

KYSELYLOMAKE: FSD3670 YLIOPISTO-OPISKELIJOIDEN TOIMEENTULOKYSELY 2021

QUESTIONNAIRE: FSD3670 UNIVERSITY STUDENTS' LIVELIHOOD SURVEY 2021

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Tämä kyselylomake on osa yllä mainittua Yhteiskuntatieteelliseen tietoaarkistoon arkistoitua tutkimusaineistoa.

Kyselylomaketta hyödyntävien tulee viitata siihen asianmukaisesti lähdeviitteellä.

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This questionnaire forms a part of the above mentioned dataset, archived at the Finnish Social Science Data Archive.

If the questionnaire is used or referred to in any way, the source must be acknowledged by means of an appropriate bibliographic citation.

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Detta frågeformulär utgör en del av den ovannämnda datamängden, arkiverad på Finlands samhällsvetenskapliga dataarkiv.

Om frågeformuläret är utnyttjat eller refererat till måste källan anges i form av bibliografisk referens.

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## Student livelihood survey

 Mandatory fields are marked with an asterisk (\*) and must be filled in to complete the form.

### We invite you to respond to the student unions' livelihood survey!

This survey will examine students' livelihood, employment and housing, as well as any changes regarding them. The survey generates relevant and up-to-date information on the financial status of university students across Finland.

The survey responses will be utilised for the livelihood survey and in student representation. Your responses are valuable and will contribute to fact-based advocacy.

The study is implemented by the Finnish Research Foundation for Studies and Education Otus. The study is commissioned by The Student Union of Tampere University (TREY), The Student Union of the University of Turku (TTY), The Student Union of the University of Eastern Finland (ISYY), The Student Union of the University of Jyväskylä (JYY), and The Student Union of Åbo Akademi University (ÅAS).

Responding to the survey is optional and you can respond anonymously. Responses are treated

confidentially, and individual respondents are not identifiable from the results. The research data is processed by the appointed researchers at Otus and only used for research purposes. If you wish to erase your responses after submission, please contact Aino Pietarinen, researcher at the Finnish Research Foundation for Studies and Education Otus [contact information deleted]. The erasure of responses is possible until November 7th, 2021.

**It takes about 15 minutes to complete the survey and you can respond until October 31st.** If you wish, you can save your answers and continue responding later by subscribing to the personalised link in your email.

**Each student union will choose one student among their respondents who will win an S Group gift card valued at 150 euros.** The contact details you provide to enter the draw will not be linked to your responses.

Thanks for your participation!

*Best regards on behalf of the student unions,*

ISYY: Specialist for Interest Advocacy Pekka Koivaara [contact information deleted]

JYY: Specialist in social affairs Anna Jääntti [contact information deleted]

TREY: Specialist in social affairs Ilona Taubert [contact information deleted]

TYY: Specialist in social affairs Ville Ritola [contact information deleted]

ÅAS: Students' Rights Expert: Petra Lindblad [contact information deleted]

For more information on the research, please contact Otus Researcher Aino Pietarinen [contact information deleted]

### Processing of responses

The research data is processed by Otus researchers and used for research purposes only. The complete anonymised survey data will be delivered to the student unions in the research and the Finnish Social Science Data Archive, and archived in Otus for the possible use of other research projects. Information that make it possible to identify an individual respondent are removed or grouped from the data. You can read the more detailed privacy statement and data management plan [here](#).

## 1. Start the survey by stating that you understand the text on this page. \*

- I have read and understood the above terms and conditions and agree to participate in the research.

## BACKGROUND QUESTIONS

### 2. What is your university?

- University of Eastern Finland

- University of Jyväskylä
- Tampere University
- University of Turku
- Åbo Akademi

Kysymyksen säännöt

### What is your university?

#### University of Eastern Finland

Sääntö: Näytä vaihtoehtoja

Jos vaihtoehto on valittu Näytä vaihtoehtoja Philosophical Faculty, Faculty of Science and Forestry, Faculty of Social Sciences and Business Studies, Faculty of Health Sciences kysymyksessä What is your faculty primarily?

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#### University of Jyväskylä

Sääntö: Näytä vaihtoehtoja

Jos vaihtoehto on valittu Näytä vaihtoehtoja Faculty of Information Technology, Sport and Health Sciences, Faculty of Mathematics and Science, School of Business and Economics, Faculty of Humanities and Social Sciences, Faculty of Education and Psychology kysymyksessä What is your faculty primarily?

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#### Tampere University

Sääntö: Näytä vaihtoehtoja

Jos vaihtoehto on valittu Näytä vaihtoehtoja Faculty of Information Technology and Communication Sciences, Faculty of Education and Culture, Faculty of Medicine and Health Technology, Faculty of Social Sciences, Faculty of Engineering and Natural Sciences, Faculty of Built Environment, Faculty of Management and Business kysymyksessä What is your faculty primarily?

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#### University of Turku

Sääntö: Näytä vaihtoehtoja

Jos vaihtoehto on valittu Näytä vaihtoehtoja Turku School of Economics, Faculty of Technology, Faculty of Social Sciences, Faculty of Humanities , Faculty of Medicine, Faculty of Education, Faculty of Science, Faculty of Law kysymyksessä What is your faculty primarily?

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#### Åbo Akademi

Sääntö: Näytä vaihtoehtoja

Jos vaihtoehto on valittu Näytä vaihtoehtoja Faculty of Science and Engineering, Faculty of Social Sciences, Business and Economics, Faculty of Education and Welfare Studies, Faculty of Arts, Psychology and Theology kysymyksessä What is your faculty primarily?

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### 3. What is your faculty primarily?

- Philosophical Faculty
- Faculty of Science and Forestry
- Faculty of Health Sciences
- Faculty of Social Sciences and Business Studies
- Faculty of Humanities and Social Sciences
- Faculty of Information Technology
- Faculty of Education and Psychology
- Sport and Health Sciences
- Faculty of Mathematics and Science
- School of Business and Economics
- Faculty of Information Technology and Communication Sciences
- Faculty of Management and Business
- Faculty of Education and Culture
- Faculty of Medicine and Health Technology
- Faculty of Built Environment
- Faculty of Engineering and Natural Sciences
- Faculty of Social Sciences
- Faculty of Humanities
- Faculty of Education
- Faculty of Medicine
- Faculty of Science
- Faculty of Law
- Faculty of Technology
- Turku School of Economics
- Faculty of Social Sciences
- Faculty of Arts, Psychology and Theology
- Faculty of Science and Engineering
- Faculty of Education and Welfare Studies

Kysymyksen säännöt

**What is your faculty primarily?**

**Ei vielä kysymyssääntöjä**

Kysymys **What is your university?** on *Näytä vaihtoehtoja* sääntö tälle kysymykselle  
Kysymys **What is your university?** on *Näytä vaihtoehtoja* sääntö tälle kysymykselle  
Kysymys **What is your university?** on *Näytä vaihtoehtoja* sääntö tälle kysymykselle  
Kysymys **What is your university?** on *Näytä vaihtoehtoja* sääntö tälle kysymykselle  
Kysymys **What is your university?** on *Näytä vaihtoehtoja* sääntö tälle kysymykselle

**4. Which year did you begin your studies in your current programme?**

- 2021
- 2020
- 2019
- 2018
- 2017
- 2016
- 2015
- 2014
- 2013
- 2012
- 2011
- 2010
- 2009
- 2008
- 2007
- 2006
- 2005
- 2004

- 2003
- 2002
- 2001
- 2000 or earlier

**Which year did you begin your studies in your current programme?**

**2021**

Sääntö: Piilota kysymyksiä

Jos vaihtoehto on valittu Piilota kysymyksiä Which of the following options best describes your paid work during the last academic year?

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**2020**

Ei vaihtoehdon sääntöjä

**2019**

Ei vaihtoehdon sääntöjä

**2018**

Ei vaihtoehdon sääntöjä

**2017**

Ei vaihtoehdon sääntöjä

**2016**

Ei vaihtoehdon sääntöjä

**2015**

Ei vaihtoehdon sääntöjä

**2014**

Ei vaihtoehdon sääntöjä

**2013**

Ei vaihtoehdon sääntöjä

**2012**

Ei vaihtoehdon sääntöjä

**2011**

Ei vaihtoehdon sääntöjä

**2010**

Ei vaihtoehdon sääntöjä

**2009**

Ei vaihtoehdon sääntöjä

**2008**

Ei vaihtoehdon sääntöjä

**2007**

Ei vaihtoehdon sääntöjä

**2006**

Ei vaihtoehdon sääntöjä

**2005**

Ei vaihtoehdon sääntöjä

**2004**

Ei vaihtoehdon sääntöjä

**2003**

Ei vaihtoehdon sääntöjä

**2002**

Ei vaihtoehdon sääntöjä

**2001**

Ei vaihtoehdon sääntöjä

**2000 or earlier**

Ei vaihtoehdon sääntöjä

**5. At what stage are you in your studies (your main programme) at the moment?**

- Bachelor's level
- Master's level
- Specialisation studies

**6. Which of the following options best describes your student status?**

- I am a Finnish (Finnish citizenship) degree student
- I am a foreign degree student from the EU/EEA zone (no Finnish citizenship)
- I am a foreign degree student from outside the EU/EEA zone (no Finnish citizenship)
- I am an exchange student

**7. What is your year of birth?**

- 2003
- 2002



- 2001
- 2000
- 1999
- 1998
- 1997
- 1996
- 1995
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- 1954
- 1953
- 1952
- 1951
- 1950
- 1949
- 1948
- 1947
- 1946
- 1945
- 1944
- 1943
- 1942

- 1941
- 1940 or earlier

### 8. What is your gender?

- Female
- Male
- Other
- I do not wish to say

### 9. What is your mother tongue?

- Finnish
- Swedish
- Other

### 10. Where is your main university campus located?

- Joensuu
- Jyväskylä
- Kuopio
- Pori
- Rauma
- Seinäjoki
- Tampere
- Turku
- Vaasa
- Another location, where? \_\_\_\_\_

### 11. Do you have dependent children?

No, I don't have dependent children.

Yes, I have dependent children.

Kysymyksen säännöt

**Do you have dependent children?**

**No, I don't have dependent children.**

Sääntö: Piilota kysymyksiä

Jos vaihtoehto on valittu Piilota kysymyksiä How many dependent children do you have?

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**Yes, I have dependent children.**

Ei vaihtoehdon sääntöjä

**12. How many dependent children do you have?**

1

2

3

4

5 or more

Kysymyksen säännöt

**How many dependent children do you have?**

**Ei vielä kysymyssääntöjä**

Kysymys **Do you have dependent children?** on *Piilota kysymyksiä* sääntö tälle kysymykselle

**13. Do you feel that you belong to a minority in the following areas? You may choose as many of the following as is necessary to describe your status. You can also skip the question if you wish.**

Ethnic background

An illness or injury that complicates study

- Linguistic minority
- Learning difficulties
- Sexual orientation
- Gender identity
- Religious or ideological conviction
- Disability or chronic illness

**14. In your opinion, what is the financial status of your parents compared to other families?**

**The question concerns the people who have been your primary caregivers.**

- Very good financial status
- Fairly good financial status
- Neither good nor bad financial status
- Fairly bad financial status
- Very bad financial status

## **HOUSING**

**15. Is your place of residence the same as your university location?**

- Yes
- No

**16. How long is the distance from your home to your campus?**

- 0-10 kilometres
- 11-30 kilometres
- 31-100 kilometres
- 101-300 kilometres
- 300 kilometres or more



**17. Did you relocate from another location to study in your current university?**

- Yes
- No

**18. What is your mode of housing?**

- Rented student apartment or student dormitory (e.g. managed by a student housing foundation or another foundation)
- Rented apartment (private or public housing; alone or together with others)
- Owned apartment (that you own or co-own with a spouse)
- Apartment owned by parents, relatives or spouse
- Right-of-occupancy or fractionally owned apartment
- I don't have a fixed residence
- Other, what? \_\_\_\_\_

**19. Which of the following best describes your housing status in the current academic term?**

- I live alone
- I live in a shared apartment
- I live with my domestic partner(s)
- I live with my spouse/registered partner
- I live alone with a child/children
- I live with a spouse and a child/children
- I live with another dependent relative
- I live with my parents or relatives
- I don't have a fixed residence
- Other, what? \_\_\_\_\_

## Kysymyksen säännöt

### Which of the following best describes your housing status in the current academic term?

#### I live alone

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen Estimate your monthly housing expenses (including also electricity, water and other necessary housing expenses). Write the number in the field below. Only consider your own share of housing expenses.

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#### I live in a shared apartment

Ei vaihtoehdon sääntöjä

#### I live with my domestic partner(s)

Ei vaihtoehdon sääntöjä

#### I live with my spouse/registered partner

Ei vaihtoehdon sääntöjä

#### I live alone with a child/children

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen Estimate your monthly housing expenses (including also electricity, water and other necessary housing expenses). Write the number in the field below. Only consider your own share of housing expenses.

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#### I live with a spouse and a child/children

Ei vaihtoehdon sääntöjä

#### I live with another dependent relative

Ei vaihtoehdon sääntöjä

#### I live with my parents or relatives

Ei vaihtoehdon sääntöjä

#### I don't have a fixed residence

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen Estimate your monthly housing expenses (including also electricity, water and other necessary housing expenses). Write the number in the field below. Only consider your own share of housing expenses.

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#### Other, what?

Ei vaihtoehdon sääntöjä

## 20. How do you and other adults in your household share expenses? Choose the most fitting option.

We have a joint household. Our income and expenses are shared to at least a large degree.

- We have separate rental agreements and everyone takes care of their personal expenses.
- We share living expenses and/or other shared expenses on a random basis. Everyone takes care of their personal expenses.
- We share living expenses and/or other shared expenses on a planned basis, but not evenly. Everyone takes care of their personal expenses.
- We share living expenses and/or other shared expenses evenly. Everyone takes care of their own expenses.
- This question does not concern me.

**21. Estimate your monthly housing expenses (including also electricity, water and other necessary housing expenses). Write the number in the field below. Only consider your own share of housing expenses.**

Monthly housing ex-  
penses in euros

Kysymyksen säännöt

**Estimate your monthly housing expenses (including also electricity, water and other necessary housing expenses). Write the number in the field below. Only consider your own share of housing expenses.**

**Ei vielä kysymyssääntöjä**

Kysymys **Which of the following best describes your housing status in the current academic term?** on *Hyppää kysymykseen sääntö tälle kysymykselle*  
Kysymys **Which of the following best describes your housing status in the current academic term?** on *Hyppää kysymykseen sääntö tälle kysymykselle*  
Kysymys **Which of the following best describes your housing status in the current academic term?** on *Hyppää kysymykseen sääntö tälle kysymykselle*

**22. Have you been homeless during your studies?**

**Homeless refers to a situation in which you don't have a fixed address and you are, for instance, living in a shelter, in stairwells or temporarily with friends or family. In this survey, short-term homelessness at the beginning of the academic year/term (max. 1 month) is not considered homelessness.**

Yes, I have been or am homeless

No

Kysymyksen säännöt

### Have you been homeless during your studies?

Homeless refers to a situation in which you don't have a fixed address and you are, for instance, living in a shelter, in stairwells or temporarily with friends or family. In this survey, short-term homelessness at the beginning of the academic year/term (max. 1 month) is not considered homelessness.

#### Yes, I have been or am homeless

Ei vaihtoehdon sääntöjä

#### No

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen INCOMESTUDY GRANT

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### 23. How did you become homeless?

There was a delay with housing when I began my studies

After I returned from my student exchange

My lease ended

My cohabitant's situation changed

Other, how? \_\_\_\_\_

### 24. Where did you stay or are you staying while homeless?

Outside/on the street

In a student shelter

Other shelter

In a hostel or other commercial accommodation

With a friend or relative

With a stranger

Other, where? \_\_\_\_\_

## 25. How long were you/have you been homeless?

- Less than a month
- 1-2 months
- 3-6 months
- 7-12 months
- Over a year

## INCOME

### STUDY GRANT

Kysymyksen säännöt

## INCOME

### STUDY GRANT

**Ei vielä kysymyssääntöjä**

**Kysymys Have you been homeless during your studies? Homeless refers to a situation in which you don't have a fixed address and you are, for instance, living in a shelter, in stairwells or temporarily with friends or family. In this survey, short-term homelessness at the beginning of the academic year/term (max. 1 month) is not considered homelessness.**  
*on Hyppää kysymykseen sääntö tälle kysymykselle*

The purpose of student financial aid is to secure a student's subsistence during their studies. The student financial aid consists of study grant and the student loan guaranteed by the government (and housing aid only for students studying and living abroad or in Åland, and students who study at folk high schools and sports universities with paid programs and live in a dormitory). In this section of the survey, the questions are specifically about the study grant. A university student who is of age and who is living independently or is married is eligible for a study grant of 253,69 euros, monthly gross. For a student who is the caretaker of an underage child or children, the gross amount is 355,05 euros (Kela 2021.)

## 26. Are you receiving, or have you received study grant for the degree you are completing?

- Yes
- I am eligible, but I have not applied for it



- I am not receiving it currently, but I have received it in the past
- I have never received study grant
- I am not eligible for study grant

Kysymyksen säännöt

**Are you receiving, or have you received study grant for the degree you are completing?**

**Yes**

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen How do you currently feel about the sufficiency of your study grant months?

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**I am eligible, but I have not applied for it**

Ei vaihtoehdon sääntöjä

**I am not receiving it currently, but I have received it in the past**

Ei vaihtoehdon sääntöjä

**I have never received study grant**

Ei vaihtoehdon sääntöjä

**I am not eligible for study grant**

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen How do you currently feel about the sufficiency of your study grant months?

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**27. Why are you not receiving or have not applied for study grant? Choose the most important option to you.**

- Due to the size of my paid income or unearned income
- I am not completing enough study credits
- To save the month(s) for later if I need them
- I live with a parent/parents and I would receive a reduced amount of study grant
- I am on maternity/paternity or parental leave
- I am completing my conscription or non-military service and am ineligible
- I have ran out of study grant months
- Other reason, why? \_\_\_\_\_

## Kysymyksen säännöt

Why are you not receiving or have not applied for study grant? Choose the most important option to you.

### Kysymyksen säännöt

Sääntö: Hyppää kysymykseen

Hyppää kysymykseen Has it been easy or hard to complete the required amount of study credits (an average of 5 credits per study grant month)?

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## 28. How do you currently feel about the sufficiency of your study grant months?

- I will not run out of study grant months.
- My study grant months may run out or are running out, but I am not worried.
- My study grant months may run out or are running out. I am worried.

## Kysymyksen säännöt

How do you currently feel about the sufficiency of your study grant months?

### Ei vielä kysymyssääntöjä

Kysymys **Are you receiving, or have you received study grant for the degree you are completing?** on *Hyppää kysymykseen* sääntö tälle kysymykselle  
Kysymys **Are you receiving, or have you received study grant for the degree you are completing?** on *Hyppää kysymykseen* sääntö tälle kysymykselle

## 29. Has it been easy or hard to complete the required amount of study credits (an average of 5 credits per study grant month)?

- Always easy
- Mostly easy
- Neither hard nor easy
- Mostly hard
- Always hard

Unsure

Kysymyksen säännöt

Has it been easy or hard to complete the required amount of study credits (an average of 5 credits per study grant month)?

Ei vielä kysymyssääntöjä

Kysymys **Why are you not receiving or have not applied for study grant? Choose the most important option to you.** on Hyppää kysymykseen sääntö tälle kysymykselle

**30. How do you plan to finance your studies if you run out of study grant months before graduating, have already run out, or are not eligible? Choose the most important option for you.**

- Paid work
- Savings
- Loan
- Help from family and relatives
- Help from my spouse
- Income support
- Other means, how? \_\_\_\_\_

**31. Is there something you would like to add regarding this topic?**

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## STUDENT LOAN

The government-guaranteed student loan is part of the student financial aid, and a higher education student 18 years of age can take out 650 euros of loan/month (Kela 2021).

### 32. Have you taken out a student loan during your current studies?

- Yes
- No, but I'm eligible for a student loan
- No because my bank has not granted me a student loan due to a payment default or other reason
- I'm not eligible for a student loan

Kysymyksen säännöt

**Have you taken out a student loan during your current studies?**

**Yes**

Ei vaihtoehdon sääntöjä

**No, but I'm eligible for a student loan**

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen COMBINED INCOME

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**No because my bank has not granted me a student loan due to a payment default or other reason**

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen COMBINED INCOME

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**I'm not eligible for a student loan**

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen COMBINED INCOME

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### 33. What is the most important reason for you for taking out a student loan?

- I need it to secure my subsistence
- I would rather take out a loan than work in addition to studying
- I want to improve my quality of life
- I funded an expense I have known was coming (a new computer, holiday, etc.)
- I funded my exchange period abroad
- I needed money in a hurry for an unexpected expense
- I prepared for my study grant months running out

- To pay back study grant that Kela wants returned
- Investments
- The reasonable terms and low interest rate of student loans
- Student loan tax deduction or student loan compensation
- Other reason, why? \_\_\_\_\_

**34. What is the second most important reason why you have taken out a student loan?**

- I need it to secure my subsistence
- I would rather take out a loan than work in addition to studying
- I want to improve my quality of life
- I funded an expense I have known was coming (a new computer, holiday, etc.)
- I funded my exchange period abroad
- I needed money in a hurry for an unexpected expense
- I prepared for my study grant months running out
- To pay back study grant that Kela wants returned
- Investments
- The reasonable terms and low interest rate of student loans
- Student loan tax deduction or student loan compensation
- Other reason, why? \_\_\_\_\_

**35. Is there something you would like to add regarding this topic?**

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**COMBINED INCOME**



Kysymyksen säännöt

## COMBINED INCOME

Ei vielä kysymyssääntöjä

Kysymys **Have you taken out a student loan during your current studies?** on Hyppää kysymykseen sääntö tälle kysymykselle

Kysymys **Have you taken out a student loan during your current studies?** on Hyppää kysymykseen sääntö tälle kysymykselle

Kysymys **Have you taken out a student loan during your current studies?** on Hyppää kysymykseen sääntö tälle kysymykselle

### 36. Evaluate your net monthly income from different sources for October 2021. N.B! Enter your net income, meaning income after tax.

Study grant eu-ros/month

Housing al-  
lowance/housing  
supplement eu-  
ros/month

Student loan (N.B.  
per month) eu-  
ros/month

Wages euros/month

Support from par-  
ents/family eu-  
ros/month

Support from spouse  
euros/month

Income support eu-  
ros/month

Other social benefits  
(e.g. child benefit)  
euros/month

Grants (N.B. per  
month) euros/month

Other sources of in-  
come (e.g. return on  
investments) eu-  
ros/month

**37. Evaluate your last year's income before tax. Include all taxed income (study grant, wages from summer jobs and other work, etc.) N.B! Enter your gross income before tax for the whole year 2020.**

euros during 2020

**38. Do your parents or relatives give you financial support? Financial support means monetary and other similar support, e.g. food, clothing, magazine subscriptions, streaming service monthly fees, etc.**

- I receive monetary support monthly on a regular basis
- I receive other financial support monthly on a regular basis
- I receive monetary support now and then
- I receive other financial support now and then
- I do not receive any monetary or other financial support from my parents or relatives

**39. How dependent are you on your family or relatives in regard to financial support?**

- Entirely dependent
- Somewhat dependent
- Not dependent
- Unsure
- Does not concern me

**40. How significant is the student meal subsidy (=access to a student-priced lunch at university campus) in terms of your livelihood?**

- Very significant
- Fairly significant
- Neither significant nor insignificant
- Fairly insignificant
- Very insignificant

**41. Is there something you would like to add regarding this topic?**

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## **EMPLOYMENT AND INTERNSHIP**

**42. Which of the following statements best describes your current status?  
Choose one.**

- I study full-time and don't work
- I study and work part-time or do gig work
- I study very little or irregularly
- I work full-time and study part-time
- I work and don't study. I will, however, study during this academic year
- I work and don't study. I will not study during this academic year
- I neither study nor work

## Kysymyksen säännöt

Which of the following statements best describes your current status? Choose one.

### I study full-time and don't work

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen What is the mode of your most recent employment?

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### I study and work part-time or do gig work

Ei vaihtoehdon sääntöjä

### I study very little or irregularly

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen What is the mode of your most recent employment?

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### I work full-time and study part-time

Ei vaihtoehdon sääntöjä

### I work and don't study. I will, however, study during this academic year

Ei vaihtoehdon sääntöjä

### I work and don't study. I will not study during this academic year

Ei vaihtoehdon sääntöjä

### I neither study nor work

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen What is the mode of your most recent employment?

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## 43. What is the mode of your current employment?

- Full-time permanent employment
- Full-time fixed-term employment
- Part-time permanent employment
- Part-time fixed-term employment
- Gig work/Freelancer, various employers
- On-demand work, same employer
- I work in my own company, as a sole trader or as part of a cooperative
- I work as a light entrepreneur e.g. through an invoicing service

Something else, what? \_\_\_\_\_

**44. How many hours do you work in a normal week, including all paid and unpaid overwork? Write the number in the field below.**

hours per week

**45. To what extent do you agree with the following statements? Respond based on this year.**

	Fully disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Fully agree
I have worked in order to secure my livelihood	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have worked in order to gain work experience in my field and/or other work experience	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have worked in order to network and/or to make work contacts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have worked because I need to support others financially (children, spouse, parents etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I see myself as an employee first and as a student second	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I work so I have money to purchase things I wouldn't otherwise be able to purchase	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Kysymyksen säännöt

To what extent do you agree with the following statements? Respond based on this year.

**Kysymyksen säännöt**

Sääntö: Hyppää kysymykseen

Hyppää kysymykseen Which of the following options best describes your paid work during the last academic year?

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#### 46. What is the mode of your most recent employment?

- Full-time permanent employment
- Full-time fixed-term employment
- Part-time permanent employment
- Part-time fixed-term employment
- Gig work/Freelancer, various employers
- On-demand work, same employer
- I work in my own company, as a sole trader or as part of a cooperative
- I work as a light entrepreneur e.g. through an invoicing service
- Something else, what?

Kysymyksen säännöt

**What is the mode of your most recent employment?**

**Ei vielä kysymyssääntöjä**

Kysymys **Which of the following statements best describes your current status? Choose one.** on Hyppää kysymykseen sääntö tälle kysymykselle

Kysymys **Which of the following statements best describes your current status? Choose one.** on Hyppää kysymykseen sääntö tälle kysymykselle

Kysymys **Which of the following statements best describes your current status? Choose one.** on Hyppää kysymykseen sääntö tälle kysymykselle

#### 47. Which of the following options best describes your paid work during the last academic year?

- I have worked full-time or nearly full-time for most of the year
- I have worked full-time or part-time for part of the year
- I have worked weekends or occasionally
- I have completed an internship relating to my studies
- I was hired and paid to do my thesis
- I have not done any paid work during the last academic year



## Kysymyksen säännöt

**Which of the following options best describes your paid work during the last academic year?**

**I have worked full-time or nearly full-time for most of the year**

Ei vaihtoehdon sääntöjä

**I have worked full-time or part-time for part of the year**

Ei vaihtoehdon sääntöjä

**I have worked weekends or occasionally**

Ei vaihtoehdon sääntöjä

**I have completed an internship relating to my studies**

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen If you have not been employed, would you have liked to work during the last academic year?

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**I was hired and paid to do my thesis**

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen If you have not been employed, would you have liked to work during the last academic year?

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**I have not done any paid work during the last academic year**

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen If you have not been employed, would you have liked to work during the last academic year?

Kysymys **Which year did you begin your studies in your current programme?** on *Piilota kysymyksiä* sääntö tälle kysymykselle

Kysymys **To what extent do you agree with the following statements? Respond based on this year.** on *Hyppää kysymykseen* sääntö tälle kysymykselle

**48. What was the most important reason for working in addition to studying during the last academic year?**

- I worked to secure my subsistence
- I worked to garner work experience in my field and/or in other fields
- I worked to build networks and/or to secure working life contacts
- I worked because I need to support others financially (children, spouse, parents etc.)
- I worked for other reasons, why? \_\_\_\_\_



Kysymyksen säännöt

**What was the most important reason for working in addition to studying during the last academic year?**

**Kysymyksen säännöt**

Sääntö: Hyppää kysymykseen

Hyppää kysymykseen How do you think that working during semesters affects your studying pace? Choose the most fitting option.

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**49. If you have not been employed, would you have liked to work during the last academic year?**

- Yes
- No
- I don't know

Kysymyksen säännöt

**If you have not been employed, would you have liked to work during the last academic year?**

**Ei vielä kysymyssääntöjä**

Kysymys **Which of the following options best describes your paid work during the last academic year?** on *Hyppää kysymykseen* sääntö tälle kysymykselle

Kysymys **Which of the following options best describes your paid work during the last academic year?** on *Hyppää kysymykseen* sääntö tälle kysymykselle

Kysymys **Which of the following options best describes your paid work during the last academic year?** on *Hyppää kysymykseen* sääntö tälle kysymykselle

**50. How do you think that working during semesters affects your studying pace? Choose the most fitting option.**

- My studies will progress much faster
- My studies will progress a bit faster
- Work has no impact on my studying pace
- My studies will progress a bit slower

- My studies will progress much slower
- Unsure/does not concern me

Kysymyksen säännöt

How do you think that working during semesters affects your studying pace? Choose the most fitting option.

Ei vielä kysymyssääntöjä

Kysymys **What was the most important reason for working in addition to studying during the last academic year?** on *Hyppää kysymykseen* sääntö tälle kysymykselle

### 51. How do/have study grant income limits affect/affected your employment?

- I receive/received study grant along with employment
- I do not/did not receive study grant due to my income
- I would work/would have worked more if it wasn't for the income limits
- I am not eligible for a study grant
- Does not concern me

### 52. How closely is/was your job/your most recent job related to your degree programme?

- Very closely
- Fairly closely
- Somewhat
- Fairly little
- Not at all

### 53. Is internship a compulsory part of your primary degree?

- Yes

- No, but I can include an internship in my degree and gain credits for it
- No, and I don't gain credits for a voluntary internship
- I don't know

**54. Have you done or are you currently doing an internship as part of your primary degree?**

- Yes
- No

Kysymyksen säännöt

**Have you done or are you currently doing an internship as part of your primary degree?**

**Yes**

Ei vaihtoehdon sääntöjä

**No**

Sääntö: Hyppää kysymykseen

Jos vaihtoehto on valittu Hyppää kysymykseen How do you evaluate your chances of finding a job matching your field of expertise after graduation?

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**55. Were or are you paid for the internship?**

- No
- Yes, how much (gross monthly, according to your own estimate)?  

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- I don't know

**56. Were or are you paid for the internship in accordance with the collective labour agreement applicable in the field?**

- Yes
- No
- I don't know

**57. How do you evaluate your chances of finding a job matching your field of expertise after graduation?**

- Good
- Pretty good
- Average
- Pretty bad
- Bad
- Unsure

Kysymyksen säännöt

**How do you evaluate your chances of finding a job matching your field of expertise after graduation?**

**Ei vielä kysymyssääntöjä**

**Kysymys** Have you done or are you currently doing an internship as part of your primary degree? on *Hyppää kysymykseen* sääntö tälle kysymykselle

**58. Is there something you would like to add regarding this topic?**

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**EXPERIENCE OF LIVELIHOOD**

**59. How well did your disposable income cover your expenses during the past year (12 months)?**

- Well
- Fairly well
- Relatively well

- Fairly poorly
- Poorly
- I don't know

**60. If you faced an unpredictable expense of 600 euros, could you manage it without a loan or consumer credit?**

- Yes, I could pay it myself
- Yes, someone would pay it for me (parents, spouse, relatives)
- I couldn't pay it myself and no one would pay it for me

**61. At which time of year is your financial situation usually at its tightest?**

- Early summer during the study break
- Late summer during the study break
- Autumn term
- At the turn of the year during the study break
- Spring term
- The time of the year is not relevant
- My financial situation is not subject to regular seasonal variation
- I don't know

**62. Have you done the following during the last 12 months?**

	Often or fairly often	Once or twice	Not at all
Borrowed money from a friend/spouse /relative for necessary expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Taken out consumer credit from a bank or other financing companies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Taken out a quickie loan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Postponed the payment of a bill until the bill has gone into collections	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Applied for social assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Often or fairly often	Once or twice	Not at all
Sold property in order to cover necessary expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visited a bank office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Received food support from e.g. the church or another organisation (e.g. Salvation Army student food aid or bread line)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Worried that you will run out of food before you get money to buy more	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Decided not to buy a doctor-prescribed medication due to a bad financial situation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**63. Is there something you would like to add regarding this topic?**

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## THE EFFECTS OF THE CORONAVIRUS PANDEMIC

**64. How has the coronavirus pandemic affected your financial status?**

- Significantly weakened
- Somewhat weakened
- No effect
- Somewhat improved
- Significantly improved

**65. Is there something else you would like to say regarding the themes of the survey?**

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The following resources offer help if needed.

Nyyti, an association that promotes the mental health and learning ability of students <https://www.nyyti.fi/opiskelijoille/loyda-apua/>

MIELI Mental Health Finland <https://mieli.fi/fi>

Finnish Student Health service FSHS <https://www.yths.fi/>

Financial and debt counselling: State Legal Aid Office <https://oikeus.fi/talousjavelkaneuvonta/fi/index.html>

Takuusäätiö (financial and debt counselling) <https://www.takuusaatio.fi/>

**Thank you for your valuable replies!**

**The questionnaire will be redirected to the draw.**