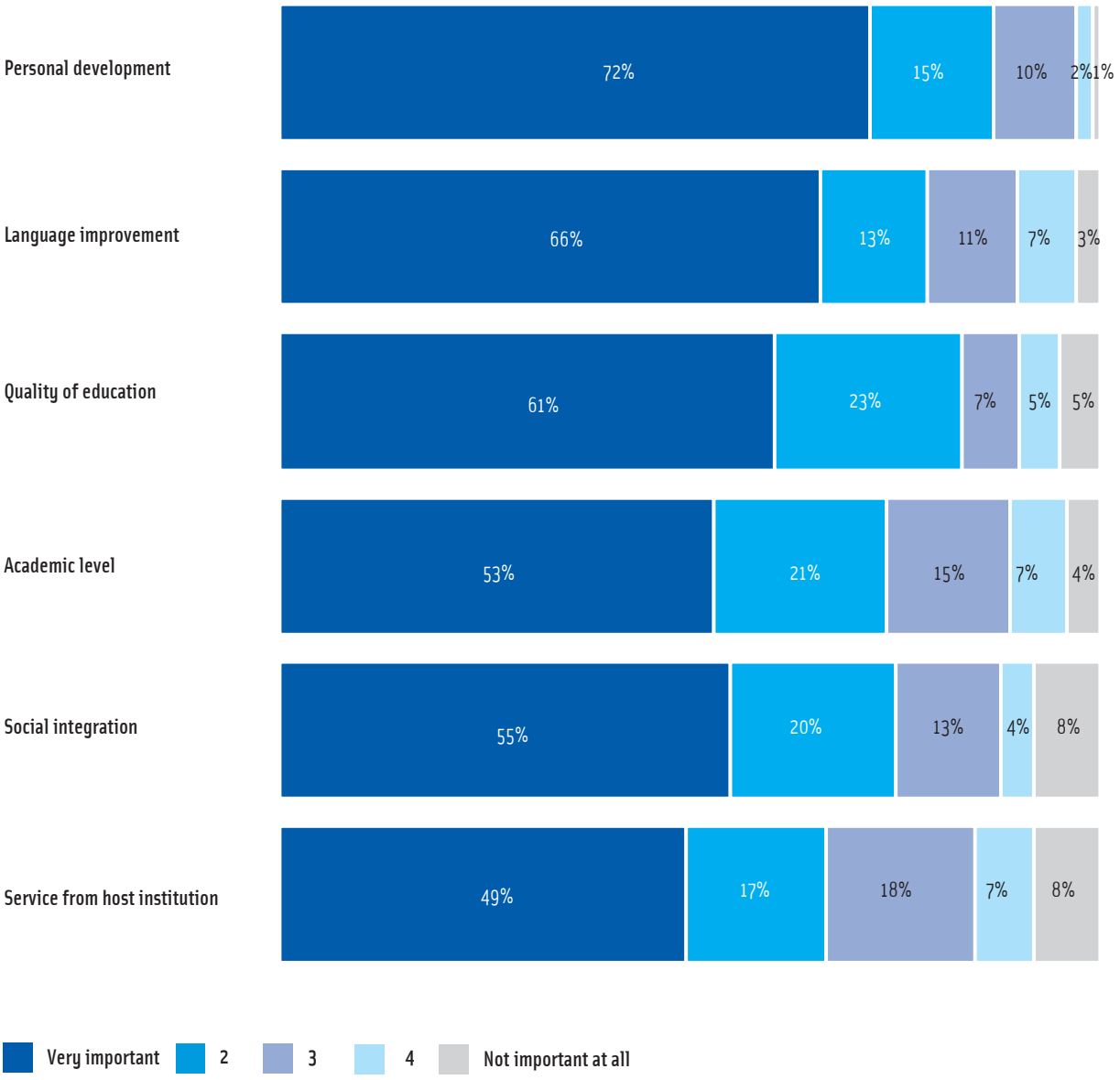
Out of the total number of students who did study abroad (89), the majority (32) did not attend a programme that was part of a financially supported scheme. The majority of those who studied abroad by joining a mobility programme (20) did so through the Erasmus or Erasmus Mundus programmes. Some of the students (8) studied abroad as part of their regular study programme in Croatia. It should be noted that in most cases families were reported as the main source of funding for study abroad. If we take into account the differences in socioeconomic status of Croatian students' families that were established by the survey, then the largest barrier to international mobility of Croatian students might be relying on families as a main source of financing.

Figure 50. Which of the following sources did you use to fund your enrolment abroad and which one of them was your primary source of funding? (Several answers possible)
Figure comprises only students with study-abroad experience, N=87



Motivation for studying abroad: personal development

Figure 51. How important were the following aspects of studying abroad? Figure comprises only students with study-abroad experience, average estimate on a scale from 1 to 5 (1= "very important;" 5= "not important at all")



When asked about the motivating factors for studying abroad, most students who studied abroad stated personal development as an important reason (72%). Most students also reported language improvement and quality of education as counting towards wanting to gain international mobility experience.

Major barrier to studying abroad: expenses

Figure 52. To what extent are the following aspects an obstacle for a study enrolment abroad to you? Figure comprises students who had no study abroad experience, average estimate on a scale from 1 to 5 (1= "major obstacle"; 5= "no obstacle"

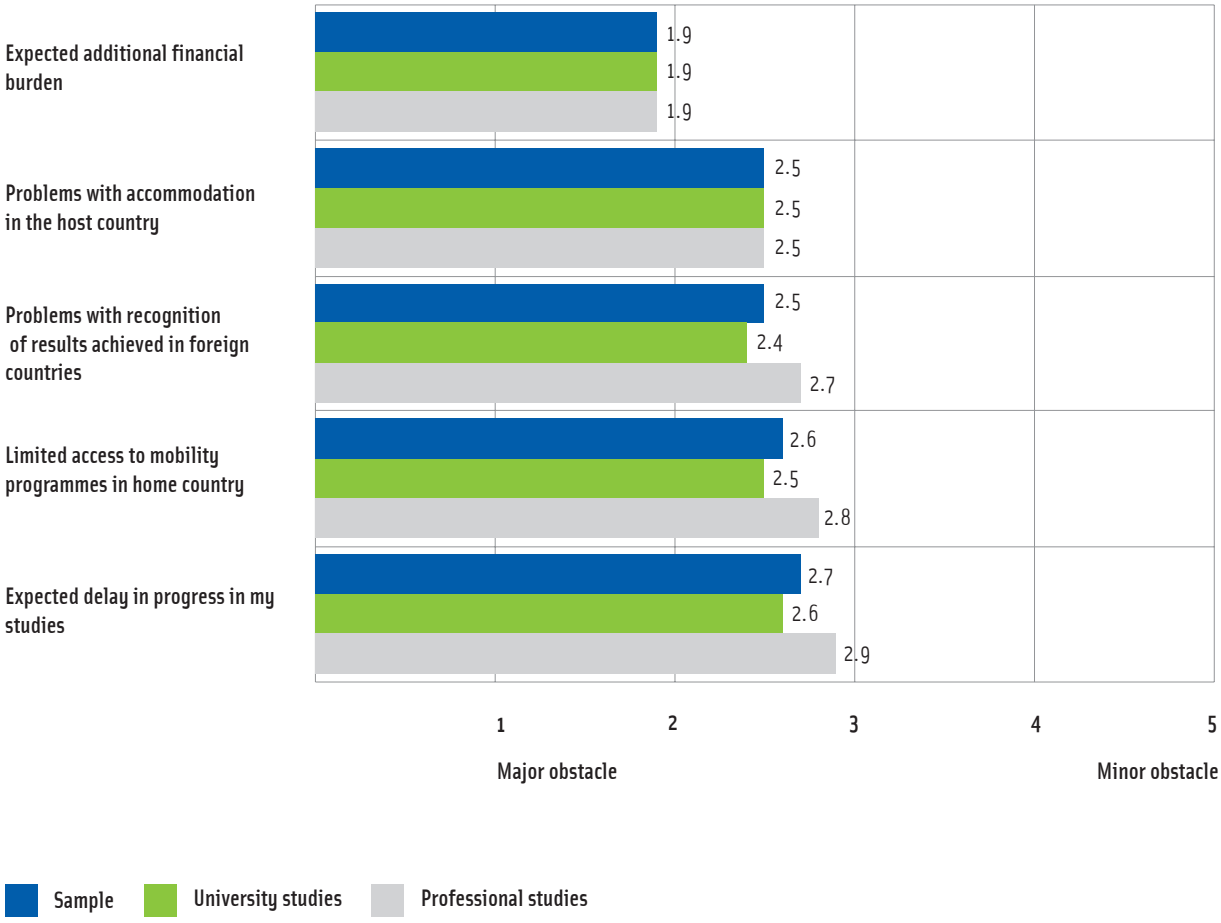
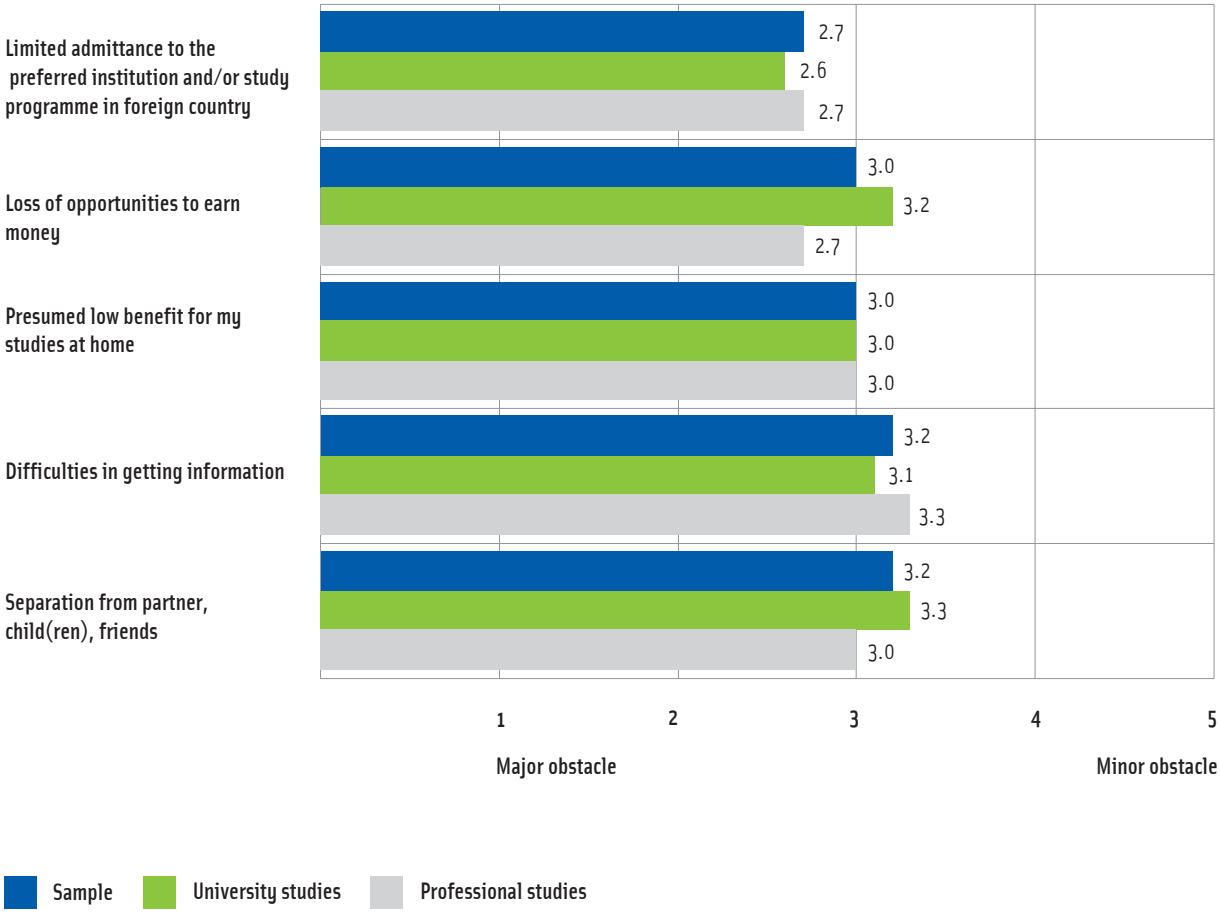
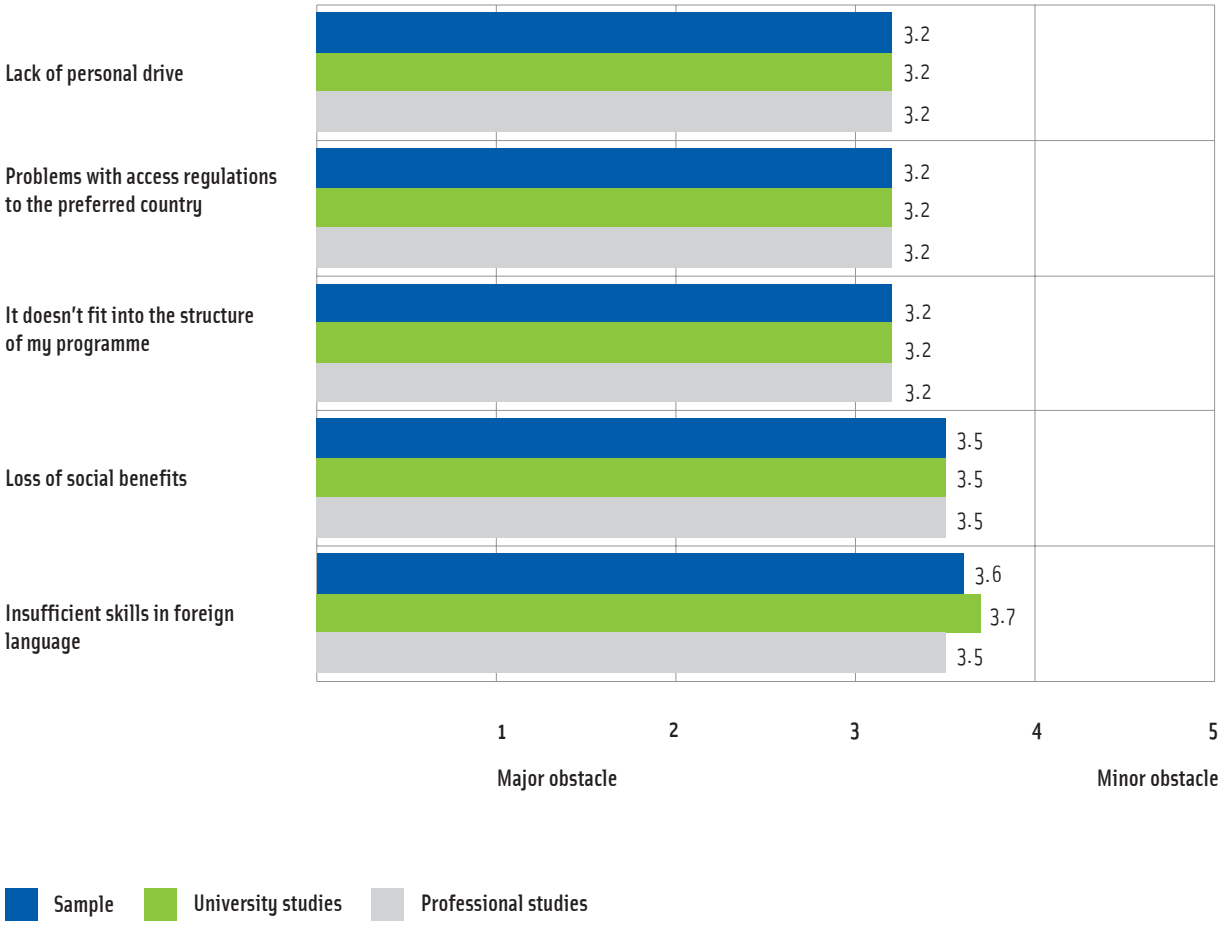


Figure 53. To what extent are the following aspects an obstacle for an enrolment abroad to you? Figure comprises students who had no study abroad experience, average estimate on a scale from 1 to 5 (1= "major obstacle"; 5= "no obstacle"



According to the previous international EUROSTUDENT report (2005-2008: 152), a major goal of European education policy was to raise mobility in all countries and among all groups of students, with the vision that at least 20% of students ought to have the experience of studying in a different country. Within this context, it is important to examine what Croatian students see as potential barriers to studying abroad.

Figure 54. To what extent are the following aspects an obstacle for an enrolment abroad to you? Figure comprises students who had no study abroad experience, average estimate on a scale from 1 to 5 (1= "major obstacle"; 5= "no obstacle"



Similar to most other countries that participated in the previous EUROSTUDENT survey (2005-2008: 153), the largest obstacle to international mobility reported by students is that of the expected additional financial burden. On the other hand, insufficient foreign language skills tend to be reported as an insignificant obstacle. Other major barriers seem to be securing accommodation in the host country (which could also be seen as an additional cost), problems with recognition of results achieved in a different country and limited access to mobility programmes in Croatia.

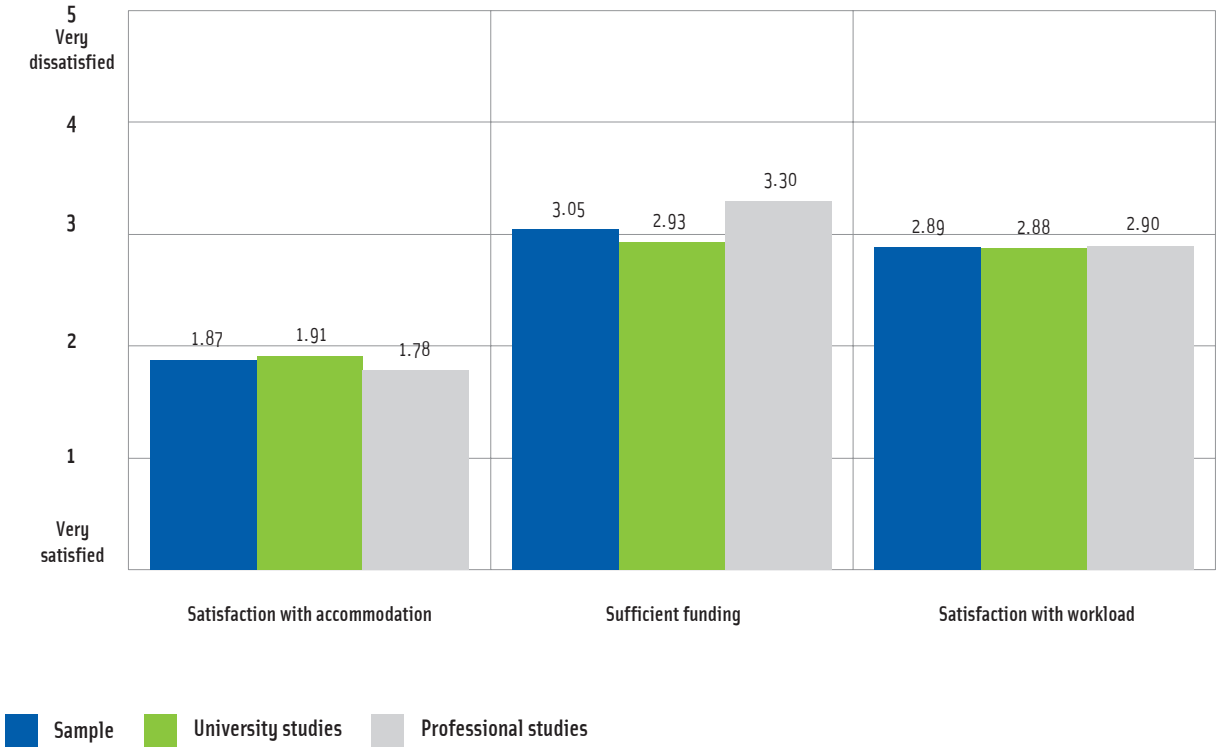
The perception of international mobility among students in professional studies differs from their colleagues in university studies. Although no statistically significant differences emerge in the perception of accommodation problems, loss of social benefits, lack of personal drive and problems with visa regulations, all other potential obstacles were perceived significantly differently (for instance, expected additional financial burden, recognition of results, and limited access to mobility programmes).

09

Self-assessments of individual aspects of studying

The EUROSTUDENT questionnaire contained several questions requiring students' self-assessment of individual aspects of their study experience.

Figure 55. Self-assessment of individual aspects of studying, average estimate on a scale from 1 to 5 (1= "very satisfied"; 5= "very dissatisfied")



Students are, for the most part, satisfied with their accommodation: the average estimate on a scale from 1 to 5 stands at 1.87 (the lower the estimate, the higher the satisfaction). They are moderately satisfied with the sufficiency of their funds (3.05) and students in professional studies tend to be less satisfied than their colleagues in university studies on these two categories.

Differences among students in professional studies

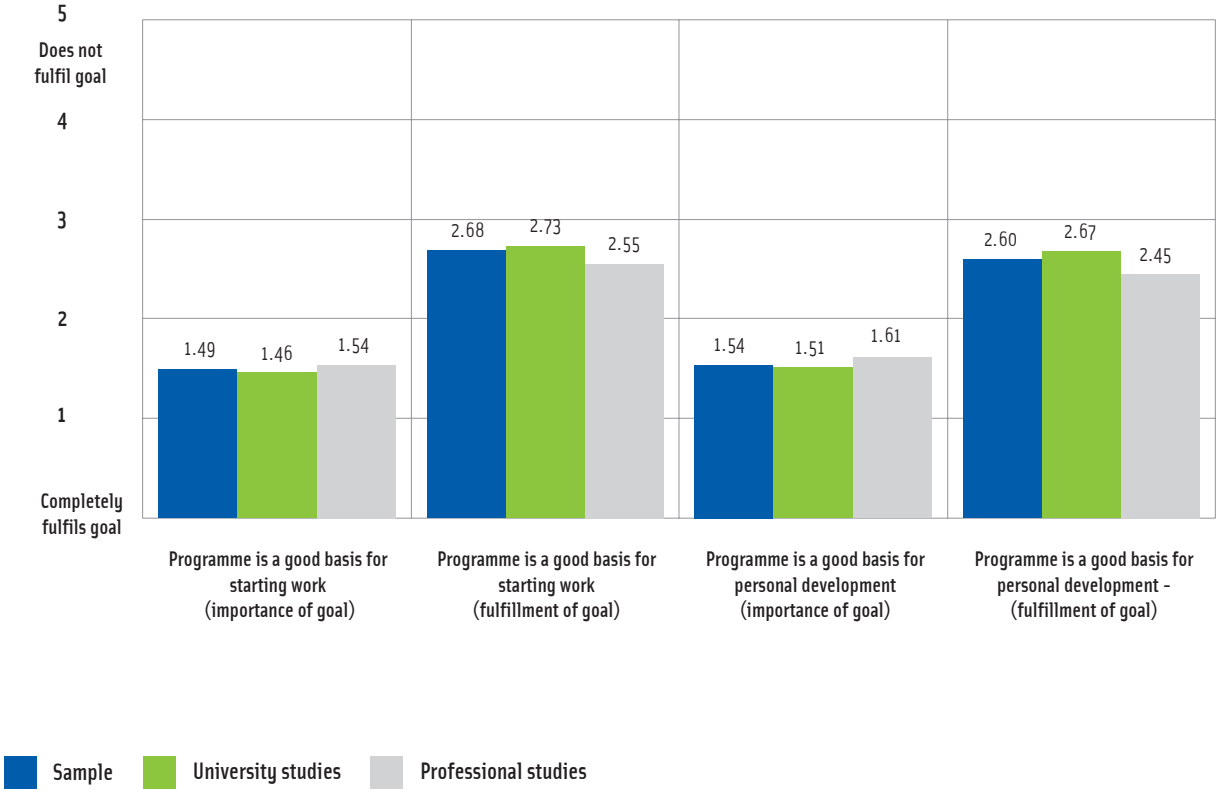
Students are fairly satisfied with their work and study workloads, with the average estimate standing at 2.89, and negligible differences observed between students enrolled in university and in professional studies. However, a workload satisfaction comparison between students enrolled at private institutions compared to public ones shows that the share of satisfied students is higher among students at private institutions (20% claim to be very satisfied) than those enrolled in public professional study programmes (8% very satisfied).

The same difference emerges between students enrolled in professional studies at universities when compared to those at universities of applied sciences or university colleges of applied sciences. Whereas only 4% of the former group claim to be very satisfied with their work and study workload, as many as 12% reported the same level of satisfaction in the latter group.

According to the survey, participants whose parents have tertiary degrees also tend to be more satisfied with the sufficiency of their funding and their workload (2.78) than students whose parents' highest level of education is primary (3.53) or secondary (3.26).

Personal development and basis for starting work deemed to be equally important aspects of studying

Figure 56. Importance of goals and fulfilment of goals of studying, average estimate on a scale from 1 to 5 (1= "completely fulfils goal"; 5= "does not fulfil goal")

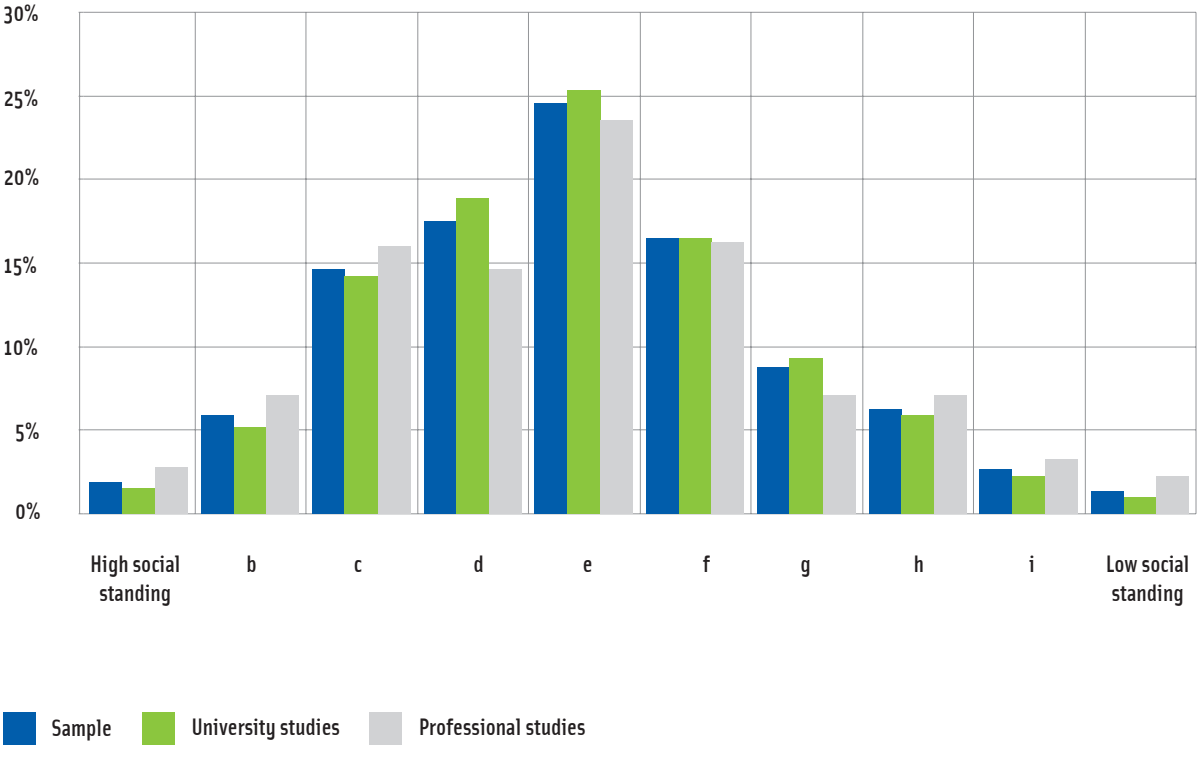


Students were asked to provide an estimate of how important they found two goals of studying, and to what extent these goals were fulfilled by their study programme: an estimate of whether their programme was a good basis for starting work and for personal development. According to the results, Croatian students in both university and professional studies found these goals extremely and equally important. It should be pointed out that most students are indeed satisfied with the extent to which their programme fulfils these goals, even if to a slightly lesser degree at university studies. Professional studies students tend to be somewhat more satisfied than their university studies colleagues.

No differences emerge in the perception of importance and fulfilment of these goals when the highest level of a parents' education is taken into account. Students who deem their families' socioeconomic status as low tend to be more critical of the fulfilment aspect (2.9 satisfaction rate with the programme as basis for starting work; 2.7 for personal growth) than students who place their socioeconomic status on the high end of the scale (2.6 satisfaction rate with the programme as basis for starting work; 2.5 personal growth).

40% of students deem their families' socioeconomic status as "high"

Figure 57. Some people are considered to have high socioeconomic status and some are considered to have low socioeconomic status. Thinking about your family background, where would you place your parents on this scale if the top indicated high socioeconomic status and the bottom indicated low socioeconomic status?



Finally, survey participants were asked to give an estimate of their families' socioeconomic status. Based on their responses on a scale from 1 to 10, the students fell into three groups. The first group estimated their families' socioeconomic status as high (40%), the second group as average (41%) and the third group, which is also the smallest, as low (19%). These self-estimates were consistent with the previously presented findings that Croatian students tend to come from fairly privileged socioeconomic backgrounds.

Differences among students in professional studies

There are noticeable differences among students enrolled in professional studies as well, where those studying at private institutions more often estimate their families' socioeconomic status to be high (51%) than is the case with their colleagues studying at public institutions (38%).

It should be noted that students who estimated their socioeconomic status as low tend to be mature students, students with children, those coming from family backgrounds with lower levels of education and those living in student halls.

10

Conclusions: social dimension challenges for the higher education system in Croatia

The social dimension of higher education, as defined in the Bologna Process, refers to institutional measures that contribute to equitable opportunities in entering higher education - at the level of access, participation and completion of studies - and with special emphasis placed on socially disadvantaged groups (Puzić, Doolan, Dolenec, 2006). The social dimension of higher education also highlights how access to and success in higher education does not depend solely on one's academic abilities, but on study conditions too - these vary from group to group and opportunities for successful enrolment and course of study are therefore greater for some individuals rather than others. Some of the characteristics that differentiate students, and can affect their educational paths, include socioeconomic status, gender, age and physical and mental impairments. These are so-called "ascribed" characteristics, over which individuals have no or little control.

The results of the EUROSTUDENT survey in Croatia indicate that there are groups with fewer opportunities for successful enrolment and course of study. As a trend, students coming from family backgrounds with lower levels of education and mature students tend to be underrepresented at Croatian higher education institutions, and the differences in study conditions (such as costs of study and financial aid opportunities) are factors that can have a negative impact on one's course of study. More specifically, some students have much higher costs of study (for instance, fee-paying students, subtenants, students with children), while others have significantly lower costs since they do not pay tuition fees, they receive scholarships and/or they live in student housing. It is important to note another finding of the EUROSTUDENT survey here, which indicates that full-time, fee-paying students have a far lesser chance of being awarded a scholarship or being granted student housing than full-time students who do not pay tuition fees.

In the context of the social dimension of higher education, it should be noted that there are differences in social profiles and conditions of study between students enrolled in university studies and those in professional studies. The share of students who have at least one parent with a tertiary level of education tends to be significantly lower among those in professional studies, as does the share of students with children and those who pay for their tuition fees. Students enrolled in professional studies are less satisfied with the monthly funding at their disposal and have far less chances of placement in student halls.

The role of education policy and educational institutions is to ensure equitable opportunities for enrolment and success in higher education for all individuals based on their abilities, regardless of characteristics like socioeconomic status, gender, age, ethnicity, or physical and mental impairments. Based on EUROSTUDENT data for Croatia, the following challenges ought to be addressed:

- Encouraging and enabling access to higher education for individuals coming from family backgrounds with lower levels of education. According to the previous international EUROSTUDENT report (2005-2008: 165), these groups of students need to be encouraged to pursue tertiary degrees early, in lower levels of education,

by means of career advising or other recruitment initiatives;

- Encouraging and enabling access to and success in higher education for students coming from families with lower income and socioeconomic status, who often depend on their parents for covering monthly expenses or are forced to find jobs to fund themselves. The current average scholarship amount stands at HRK 807 and is insufficient to cover all study-related costs. Furthermore, the survey established that scholarships are more often awarded to non-fee paying students, who have lower direct study-related costs. According to the previous EUROSTUDENT report (2005-2008: 168), students who have jobs need to be supported by means of institutional measures that would enable them to balance their study obligations with their workload;
- Removing financial obstacles for continuing studies at higher levels of education and for international mobility of Croatian students. In line with the previous recommendation, a critical analysis is needed of the current student financial support system in Croatia, in order to establish to what degree adequate assistance is provided for those with financial issues or specific circumstances (parenthood, employment, mental or physical impairments, etc.). Also, the scholarship system needs to be examined to establish to what extent it is based on merit or socioeconomic status (or other criteria related to disadvantaged groups), so that an estimate can be made of how just the system is from the perspective of the social dimension of higher education;
- Encouraging and enabling students over 21 years of age to enter higher education and complete their studies successfully. To provide institutional measures for balancing study-related obligations for students with children;
- Removing higher education access barriers for students with physical disabilities and ensuring necessary support for students with physical and mental impairments throughout their studies;
- Encouraging equal representation of female and male students in all fields of study;
- Improving study conditions for students enrolled in professional study programmes. Since there are significant differences in the social profile and student living conditions between those students enrolled in university and those in professional studies, indicating that the latter are disadvantaged (in terms of tuition fees or availability of student hall placement, for instance), the student financial support system ought to be adjusted to the needs of students in professional studies. At the same time, the complexity and heterogeneity of the entire sector of professional studies in Croatia needs to be taken into account of - there are significant differences in the profile of students enrolled in private higher education institutions compared to those in public institutions, as well as differences between students studying in public universities compared to those in public universities of applied sciences and public university colleges of applied sciences.

Finally, it should be pointed out that the National EUROSTUDENT report, as well as the survey conducted at the European

level, comprises a limited number of aspects of the social dimension of higher education (see, for instance, Farnell and Kovač, 2010; IRO, 2009) and its participants come solely from the ranks of those who managed to enrol in higher education in the first place. It is therefore the recommendation of the authors of this report that further research and studies be done in Croatia (both quantitative and qualitative) to address the social dimension of higher education on a full scale, especially in the following segments:

- **Influence of previous educational inequalities on access to and success in higher education:** According to international research, access to higher education depends primarily on the previous educational achievements of potential students, which tend to be lower among disadvantaged groups (Farnell and Kovač, 2009). These findings need to be examined in a Croatian context, with special emphasis on the relationship between the socioeconomic status of students and the choice of secondary school (gymnasium, vocational, or art school), since the survey has indicated that gymnasium graduates tend to be overrepresented in higher education;
- **Dropping out of higher education:** Students who dropped out of their studies after entering higher education were not included in the EUROSTUDENT survey. An estimate based on data provided by the Croatian Bureau of Statistics (DZS) shows that almost 40% of Croatian students drop out of higher education (Matković, 2009). International research focused on establishing drop-out factors has discovered a relationship between dropping out and certain socioeconomic characteristics of students (Farnell and Kovač, 2009). These findings need to be examined in a Croatian context as well;
- **Identifying other forms of inequalities and disadvantaged groups:** The issue of regional differences in accessing higher education (for students coming from rural or geographically isolated areas) was not included in this report, nor was the question of accessing higher education for ethnic minorities, despite the fact that it has been recognised as a major issue for members of the Roma minority in Croatia (UNDP, 2006; IRO, 2009).

Empirical data on underrepresented groups in higher education and on factors that contribute to their fewer numbers enable the identification of ways in which current policies and institutional structures (nation-wide and at the level of higher education institutions) encourage or discourage greater enrolment of students from disadvantaged groups. Collecting such data enables defining recommendations for improving higher education policies with the aim of ensuring the social dimension of higher education - that is, equal educational opportunities for all social groups.

Annexes

A. Interpreting survey results: important notes

University and professional studies

Croatian higher education institutions offer programmes in university and in professional studies, which characterises Croatia's higher education system as "binary." However, a particularity of the Croatian system is that professional studies are not offered only at universities of applied sciences and university colleges of applied sciences (which are only allowed to provide professional study programmes), but at universities as well (which are allowed to offer both kinds of programmes). In other words, there is a binary system of study programmes as well as a binary system of higher education institutions; the two systems are not necessarily linked in all segments. In addition, universities of applied sciences and university colleges of applied sciences are both public and private institutions.

When analysing the student population of Croatia, these facts make it impossible to provide a simple comparison between profiles of students enrolled at universities and those at universities of applied sciences and university colleges of applied sciences (since professional study programmes are also offered at universities). They also make it difficult to identify a "typical profile" of students enrolled in professional studies, since this group happens to be quite heterogeneous.

From the perspective of methodology, a basic comparison across the student population, given that the system is binary, must therefore be carried out according to the type of studies (university or professional studies) and not by type of institution. However, several chapters of this report present a comparison of students enrolled in professional studies, broken down by type of institution they are attending. The aim of this is to emphasise the heterogeneity of students in professional studies and the need to carefully interpret the data related to this group.

Private higher education institutions

As was previously mentioned in the research methodology chapter, the original EUROSTUDENT sample included an underrepresented number of students enrolled at private higher education institutions. It was not possible to adjust these numbers by weighting; however the subsample was big enough to carry out a reliable analysis of the profile of this group of students.

Students' expenses and income

As in the majority of research on expenses and/or income, it should be noted that some of the participants chose to withhold this information and that some students who depend on others for income (their parents) do not have a precise idea of their actual monthly expenses or to what extent they rely on their families for income. With these limitations in mind, the expenses and income presented are meant to serve primarily as a frame of reference to estimate the range and structure of costs (especially in comparisons between different groups of students), rather than a precise and detailed breakdown of students' costs and income.

It should also be noted that the income and expenses of students that were presented in this report are not directly comparable. The main reason for this is that a significant part of the costs reported by students is often incurred directly by their families (such as accommodation, food, clothes, tuition fees, etc.), whereas the question regarding income refers exclusively to funds that students receive or earn while studying. The presented income therefore comes in lesser amounts than the expenses as they were registered in this survey.

Neither income nor expenses should be seen as indicators of the material status of students; these elements emerge

from collating the costs of studying and living on the one hand, and the options that students have at their disposal (mostly by working or relying on their families) to cover those costs on the other. Students who were not able to cover the costs of their studies with the income at their disposal were forced to drop out and are no longer part of the student population, nor were they included in this survey. On the other hand, the level of income that students report seems to be sufficient to cover their current costs; this does not mean, however, that these students or their parents could not mobilise higher amounts of resources if the need should arise. A high level of income is therefore not an indicator of affluence, but primarily of a high level of costs.

Student expenses are presented on a semester basis in this report, since tuition fees are generally paid for per semester. The expenses were calculated by adding up the reported living expenses during the five months, together with tuition fees and other study-related costs. On the other hand, income is presented in monthly terms, which is why these segments are not directly comparable.

Tuition fees and other study-related costs

A number of analyses and figures in this report use the term "tuition fees." It should be noted that within the EUROSTUDENT questionnaire this term comprises several categories of expenses paid by students to higher education institutions:

- Tuition fees;
- Registration fees;
- Examination fees;
- Other examination costs, etc.

The term "other study-related costs" comprises the following categories of expenses:

- Study-related expenses: student activity membership fees; other contributions;
- Class-related materials (books; photocopying; DVDs; field work);
- Other regular study-related expenses (additional training; tutoring; exercises, etc.).

Percentages and diagrams

Due to rounding off decimal numbers or multiple possible answers, some figures featured in this report contain figures that do not necessarily add up to 100%.

All diagrams referring to "DZS data" are referring to data provided by the Croatian Bureau of Statistics (*Državni zavod za statistiku*, DZS).

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C. List of associates and partner institutions of the EUROSTUDENT survey in Croatia

Coordinators:

- Croatian Ministry of Science, Education, and Sports
- Institute for the Development of Education

Advisory board for monitoring the implementation of EUROSTUDENT IV survey:

- Agency for Science and Higher Education
- Croatian Bureau of Statistics
- Croatian Student Council
- Institute for the Development of Education
- Ministry of Family, Veterans' Affairs and Intergenerational Solidarity
- Ministry of Science, Education and Sports
- Croatian Rectors' Conference
- Council of Universities of Applied Sciences and University Colleges of Applied Sciences

Implementation of survey:

- Ipsos Puls
- ResearchNed (Netherlands)

Partners:

- Institute for Social Research, Centre for Educational Research and Development
- EUROSTUDENT project (www.eurostudent.eu)
- University of Zagreb - University Computing Centre SRCE

Promotion partners:

- AEGEE - Zagreb
- AIESEC
- BEST Zagreb
- CroMSIC Zagreb - Croatian Medical Students' International Committee
- EduCentar

- ELSA Zagreb
- eSTUDENT
- H-alter
- IAESTE Croatia
- IEEE – Croatian section
- Students' sociology club Discrepancy
- Croatian Youth Network
- Perpetuum Lab
- Poligraf
- Pravokutnik
- Studenti za studente Split

Reviewer:

- Jasminka Ledić (University of Rijeka, Faculty of Humanities and Social Sciences)

Expert advisers:

- Danijela Dolenec (University of Zagreb, Faculty of Political Science)
- Teo Matković (Social Work Study Centre, University of Zagreb, Faculty of Law)

Main funding:

- European Commission

Co-funding:

- Ministry of Science, Education and Sports

D. EUROSTUDENT questionnaire

1. Current Study Situation

1.1 Which programme are you currently enrolled in?

If you study more than 1 course at the same time, please fill-in the survey for your main course (and only 1 of these courses) and stick to this course throughout the whole questionnaire.

Qualification

- First-cycle university studies (Bachelor)
- First-cycle professional studies (Professional Bachelor)
- Second-cycle university studies (Master)
- Second-cycle professional studies (Specialist)
- Integrated first- and second-cycle university studies (Master)
- Professional studies shorter than 3 years (*stručni pristupnik*)

1.2 What is your current formal status as a student?

Formal status

- Full-time student
- Part-time student
- Other

1.3 Are you a student of distance education?

- Yes
- No

1.4 What is the programme you follow?

- Name of programme: _____

1.5 Please name the location of the higher education institution you attend.

- Name of the city / town / place: _____

1.6 Do you plan to continue studying after finishing your current programme?

- Yes, undergraduate university studies (Bachelor) in Croatia
- Yes, undergraduate university studies (Bachelor) in a foreign country
- Yes, graduate university studies (Master) or special professional graduate studies (Specialist) in Croatia
- Yes, graduate university studies (Master) or special professional graduate studies (Specialist) in a foreign country

- Yes, postgraduate doctoral studies (Doctor) in Croatia
- Yes, postgraduate doctoral studies (Doctor) in a foreign country
- Yes, postgraduate specialist studies (University Specialist) in Croatia
- Yes, postgraduate specialist studies (University Specialist) in a foreign country
- Yes, but another programme not mentioned here
- No, I don't plan to continue my studies
- I don't know yet

1.7 What is the language of your programme?

Multiple answers possible.

- Croatian
- English
- Other

1.8 What expectations do you have for your studies and how well is your programme achieving these?

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

					
How important is this intention for you?	0	0	0	0	0
How well is your programme fulfilling this goal?	0	0	0	0	0

My study programme as a whole is a good basis for personal development.

					
How important is this intention for you?	0	0	0	0	0
How well is your programme fulfilling this goal?	0	0	0	0	0

2. Study Background

2.1 Where were you living, when you graduated from secondary education?

- District: _____

2.2 What qualification did you use for higher education entry?

Qualification / Certificate / Other initiatives (access courses)

- Qualification for completion of 3-year vocational school
- Qualification for completion of 3-year vocational school with additional education to reach 4 years of secondary education

- Qualification for completion of 4-year vocational school (technical, economics, applied arts and other)
- Qualification for completion of gymnasium
- Qualification for completion of secondary education outside Croatia
- Other

2.3 When did you get the qualification used for entering higher education?

- Month_____ Year _____

2.4 When did you enter higher education for the first time?

- Month_____ Year _____

2.5 When did you start your current programme?

- Month_____ Year _____

2.6 Before entering higher education, did you have any experience on the labour market?

- Yes, I had a regular paid job (for at least one year, working at least 20h per week)
- Yes, casual minor jobs (less than 1 year or less than 20h a week)
- Yes, through vocational training (e.g. apprenticeship)
- No, no experience

2.7 Did you ever interrupt your education career after graduating from secondary school for at least one year?
Multiple answers possible.

- Yes, I interrupted between graduating secondary education and entering higher education
- Yes, I interrupted between entering higher education and graduating from higher education
- Yes, I interrupted between graduating from higher education and re-entering higher ducation
- No

3. Living Conditions

3.1 Who do you live with during the study term/semester (Monday until Friday)?
Multiple answers possible.

- Parents
- Partner
- Child(ren)
- With another person/s not mentioned above
- I live alone

3.2 Do you live in a student-hall?

- Yes
- No

3.3 How satisfied are you with your accommodation?

0 0 0 0 0

3.4 On a typical day, what is the time and distance you cover from your home to your higher education institution?

Home is here your place of living during term-time (Monday until Friday)

- _____ minutes on average (one way): 0-15; 15-30; 30-60; 60-120; 120+
- _____ kilometres on average (one way): 0-1; 1-5; 5-10;10-50; 50+

3.5 What is the average monthly income at your disposal from the following sources?

*At your disposal is the money which is meant for monthly consumption, no matter when it was earned. (National currency)

*Add a '0' or strike-out box if you did not receive any income from a certain source.

	Average income
Provision from family/partner	0 kn; up to 400 kn; 400-800 kn, 800-1200; 1200-1600; 1600-2000; 2000-3000; more than 3000 kn
Financial support from public sources - non-repayable grant / scholarship - repayable loan	0 kn; up to 400 kn; 400-800 kn, 800-1200; 1200-1600; 1600-2000; 2000-3000; more than 3000 kn
Self-earned income through paid job	0 kn; up to 400 kn; 400-800 kn, 800-1200; 1200-1600; 1600-2000; 2000-3000; 3000-4000; 4000-5000; more than 5000 kn
Savings (e.g. previously earned money)	0 kn; up to 400 kn; 400-800 kn, 800-1200; 1200-1600; 1600-2000; 2000-3000; more than 3000 kn
Other sources (incl. other public or private support)	0 kn; up to 400 kn; 400-800 kn, 800-1200; 1200-1600; 1600-2000; 2000-3000; more than 3000 kn
Total income	0 kn; up to 400 kn; 400-800 kn, 800-1200; 1200-1600; 1600-2000; 2000-3000; 3000-4000; 4000-5000; more than 5000 kn

3.6 What are your average monthly expenses for the following needs?

Add a '0' or strike-out box if no money was spent on a certain type of costs.

A) Living costs per month	I pay out of my own pocket	Paid by parents/partner/ others for me
Accommodation (including utilities, water, electricity,...)	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
Living/ daily expenses (food, clothing/ toiletries etc.)	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
Social and leisure activities	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
Transportation	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
Health costs (e.g. medical insurance)	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
Communication (telephone, Internet, etc.)	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
Childcare	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
Other regular costs (tobacco, pets, insurance, debt payment...)	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
TOTAL		

B) Study-related costs per semester	I pay out of my own pocket	Paid by parents/partner/ others for me
Tuition fees, registration fees, examination fees	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
Social welfare contributions to the university/ college and student association	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
Learning materials (e.g. books, photocopying, DVDs, fields trips)	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
Other regular costs (e.g. training, further education)	0; up to 50 kn; 50-100 kn; 100-200 kn, 200-300 kn; 300-400 kn; 400-500 kn; 500-600 kn; 600-800 kn; 800-1000 kn; 1000-2000 kn; more than 2000 kn	
TOTAL		

3.7 To what extent do you agree with the formulation? "I have sufficient funding in order to cover my monthly costs."

0 0 0 0 0

3.8 Do you have a paid job during the current semester?

- Yes, I work regularly during term-time
- Yes, I work occasionally during term-time
- No, I don't work during term-time

3.9 Did you have a paid job during the term break in the last 12 months?

- Yes
- No

3.10 How important are your studies compared to other activities for you?

- More important
- Equally important
- Less important

3.11 How many hours do you spend in a typical week in taught courses, personal study and on paid jobs?
* (Try to remember day by day and fill in the sum of hours over the whole week including the weekend. Add a '0' or strike-out box if no hours were spent on an activity on the respective day.)

	MO	TU	WE	TH	FR	SA	SU
Taught studies (lessons, seminars, labs, tests, etc.)							
Personal study time (like preparation, learning, reading, writing homework)							
Paid jobs							

3.12 Looking at your total workload based on the time you spend in study-related activities and in paid work, please rate your satisfaction with your workload.


0 0 0 0 0

4. International Mobility

4.1 Have you been enrolled abroad in a regular course of study?

- Yes, I have been (-> please go on to question 4.2)
- No, but I plan to go (-> please go on to question 4.5)
- No (-> please go on to question 4.5)

4.2 Was your enrolment abroad part of any of the following programmes?
* Please specify the name of the programme. Multiple answers are possible.

- Part of my study programme (international programme)
- TEMPUS
- ERASMUS (MUNDUS)
- LINGUA
- Other EU-programme
- Other (Please, fill in the name of the programme: _____)
- No programme

4.3 Which of the following sources did you use to fund your enrolment abroad and which one of them was your primary source of funding?

* Multiple responses expected! Please choose only one primary source of funding.

	Source of funding	Primary source of funding
Contribution from parents/ family		○
Own income from previous job		○
By working during my studies abroad		○
Study grants/loans from host country		○
Support by home state loan (repayable)		○
Support by home state grant (non-repayable)		○
EU study grants		○
Other		○

4.4 How important were the following aspects and were your expectations fulfilled concerning your enrolment abroad?

Importance	☹				☺
Personal development	○	○	○	○	○
Language improvement	○	○	○	○	○
Quality of education	○	○	○	○	○

Academic level	○	○	○	○	○
Social integration	○	○	○	○	○
Service from host institution	○	○	○	○	○
Fulfilment of expectations					
Personal development	○	○	○	○	○
Language improvement	○	○	○	○	○
Quality of education	○	○	○	○	○
Academic level	○	○	○	○	○
Social integration	○	○	○	○	○
Service from host institution	○	○	○	○	○

4.5 To what extent are the following aspects an obstacle for an enrolment abroad to you?

	Obstacle				No obstacle
Insufficient skills in foreign language	○	○	○	○	○
Difficulties in getting information	○	○	○	○	○

Problems with accommodation in the host country	○	○	○	○	○
Separation from partner, child(ren), friends	○	○	○	○	○
Loss of social benefits (e.g. child allowance, price discounts for students)	○	○	○	○	○
Loss of opportunities to earn money	○	○	○	○	○
Expected additional financial burden	○	○	○	○	○
Lack of personal drive	○	○	○	○	○
Presumed low benefit for my studies at home	○	○	○	○	○
Expected delay in progress in my studies	○	○	○	○	○
Problems with recognition of results achieved in foreign countries	○	○	○	○	○
Limited access to mobility programmes in home country	○	○	○	○	○
Problems with access regulations to the preferred country (visa, residence permit)	○	○	○	○	○

Limited admittance to the preferred institution and/or study programme in foreign country	○	○	○	○	○
It doesn't fit into the structure of my programme	○	○	○	○	○

4.6 Have you ever been abroad for other study related activities during your study programme?
Fill in the duration in months and the country you have been to per activity.
If you've been abroad more than once per activity, please refer to your most recent stay abroad.

	Duration in months	Country
Research		
Internship / work placement		
Summer school		
Language course		
Other		

5. Personal details

5.1 When were you born?
Please provide month and year of birth.

- Month _____ Year_____

5.2 What is your sex?

- Female

- Male

5.3 Were you born in the country in which you are now studying?

- Yes
- No

5.4 Were both of your parents born in the country in which you are now studying?

- Yes
- No

5.5 What are your language skills?

Please rate your grade of proficiency in the applicable language(s).

	Mother tongue		Very good		No knowledge	
English	○	○	○	○	○	○
Italian	○	○	○	○	○	○
German	○	○	○	○	○	○
French	○	○	○	○	○	○
Spanish	○	○	○	○	○	○

5.6 Do you have any children?

- Yes
- No (please go on to question 5. 9)

5.7 How many children do you have?

- _____ child(ren)

5.8 How old is your youngest child?

- _____ years of age

5.9 Are you impaired in your studies by any of the following?
Multiple answers possible.

- Yes, chronic diseases
- Yes, mental problems
- Yes, physical disabilities
- Yes, other health problems
- No (please go on to question 6.1)

5.10 Do you feel that your impairment is sufficiently taken account of in your studies?

0 0 0 0 0

6. Family Background

In this section you will be asked some questions about your family background. The following questions are about your mother and father or those person(s) who are like a mother or father to you – for example, guardians, step-parents, foster parents, etc. If you shared your time with more than one set of parents or guardians during your youth, please answer the following questions for those parents/guardians you spent the most time with.

6.1 What is the highest level of education your father and mother have obtained?

	Father	Mother
Up to lower secondary (ISCED 0, 1, 2)	○	○
Upper secondary (ISCED 3)	○	○
Post-secondary non-tertiary (ISCED 4)	○	○
First stage of tertiary education (ISCED 5B, vocational)	○	○
First stage of tertiary education (ISCED 5A, academic)	○	○

Second stage of tertiary education (ISCED 6)	○	○
Do not know	○	○

6.2 What is your father/ mother currently doing?

Please tick only one box.

	Father	Mother
Working full-time for pay	○	○
Working part-time for pay	○	○
Not working, but looking for a job	○	○
Other (e.g. home duties, retired)	○	○
Do not know or deceased	○	○

6.3 What are the most recent or former occupations of your father and mother?

Please classify the job according to one of the following categories of occupation.

	Father	Mother
Legislators, senior officials and managers	○	○
Professionals	○	○
Technicians and associate professionals	○	○
Clerks	○	○

Service workers/sales workers	○	○
Skilled agricultural and fishery workers	○	○
Craft and related trades workers	○	○
Plant and machine operators and assemblers	○	○
Elementary occupations/domestic and related helpers	○	○
Armed forces/military	○	○
Do not know	○	○

6.4 Some people are considered to have a high social standing and some are considered to have a low social standing. Thinking about your family background, where would you place your parents on this scale if the top indicated high social standing and the bottom indicated low social standing?

○ high social standing
○
○
○
○
○
○
○
○
○ low social standing

E. About the ACCESS Project

The EUROSTUDENT survey in Croatia was implemented in the scope of the international project Towards Equitable and Transparent Access to Higher Education in Croatia - ACCESS, which is funded by the European Commission through the TEMPUS programme.

Basic information about the project

Title: Towards Equitable and Transparent Access to Higher Education in Croatia - ACCESS
Number of project: 158745-TEMPUS-1-2009-1-DE- TEMPUS-SMGR
Project grant holder: Technische Universität Dresden, Germany
National coordinator: Institute for the Development of Education, Croatia
Duration of project: 15.01.2010. - 15.01.2013.
Project web site: www.iro.hr/access

Project summary

Overall objective: Contribute to ensuring equitable and transparent access to higher education (HE) in Croatia by removing financial obstacles, improving data availability and building capacity for action.

Specific objectives:

- Collect data on social status of students in Croatia to evaluate the effectiveness and of higher education funding and student financial support policies and assess the capacity to enhance them
- Establish a policy framework to enhance the social dimension and transparency of the higher education funding and student support system in Croatia, which can be translated into amendments of laws and regulations
- Establish a national coordination group to implement and monitor measures for equitable and transparent access to higher education

Expected results: A concrete proposal for a new higher education funding and student financial support system in Croatia, which will rely on the principles of evidence-based policy making, which can be translated into concrete amendments of laws and regulations and whose implementation can be monitored by a National Coordination Group.

Project consortium

Croatian partners:

- Agency for Science and Higher Education
- Association for Higher Education Development "Universitas"
- Croatian Council of Universities and University colleges of Applied sciences
- Croatian Student Council
- Institute for Social Research, Centre for Educational Research and Development
- Institute for the Development of Education
- Institute of Public Finance
- Juraj Dobrila University of Pula
- Ministry of Science, Education and Sports
- University of Dubrovnik
- University of Rijeka
- University of Split
- University of Zadar
- University of Zagreb

International partners

- Centre for Higher Education Policy Studies (the Netherlands)
- Corvinus University Budapest (Hungary)
- CSN - Swedish National Board of Student Aid (Sweden)
- International School For Social and Business Studies (Slovenia)
- Karl-Franzens University Graz (Austria)
- Mälardalen University (Sweden)
- Ministry of Higher Education, Science and Technology (Slovenia)
- TU Dresden (Germany)

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