

LIVING AND WORKING IN DENMARK

AN EXPAT PERSPECTIVE



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INTRODUCTION

Every move abroad is associated with surprises - both good and bad. One of the keys to a successful stay is to learn as much as possible about settling in your new country, not least when it comes to working.

The purpose of this booklet is to inform people moving to Denmark about Danish society in general, with a particular focus on the labour market.

This booklet is for people who are considering whether to relocate to Denmark to work, as well as those who are already here.

'Living and Working in Denmark - An Expat Perspective' is published by the Danish Chamber of Commerce and co-financed by the Ministry of Employment.

Expats – nomads of the world economy

In the knowledge economy of the 21st century, expats play a key role for companies, research institutions and governments because these global nomads possess skills and expertise. They build brands, invent products, develop technologies, and transform the mindset of the people they work with.

FROM ONE EXPAT TO ANOTHER

'Living and Working in Denmark' draws its information from an analysis of expectations and experiences among expats in Denmark. The study was carried out by Oxford Research, a Scandinavian consultancy focusing on expat issues, and included more than 80 qualitative interviews with expats as well as with national and international experts.

This booklet highlights 'need to know' facts about Denmark as well as the study's most interesting findings about expat life.

Thorough analysis as a foundation for the publication

Of the 80 individuals interviewed as part of the study that serves as the foundation for this booklet, 50 were expatriates from a broad range of backgrounds (nationality, age, place of residence in Denmark, etc).

The analysis also contains more than 30 interviews with national and international experts about expatriates, including:

- HR departments in international Danish companies
- Research institutions
- Recruiting agencies
- Relocation agencies
- Public authorities

Quotations from the interviews are used to illustrate the topics discussed in this booklet.

Definition of an expat

An expatriate – an 'expat' for short – is a person temporarily or permanently residing in a country and culture other than that of the person's upbringing or legal residence. The word comes from the Latin *ex* (out of) and *patria* (country, fatherland).

Influx of expats in Denmark from 2004-2008



Number of expats in Denmark in 2008: 66,857





WORKPLACE CULTURE

Workplace culture in Denmark varies from company to company. But even though there is no single work culture, there are some specifics that seem to characterise the experiences of expats working here. Some of the most commonly cited include: flat management structures, teamwork and work-life balance.

Many expats are surprised by these characteristics of Danish work culture, and in the beginning some can pose a challenge. However, many expats express that as they become familiar with the culture, they come to both see and value the individual and corporate benefits, and many of them actually end up valuing the workplace culture.

FLAT STRUCTURES AND INFORMALITY

Many expats coming to Denmark describe their experience of Danish work culture as flat-structured and informal. This means, for example, that all employees and managers address each other by their first names, and that most decisions are discussed in forums where all employees have an equal say.

According to expats, the absence of a hierarchical culture is one of the greatest advantages of working here. Not only does it facilitate a relaxed atmosphere that makes it possible to focus on tasks and responsibilities instead of titles, expats also value the ability to have an influence at work, regardless of their position. Being able to influence work combined with an informal tone creates a professional and social culture that allows em-

ployees to develop personally as well as professionally.

The flat structure facilitates an environment of open, understanding and responsive communication between colleagues at all levels. Expats find this type of environment crucial to the motivation and encouragement they experience in Denmark.

But the same flat structure that leaves room for autonomy and influence can also be challenging for an expat. Decision lines are less obvious and it might be difficult to know who to talk to about particular issues. And as a new employee - especially from a different culture - picking up on the invisible structure that makes up the decision-making lines in the organisation can be difficult. But as expats learn to navigate their new organisation, they come to appreciate the informal structure and relaxed environment.

“Contrary to what I’m used to, it’s common practice in Denmark that both employee and employer participate in meetings and a superior will patiently listen to you and consider suggestions. The workplace is more informal because there’s no real hierarchy. Everybody mingles with each other and knows each other, and always by first name. In Denmark the boss sits next to the cleaning lady at lunch. It means something, because you feel that you matter, that you have an ability to make an impact. You’re not just another number in the system – you can actually make a difference, and your ideas are being heard and taken seriously.”

“I was quite surprised when I started working in Denmark, especially because of the flat structure. It’s really difficult to locate responsibility: Who’s in charge and who makes the decisions? It’s difficult to find out what level people are on – even though it’s quite important. In the UK it’s clearer and written down and you know exactly who to go to if you want to get something approved and you know exactly who’s work you need to approve.”

In the Fourth European Working Conditions Survey, Danish wage and salary earners were ranked first in terms of work satisfaction.



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A sign of respect

The flat structure and informal working environment also affect an employee's relationship with the management. This relationship is very different from what some expats are used to. Eliminating the differences between employees can seem like a lack of respect for management, but instead it is a sign that all employees are shown the same respect, regardless of their title.

“I was surprised at lunch one day while I was still new. Two of my colleagues were discussing something at the lunch table. The boss came in, and he obviously had something to say, but he had to wait until they finished. They were just talking about their weekend, but he was supposed to wait.”

THE UPS AND DOWNS OF THE EGALITARIAN MINDSET

The characteristic flat structure that allows everyone to be heard is connected to an egalitarian mindset and a welfare system that considers all individuals equal, and holds that no individual is more important than anyone else.

The downside of this mindset was described as the 'Jante Law' by Danish-Norwegian author Axel Sandemose in the 1933 novel 'En flygtning krydser sit spor' (A Fugitive Crosses His Tracks). In the novel, a young man 'breaks' the Jante Law by bragging about himself, and claiming he is better and brighter than his fellow residents in the town of Jante.

The downside to the egalitarian mindset, according to Sandemose, is that individual accomplishment is not always recognised and accepted.

The Jante Law is not a real law but a critical note on a cultural characteristic. It is a characteristic that still indirectly influences parts of Danish culture - and to some extent workplaces. Although the mindset is frequently attacked, it is worth bearing in mind that measured humility is still a Danish virtue – also at work.

TEAMWORK AND TEAM EFFORT

At many workplaces in Denmark there is a great deal of cooperation and teamwork. Some expats experience that the emphasis on teamwork directs focus away from the individual and onto the group. Working cooperatively and in teams means tasks are performed jointly, the goals are shared and the end product is the result of a collective effort.

Expats experience that teamwork is balanced by an expectation that employees can work independently. The employee is part of a team, but at

the same time the employee is free to do the assignments in the most efficient way. Furthermore, expats value the emphasis on teamwork because it adds valuable lessons and discussions that contribute to the process and the outcome.

Few expats consider the emphasis on teamwork to be less effective for decision-making compared with their own culture. Although decisions are only made after an issue is discussed at length, expats come to see the process as a way for employees to have a say on important issues. This influence, they say, contributes to their personal and professional development.

“The way you work is very cooperative and there is always a reason to communicate. The Danish tradition of teamwork involves group evaluation and team response, whereas where I come from employees are considered as individuals and therefore only responsible for their own performance. I appreciate teamwork because it always results in insightful learning. The Danish work mentality is more focused on a shared goal and it is based on team effort instead of individual competitiveness.”

“I appreciate teamwork and I think that Denmark is a leader when it comes to it. You can really develop as a professional in cooperation with your colleagues.”



A CULTURE OF DISCUSSION AND PARTICIPATION

Meetings are one element of Danish work culture that expatriates experience differently depending on where they come from. However, there seems to be a tendency to view meetings here as consensus oriented. Meetings facilitate a culture in which everything is open for discussion and everyone is allowed to contribute their point of view. This is the exact opposite of some expats' previous experience of meetings as forums for giving orders and listening to management briefings and decisions that have already been made.

Meetings are described by the majority of expats as open and a place where discussion amongst colleagues flows freely. This stems from the informal and flat-structured workplace, where everybody,



In a comparison of employee participation in 10 European countries, an average of 24 % of workplaces were found to have extensive joint decision-making and negotiating processes. In Sweden and Denmark the figure was 45 % and 44 %, respectively.

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regardless of title, is considered a possible contributor to the decision-making process. Some expats are surprised by this type of meeting. But later on, many come to value them as a way to take part in professional discussions and decisions. Furthermore, they find participation in such meetings helps them develop their professional arguments, their personal stand-points and their role as a team player.

Expats in management positions in particular notice that Denmark's culture of interaction requires different approaches to meetings than in other cultures. When employees are free to contribute at meetings, the meetings must be structured differently and in a manner that leaves open the possibility for individuals to make contributions.



“One challenge coming to Denmark was the culture of discussion. It was difficult at first. You thought you had made a decision but it was really just the beginning of a new discussion, not a decision as it turns out. But you find the tools. It depends on how you lead and participate in the meeting. You must give everybody a voice and facilitate and orchestrate the decision-making process, not make decisions by order. You lead the team to come up with a proposal. They have to know that they contribute to that proposal.”

“Meetings in Denmark tend to be more for debating and seeking consensus. In the UK it is more: 'We're gonna do this, you do this, and you do that.' The meeting is for giving orders. It is different in Denmark. Here you discuss together what to do and how to do it. I appreciate the Danish system. The Danes say what they think at the meeting in front of everyone. That might disturb some, but I appreciate the honesty. You are allowed to express yourself.”

The culture of discussion can also benefit the individual

“At first I thought: 'They talk so much. What is coming out of all this? Foreigners don't get the way Danish people have meetings at first. I didn't either, but now I see the value. I have seen how these seminars where we discuss different aspects of the subject I am working with really gave me information I needed, and a much better idea of what we are working with. And I have become the anchor person on this specific subject because of it. The discussions we had helped me to understand what it is I am doing. I would not be able to explain things to my co-workers without it. So now it's very important to me.”

SOCIAL RELATIONS AT WORK

In some countries it is common to go out with colleagues after work. While not unheard of in Denmark, it isn't very common. Often the reason is that people are involved in after-work activities elsewhere with family, friends, sports and hobbies, or voluntary work. Some expats describe Denmark as a culture where there is a clear division between work and social life.

Although spontaneously going out is not common, co-workers do take part in office social activities. The difference compared with other cultures is that the activities are arranged by the company, and planned weeks or months ahead.

Workplace social activities are either formally arranged by the organisation or by a group of employees on their own initiative. Frequently the management is involved in planning and prioritises financing organised social events.

Typical workplace social events include the annual Christmas party (*julefrokost*), a summer party, Friday happy hour and more culturally oriented events that partners and children can attend, such as an evening at the theatre or trips to the zoo. At some workplaces, partners and children are always invited to social events. Other places it is more common that social activities are only for employees.

“I don't socialise with my colleagues outside work. I guess it's because they have family commitments. It is a totally different mindset. Where I have lived before, everybody had a maid or a nanny. Everybody! That meant we could go out spontaneously after work. That can't be done here. Everybody is gone by 4. It is like there is no connection between the hours before and the hours after 4. That is something I have to get used to. It's not that they are not nice, but we don't see each other outside work. On the other hand the company arranges several activities for us during the year, and that makes you feel appreciated as a part of the organisation.”

The Danes and other Scandinavian cultures tend to be less spontaneous and are less likely to 'pop by' than people in other countries might be.



EMPLOYER EXPECTATIONS

The organisation Workindenmark helps foreigners who want to work in Denmark. Their experience is that, with the exception of a few, specific areas, professional competence is not enough to succeed at work here. Many foreigners are surprised how important personal and social competencies are for a successful career.

For example, many organisations look for employees who are extroverted, independent, open to new ideas and able to work as part of a team. Placing

an emphasis on personal and social competencies means employees become more than just a professional resource, they are seen as complete individuals with a variety of different competencies and opinions.

Some expats view taking initiative, acting independently and making decisions about daily work as important aspects of being an employee in Denmark. Expats in Denmark experience less supervision, and to a large extent, it is up to the individual employee how and when to complete assignments. This independent way of working, according to expats, leaves room for professional and personal develop-

ment. The reduced daily supervision results in a less stressful working environment.

The expectation that employees work independently is closely related to the trust that characterises Danish work culture. Supervisors trust that work will be done as agreed unless informed otherwise. Your supervisor will not check on you to see how you are getting along. It is your responsibility to notify your supervisor if something unforeseen happens. Expats experience this trust as a positive element that underscores the value the organisation places on employee professionalism and experience.

What do you think?

Expats note that they are expected to participate in discussions. This means that employees might be expected to have an opinion and a professional standpoint on certain issues. For some - especially newcomers - this can be a challenge. On the other hand, it is clear to expats that the level of involvement expected of employees allows them to influence work and develop personally and professionally.

“Danes expect me to give more feedback. In meetings in my own country you also discuss and you can have an opinion. But here it is like it is expected that you always contribute. But what if you don't have an opinion about something? They expect you to have something to say. That is a big challenge, but I find it forces me to take a stand. I discover how I develop professionally as I participate in the discussions.”

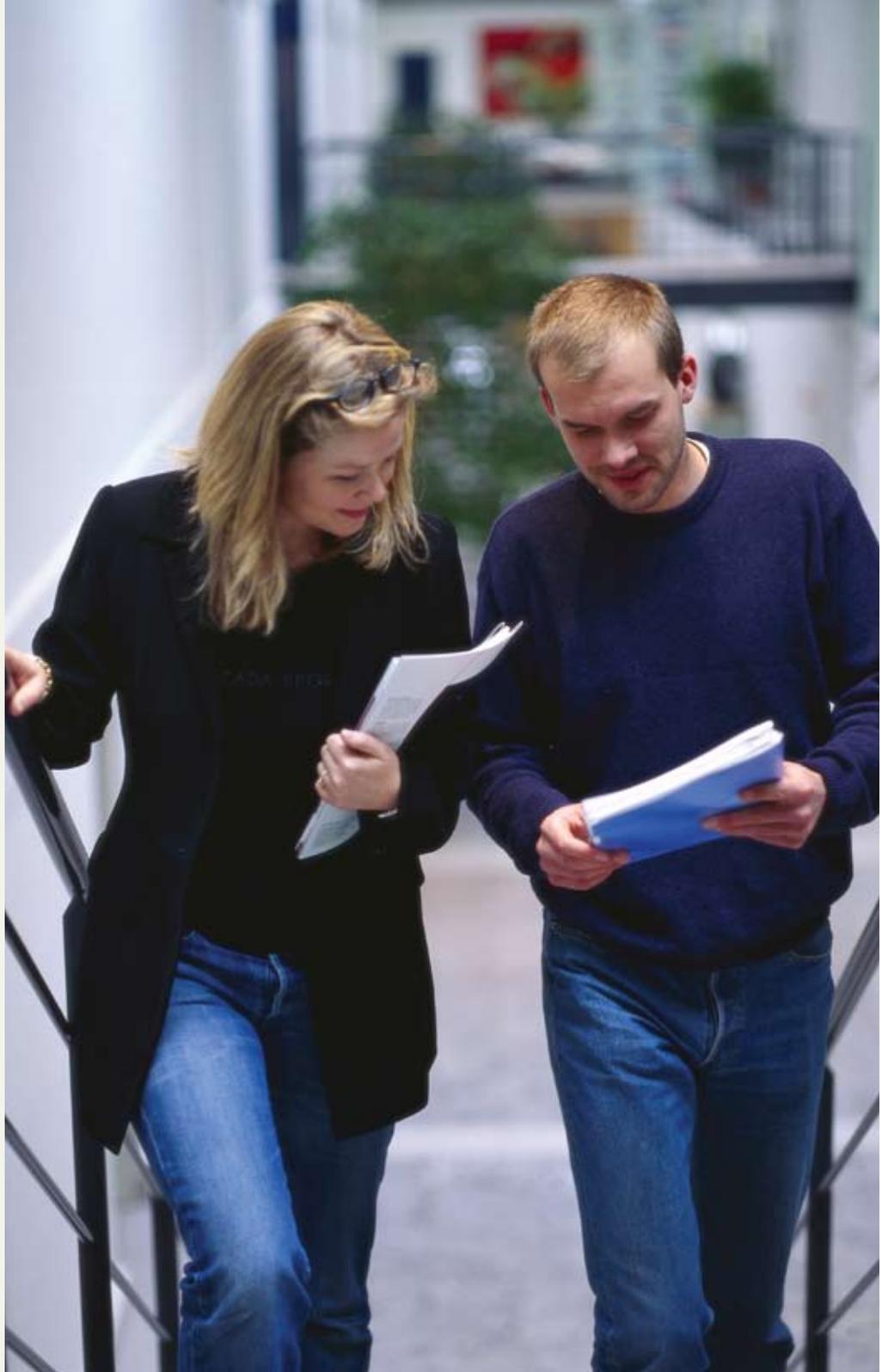
“It's up to the individual employee how to manage and arrange a typical workday. In Denmark employees have their hands free to make decisions and do their work in whatever way suits them best. The management gives you leeway and this winds up giving better results. Strict time schedules aren't viewed as essential, so nobody checks if you're doing your work fast enough. Instead, quality is brought into focus, and you are much more respected for your work. You're independent. You are seen as a human being, not just an employee.”

During a job interview it can be advantageous to mention personal traits such as:

- **Independence**
- **Initiative**
- **Experience working as part of a team**
- **Personal and professional engagement on the job and in the goal of the organisation**
- **Personal and professional opinions**
- **Social and interpersonal skills**

Denmark ranks highest amongst the EU27 countries in terms of employee autonomy. Autonomy is the employee's freedom to exercise control over the work process, the freedom to choose working partners and the ability to take short breaks when needed.

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WORK HOURS, TRUST AND WORK-LIFE BALANCE

Many expats coming to Denmark are surprised by the flexible work hours common at many workplaces. Flexible work hours are possible because employers place a high level of trust in their employees. Employees are expected to complete their tasks; when and where they get them done is less important. This means people are allowed to work from home, work during the evening or work late one day and leave early another. Parents make use of this flexibility to work early mornings or late evenings so they can leave early enough to pick up their children from daycare. Depending on the

type of work, many employers provide equipment to allow employees to work from home.

This flexibility, combined to fewer hours worked annually compared with other countries, means that, to the surprise of many expats, the office is sometimes empty after 4 o'clock. It takes expats awhile to get used to this, but, once they do, they seem to appreciate being able to have more time for family life or recreational activities.

The employee demand for flexible work hours is due to the fact that the majority of both men and women work. Denmark ranks second amongst OECD countries in terms of the percentage of

working mothers with children under age 2 (OECD 2005), and flexible hours are essential for these two-income families.

Initially, some expats expect that an emphasis on work-life balance where the stress appears to be on 'life' more than 'work' leads to less efficiency on the job. But while it might be true that Danes work fewer hours, most expats discover that the effect on efficiency is often the opposite: because employees have fewer hours to get their work done, they complete their assignments faster.

“What surprised me coming to Denmark was the emphasis on work-life balance. I knew it existed, but not to this extent! Everything about family is prioritised and everything else comes after. It is great. It makes it easier to fly out Thursday to see my family, and work from home one day. I wish we had it in Germany.”

Among 1,350 European workplaces, a Danish company earned the European Special Award in Work-life-balance.

Great Place to Work 2009

“The amount of trust is surprising. People leave the office to do things whenever they need to. Working hours are more flexible and colleagues and employers have confidence in each other, and trust that their work will be done adequately.”

Within the EU21, flexible work hours are most common in Finland, Sweden and Denmark.

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Children and careers – an attainable ambition

Expats are pleased to find that they can have both a career and a family here in Denmark. The combination is not possible in all countries, but because it is attainable here, many people with families and career ambitions find Denmark an attractive place to work. For some expats, having a job that leaves room for family life is the predominant reason for taking a position here. Other expats enjoy

being able to have time for leisure activities such as travelling, being outside and sports.

Readily available childcare combined with the high level of trust given to the employees and flexible work hours make it possible to have both a career and a family. Every child starts kindergarten at the age of three, and most children are placed in day-care when they are between 12 and 18 months. This makes it possible for both parents to work when their children are still very young.

Combining family and career in Denmark is possible thanks to:

- Shorter work hours
- Flexible work hours
- Home offices
- Trust in employees
- Inexpensive daycare
- The possibility to take the first day off when a child is sick
- Guaranteed Daycare

“The main reason we are still here in Denmark is the family life. To be able to pick up the children from kindergarten at 4:30 and be home by 5 o'clock is something. It is respected that the time from 4 to 8 is for the children, so they won't schedule meetings after 4 o'clock. When I tell this to my colleagues in the firm outside Denmark, everybody is amazed. They pick up kids around 6 or 7. They say that they would love to live the way we do.”



Children in daycare aged 0-2	66%
Children in daycare aged 3-5	97%

Statistics Denmark 2008





WORKING CONDITIONS

Danes have a high degree of job mobility. But while changing jobs is generally easier than in many other countries, this is not always true in practice for expats who do not speak Danish. Learning Danish will definitely improve your chances of finding a

new job if you want to stay longer than planned.

In most other respects, working conditions are the same for expats as they are for Danes, including when it comes to unemployment benefits and time off.

The flexicurity model

The Danish labour market is characterised by a high degree of flexibility when hiring, a social welfare system and active employment policies. Together, these three components constitute what is known as the 'Flexicurity Model', which combines a market economy with the traditional Scandinavian welfare state. Flexicurity provides for a dynamic labour market and high job mobility. A major reason for the high degree of mobility is that there are practically no barriers to changing jobs. Moving to a

new job has no effect on pension entitlements or earned holiday time, for example.

The flexicurity model is the result of two decades worth of political reforms and collective bargaining.

Highly organised labour market

Another key feature of the labour market is that many employees belong to trade unions and many businesses are part of employer confederations. This ensures that collective bar-

gaining agreements cover a large percentage of employees and are widely respected.

In addition to centralised negotiations, the collective bargaining system can also be found at the workplace level. There, work councils negotiate with management over everything from wages to job content. This helps to facilitate conflict resolution and it is often suggested that the secret to the success of the Danish labour market is this smoothly functioning system, which labour organisations and employer organisations have built up together.



PENSION

There are various levels of pension arrangements, some of which are voluntary and some of which are not. Some of the most important pension arrangements are:

The Labour Market Supplementary Pension Scheme (ATP). This is Denmark's largest pension scheme. It is a supplementary pension whose size varies depending on your contribution. If you have worked for nine hours or more per week, your employer will have paid pension contributions. Your employer, whether public or private, pays 2/3 of the contribution and you pay 1/3.

Private pensions. Many companies offer private pensions as a supplement to State Pensions and the Labour Market Supplementary Pension. Usually employees and employers pay a fixed sum each month into a pension fund. Payments are made from pre-tax wages.

UNEMPLOYMENT INSURANCE

Because unemployment insurance in Denmark is voluntary, you are not automatically entitled to benefits if you lose your job. In order to receive unemployment benefits you need to be a paying member of an unemployment insurance fund (A-kasse). Unemployment insurance funds are private associations that are affiliated with trade unions and other professional organisations.

If you are insured and you lose your job through no fault of your own, you are entitled to unemployment benefits from the first day you are out of work. To qualify for benefits, you must be registered with the local Job Centre and you must have been a member of an unemployment insurance fund for at least a year. Furthermore, you must have worked full-time for at least 52 weeks over the past three years.

WORKING HOURS & VACATION

The standard work week in Denmark is 37 hours divided over five days. Most people work their hours Monday - Friday between 6:00am and 6:00pm. Lunch breaks are normally 30 minutes. In the public sector lunch breaks are paid for as regular working hours; in the private sector, the lunch break is generally not considered as part of your working hours.

Working hours are not regulated by law, instead they are set by collective bargaining agreements or individual contracts.

Employees have the right to a minimum of five weeks of holidays per year, earned at a rate of 2.08 days per month. If you have worked less than one year, you still have the right to take five weeks off, but you will only be paid for the number of days off you have earned. To protect employees from losing their holiday pay if they change companies or if their

company goes bankrupt, employers usually pay earned holiday benefits into an independent holiday account (*Feriekonto*). When you take time off, you get paid from this account.

Holiday pay is earned between 1 January and 31 December, but not made available until 1 May the following year. That means that if you started working on 1 January 2010, you cannot take any paid vacation until 1 May 2011. Employees are entitled to three consecutive weeks of time off between 1 May and 30 September.

When you leave Denmark, you can withdraw the entire amount you have in your holiday account by contacting fund administrator ATP. Information about how to claim unused holiday pay can be found at www.atp.dk.

Most workplaces are also covered by collective agreements that provide employees with additional time off on public holidays.



Public holidays (2010)

New Year's Day	1 January	Whit Monday	24 May
Maundy Thursday	1 April	Constitution Day	5 June
Good Friday	2 April	Christmas Eve	24 December
Easter Monday	5 April	Christmas Day	25 December
General Prayer Day	30 April	Second Day of Christmas	26 December
Ascension Day	13 May		

FINDING A NEW JOB

Finding a new job in Denmark is a challenge like in all other countries. The number of jobs, and the requirements, depend heavily on the field. Generally, however, being able to speak Danish is an advantage when looking for a new job. Someone who speaks Danish will be in a much stronger position when applying, as well as when negotiating working conditions and salary.

The Workindenmark centres offer different services to a foreign job seekers - workindenmark.dk. There are also a number of other English-language websites that provide job listings or career advice. Among the

most widely used are: www.cg2denmark.com, www.denmarkjobs.com and www.jobsincopenhagen.com.

The most popular Danish-language job search engines include: www.jobnet.dk, www.jobindex.dk, www.jobzonen.dk and www.job-guide.dk. Recruitment agencies such as **Adecco** and **Manpower** can also be helpful in finding a job.

Keep in mind that many jobs are never announced publicly. Using one's network to find a job or fill a position is common practice, and you should draw on your own network to get in touch with companies that might have vacancies.

“It was really a problem when I wanted to stay in Denmark after my contract with my first job. Danish employers don't understand how you can live here for several years and not learn any Danish.”





TAX, WAGES AND COST OF LIVING

For expats, the financial aspects of living abroad play a large role in their overall experience as well as the work and social life. And when it comes to finances, there are a number of things about taxes, living expenses and wages you should be aware of when coming to Denmark.

Expats expect high taxes and relatively high living expenses. However, as it turns out, some find that the high salary levels and the social welfare system make up for the relatively higher taxes and higher living costs.

TAXATION

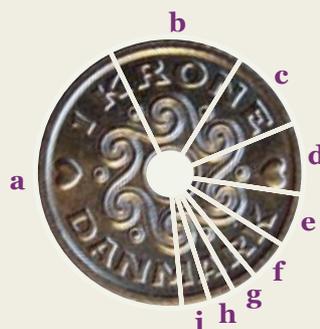
Since January 2010 the income taxes for highly paid workers has been decreased noticeably.

Denmark's still relatively high taxes help pay for its extensive social welfare system, and many of the services you pay for in other countries are funded by taxes here. This means that when comparing tax burdens, it is important to consider that even though other countries have lower tax rates, you might be required to pay for services that are state-financed in Denmark.

In addition to the income tax, a 25% VAT (known as moms in Danish) is charged on virtually all goods. In addition, cars, petrol, alcohol, electricity and a number of products are taxed in order to regulate consumption. In all, VAT, green taxes and other taxes on goods and services make up 34% of total tax revenue. On top of income taxes, homeowners pay property taxes.

How are taxes spent?

The chart below illustrates what tax revenue is spent on. As it shows, nearly half of every krone is spent on social welfare and housing.



- a)** 46 øre - Social security, welfare and housing
- b)** 15 øre - Education
- c)** 10 øre - Health care
- d)** 8,5 øre - Administration
- e)** 6,5 øre - Other functions
- f)** 5 øre - Police and defence
- g)** 3 øre - Culture and environment
- h)** 3 øre - Business economic relations
- i)** 3 øre - Roads and transportation

SKAT

Personal income taxes

For single individuals with no children earning 167 percent of the average production worker wage.



OECD and SKAT

Tax reduction for expats

Researchers and key employees from abroad who are in high demand in Denmark can qualify for a special tax programme that reduces income tax rates to 25% for up to 3 years, or 33% for up to 5 years (not including ATP contributions and the 8% labour market contributions).

To qualify for the reduced tax rate for employees recruited abroad:

- the employer must be Danish (or a Danish branch of a foreign company)
- key employees must earn at least DKK 63,800 (€ 8,571) per month before tax but after ATP, labour market contributions or any obligatory foreign tax contributions (there are no minimum salary requirements for approved researchers)
- the employee may not have paid tax in Denmark for a period of three years prior to being employed in the new position
- the employee may not have worked for another company within the same group for a period of three years prior to, and one year after, no longer being subject to Danish taxes

If you are a researcher at an institution covered by the government's Research Institution Act, it is up to the management of the institution to decide whether you qualify as a researcher. Researchers at other institutions are approved by a governmental research council. The OECD definition of research and development is used when evaluating whether a position qualifies.

Read more in 'Tax scheme for foreign researchers and key employees (25% or 33% taxation)' at www.skat.dk.



WHAT DOES INCOME TAX CONSIST OF?

Wage earners who are subject to full tax liability pay four or five types of personal income tax depending on their income level. If you stay in Denmark for six months consecutively or are a resident you will be required to pay taxes here.

Of the taxable income you pay:

- A healthcare contribution (sundhedsbidrag) - 8 %
- Municipal taxes (kommuneskat) - varies from council to council, but averages 24.9% (Registered members of the Danish National Church also pay 0,7 % in Church tax)
- A progressive, income-dependent tax made up of:
 - Bottom-bracket tax (bundskat) - 3.67% paid on taxable income over DKK 42,900 (€ 5,762) a year and
 - Top-bracket tax (topskat) - 15% paid on taxable income over DKK 389,900 (€52,373) a year

The 8% labour market contribution (AM-bidrag) and ATP is calculated based on pre-tax income. ATP, however, is not a tax, but a lifelong supplementary pension you are entitled to receive when you become a pensioner.

You are entitled to an employment deduction (4.25%, or maximum DKK 13,600 (€ 1,828) annually) for

healthcare contributions and municipal taxes. There is also a personal deduction equivalent to the deduction for the bottom bracket tax.

In addition to the standard deductions, you can deduct trade union membership fees, membership fees for unemployment funds, commuting expenses, contributions to pension savings, interest payments and other specific expenses.

Expats living and working in Denmark experience the effect of the income tax they pay very differently. Some value the welfare benefits they help to fund. Others feel they pay into the social welfare system without getting anything out of it.

“I’ve worked many places. You say the tax is very high in Denmark. It is high, but compared to other places, when you add up what you pay there for different services, the difference is not that big. And here you can see what you get. You have free health services, public transport is very functional and public recreation areas are nice and well maintained. And then of course the low crime. You feel safe here.”

“I was 24 when I came to Denmark and I was healthy and had no plans to have children. And to be honest, I didn’t see what I should use the tax system for.”



Further regulations that favour expats

There is an allowance for double housekeeping if your family does not accompany you to Denmark.

Foreign employees from an EEA country might remain covered by the social security system in their home country. If so, and if certain other conditions are met, the employee does not need to pay social security contributions in Denmark.

The Tax Assessment Act and agreements with certain countries seek to eliminate double taxation for foreigners.

Read more in the guide 'Taxation when moving to Denmark' at www.skat.dk.



Useful tax websites

www.skat.dk

The Danish Tax Administration

www.skm.dk

Ministry of Taxation

www.tax.dk

Unofficial tax information

HOW IS INCOME TAX PAID?

The tax system is to a great extent automatic, meaning that income tax is withheld based on the current tax rules before you get paid. Your payslip states how much you pay in income tax.

If you expect to earn a salary, you need to register at your municipal tax authority. It is best to do so before you get paid the first time in order to make sure you do not pay too much in taxes. Your municipal tax administration will issue a personal tax card, which is automatically sent to your employer. The tax card states your personal deduction and your tax rate.

As a new taxpayer, you must make all your financial information available to the municipal tax administration. The information is used to calculate your deduction and tax rate. If you wind up paying too much tax, you will be reimbursed. If you pay too little, you will be required to pay the remaining amount in the beginning of the following year.

Each year in November, once the tax administration has received your financial information, The Danish Tax Administration generates your preliminary income assessment (*forskudsopgørelse*), which explains how your tax rate is calculated. You can change your preliminary income assessment if your financial situation has changed.

“Tax and payslips are whole different concepts in Denmark. The tax is taken from the income you earn, and on your payslip it shows exactly how much you pay. You never see the money, and you don’t have to worry about it.”



COST OF LIVING AND WAGES IN DENMARK

The cost of living in Denmark is relatively high, which surprises some expats. Many are aware that taxes here are high, but few have considered the impact a higher cost of living can have on their finances.

Expats say cars, restaurants, cafes and bars in particular are expensive (Oxford Research, Expat Study 2006). Duties and VAT make petrol, cars, electricity, alcohol and other products especially expensive. One of the reasons why restaurants are expensive is the relatively high wages paid to unskilled workers.

Cost of living is high in Denmark, but so are wages. In a 2009 study of 73 international cities, Copenhagen was ranked first in terms of gross earnings. Even after the healthcare contribution, labour market contribution and income taxes are deducted, salary levels remain in the upper end (Prices and Earnings, UBS 2009).

Compared with other cities, salaries in Copenhagen are on par with living expenses. Copenhagen has a purchasing power of 86.2 (index 100), an average rating for comparable European cities.

“Things are expensive, but having a nice lifestyle is achievable. And there are other things you can do that you can’t do in certain cities. You have to have other preferences - like biking to work for instance. You can’t bike to work in Hong Kong. And of course the very enjoyable free cultural events for children are great, and the nice parks and public areas. You do other things, and find other interests.”

Purchasing Power Index

New York = 100

City	Hourly pay, gross	Hourly pay, net
Dublin	90.7	106.4
Berlin	93.5	89.5
Brussels	97.2	88.5
London	81.5	86.7
Copenhagen	115.8	86.2
Amsterdam	95.3	85.5
Stockholm	85.6	81.6
Paris	73.7	75.2

UBS 2009



Low income inequality

Denmark and Sweden have the lowest income inequality Among OECD countries. This means that in Denmark the difference in wages between high level executives and workers on the factory floor is smaller than in other countries.

OECD





SOCIAL LIFE AND INTEGRATION

Historically Denmark is a homogeneous country, and Danes will generally notice if you are a foreigner speaking another language or speaking Danish with an accent. The great significance of language comes as a surprise for most people moving here. Although everyone speaks some English and many fairly well, Danes will prefer to speak Danish in mixed groups.

Danes spend much of their leisure time with family and close friends at home or taking part in activities organised by various types of associations. Because of this, meeting Danes requires that expats understand the importance of associations.

LANGUAGE

Most expats are surprised about the great significance language has in Denmark. On the one hand, expats can work and live their day-to-day lives speaking only English. On the other hand, it can be difficult to feel integrated at work or socially if you do not speak any Danish.

In general, Danes speak a fairly high level of English. Asking for directions on the street or for help in a store should pose no problem. But when Danes get together they speak Danish and they will not be comfortable speaking English. Some expats also experience informal and implicit expectations to learn Danish – even though they are only in Denmark for a limited period of time.

This is one of the reasons why many expats recommend learning some basic Danish. They feel doing so expands their opportunities socially and supports their integration.

Unfortunately, Danish is not that easy to learn to speak or understand. There are any number of language schools, and many offer flexible instruction and training. But practising your Danish skills with Danes can be a challenge. They might switch to English in a conversation - even though they appreciate that foreigners learn Danish.

English is taught in schools starting in the third grade

English is a part of most further education programmes

Foreign movies and television programmes are not dubbed into Danish, which only adds to the presence of foreign languages, especially English, in Danes' everyday lives

“Danish is more difficult to learn than I thought, especially the pronunciation. My division is mostly Danish, so they speak Danish. They only speak English when they talk to me. I didn’t know it was going to be like that. When you come to Denmark you experience that everybody is very good at English but they do not use it so much. If I were to stay longer than a single year I would learn Danish more intensively and then it wouldn’t be a problem.”

Learning Danish

Every newcomer registered in the National Register of Persons (*Folkeregister*) and holding a residence permit has the right to receive Danish courses for three years. Local councils (*kommuner*) are responsible for coordinating Danish classes, either by organising them on their own or by referring people to private language schools. The cost for language classes varies by council. Fees for participation normally run between €60 and €130 for each teaching module. Some of the private language schools offer on-line courses that allow expats to study Danish on their own in their spare time.

It is also possible to learn Danish on-line from abroad. The classes are mainly intended for people who want to work in Denmark. On-line Danish courses consist of three information modules dealing with different aspects of living and working in Denmark. The course can be downloaded for free from www.danskherognu.dk.

“It’s a big advantage if you speak Danish. The language is a huge obstacle. I work in an international firm, so English is the company language. Nevertheless, I think they would like me to learn Danish – it’s not always articulated but I feel that they would like it. Language is part of the culture so it’s impossible to get into culture without the language – it’s a very important tool.”



SOCIAL LIFE OUTSIDE THE JOB

Danes do have a reputation for being reserved and difficult to get into contact with outside of work. Expats experience a great difference in the amount of social contact they have with Danes before and after 4 o’clock. At work, Danes are friendly and supportive. After work hours, they are content to spend time socialising with their family and close friends at home. Meeting in cafes or bars is not part of the lifestyle of the average Dane.

A government-sponsored network, Expat in Denmark, was established in 2009 in order to assist expats, both new and seasoned, in expanding and strengthening their social and professional networks. It arranges events and networks throughout Denmark, and its website supplies a wide range of information relevant to living and working in Denmark. Visit www.expandinDenmark.com for more information.

There are several other expat communities offering social contact, information and networking opportunities. Some international companies also assign mentors or organise networks and social activities for expat employees.

“Making Danish friends is not that easy. At work colleagues help and show consideration for each other. Outside of work, however, Danes normally spend most of their leisure time at home.”



Cosiness at home

The home is central to the life of a Dane, and they tend to put a lot of effort and money into making their homes comfortable and 'hyggelige'. 'Hygge' can best be described as enjoying good company and the simple things in life, being comfortable and having fun.

Association Denmark

There are about 80,000 associations in Denmark.

Danes belong to 2.8 associations on average.

Local councils will give financial support to help establish new associations.

The Danish National Centre for Social Research

Many different types of associations

1. Culture, sport and leisure
2. Education and research
3. Health
4. Social service
5. Nature and environment
6. Living and community
7. Politics, counselling and legal advice
8. Philanthropy
9. International activities
10. Labour unions, business associations, trade unions
11. Religion
12. Other

John Hopkins Comparative Nonprofit Sector Study

International communities in Denmark

Rotary

Lions

Round Table

Odd Fellow

Expat communities in Denmark

www.expatindenmark.com

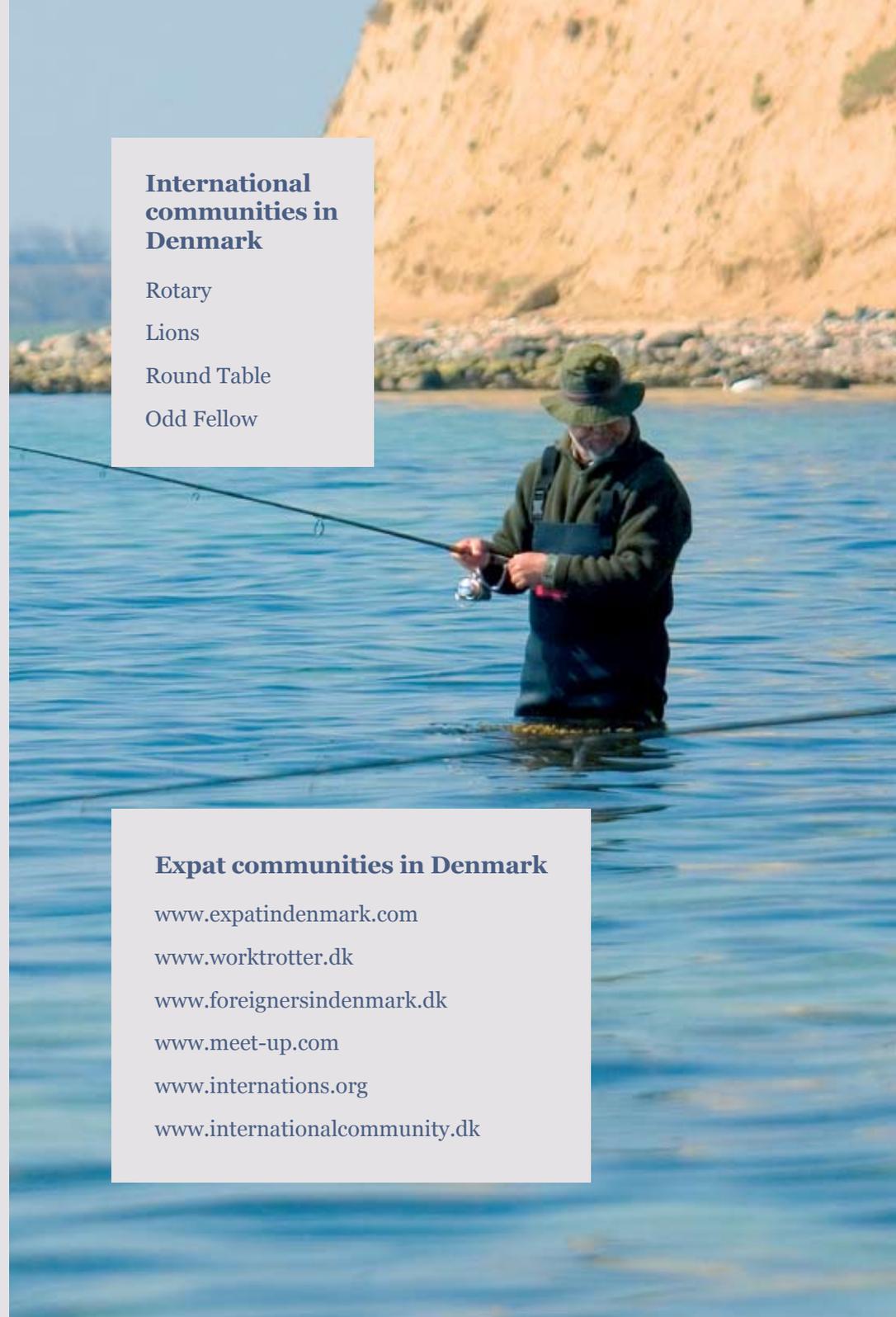
www.worktrotter.dk

www.foreignersindenmark.dk

www.meet-up.com

www.internations.org

www.internationalcommunity.dk





FAMILY AFFAIRS

Many expats find that a work-life balance is more attainable in Denmark than in other countries. In general, Danes place a high priority on family life, which is reflected in the relatively low number of office hours and high workplace flexibility. Furthermore, since both parents tend to work, there is an extensive social welfare system offering childcare, education, maternity leave and other benefits.

The availability of childcare makes it possible to continue working and still

have a satisfying family life. For families with school age children there are a variety of recreational and sports activities. Furthermore, well functioning public transport and extensive bicycling paths make it easy to get to sports facilities.

However it is challenging, especially for spouses, to establish the social and professional relations that are vital for a successful stay.

SPOUSE

As a spouse, you should be prepared to have a difficult time finding a job, especially if you are not able to speak Danish. It is possible to get a job at companies like Vestas, Maersk, IBM, the UN or another employer that uses English as its company language. However, in most cases, finding a white collar job without the ability to speak Danish will be a challenge. And although your spouse's company might offer introduction programmes and include

you in social arrangements, you should not expect that they will assist in finding a job. As everywhere else, many jobs are found through networking.

To establish a network in Denmark as a newcomer you could try to get involved with existing spouse communities or other societies (see also the chapter on 'Social Life and Integration'). This will not only help you in your search for a job but will put you in touch with others who are in the same situation.

CHILDCARE

All children living in Denmark can attend daycare and kindergarten. Daycare (*vuggestuer*) are for children up to age two, and kindergartens (*børnehaver*) are for three to six-year-olds. Most daycare and kindergarten staff are trained as social educators (*pædagoger*) and have completed a minimum three-year education programme.

Children may also be looked after by a municipally employed babysitter (*dagplejer*) who works at home. These childminders normally only look after two or three children, but many are in touch with other childminders in the area and arrange for the children to play together in larger groups on a regular basis.

Daycares are usually larger facilities organised in groups of up to 10 children. Some daycares and kindergartens are housed in a single building, which enables children to remain in the same facility during their entire pre-school years.

The aim of childcare is to contribute to child development and, perhaps more importantly, enable parents to work. The percentage of working women in Denmark is among the highest in the world.

Parents must pay for public childcare, but their contribution normally only covers one third of the local council's costs of providing it.



"A positive factor (in addition to work) is definitely the daycare system, which teaches children to be independent. Denmark is nice for parents because there are so many daycare options – I wouldn't have stayed with my employer in the US had I become pregnant."

Many local councils guarantee parents that their child will be offered council-funded childcare by their first birthday.

Because childcare prices are determined by the local council, you should be prepared for substantial differences depending on where you live. In 2009, annual costs for having a child in daycare (age 0-2) varied from DKK 21,600 (€2,903) in Herlev to DKK 37,983 (€5,105) in Århus. In Copenhagen, daycare fees in 2009 were DKK 35,820 (€4,815).



EDUCATION

Primary education (*folkeskole*) begins at the age of six and lasts for 10 years. After completing *folkeskole*, students can choose from among a wide range of secondary education programmes to prepare them for higher education.

There are many opportunities for academically oriented foreigners such as the International Baccalaureate and International Business Baccalaureate programmes.

A common reason for choosing an international school, expats say, is that it makes moving to Denmark easier. This is not only because Danish children begin school at a young age. It is also because some expats find the teaching methods applied in the Danish public school system quite different from those used in other countries.

"When you have a child in a Danish school it is not just your child going there – you also need to be able to understand what is going on and support your child. And it is difficult to participate at parent-teacher meetings etc. if you do not understand the language."

Expats find that primary schools expect a high degree of parent involvement. In order to be able to understand what is going on at their child's school, expats are likely to choose an international school.

In general, classes are very participatory and all children are expected to contribute to discussions. Work is often carried out in groups, which can be a challenge for children used to more one-way teaching methods. On the other hand, some expats say they appreciate a style of teaching that focuses on technical skills as well as personal and social skills.

More information about the educational system, including how it is organised, can be found on the website of the Danish Agency for International Education (formerly known as CIRIUS) www.en.iu.dk

The agency is part of the Ministry of Science, Technology and Innovation

International schools in Denmark

In Denmark there are a number of private and international schools offering classes in English, the largest are Bjørn's International School, Copenhagen International School, Rygaards School and Hørsholm International School. A few international schools offer education in other foreign languages such as French and German. Some private schools also offer education in Arabic.

Most international schools are located around Copenhagen. However there are also international schools located near Århus, Aalborg, Næstved and Sønderborg. More international schools are likely to be established in other parts of the country in the coming years due to an influx of expats working at Danish companies. International schools operate according to the rules for private schools. Schools receive a state subsidy, but an annual tuition fee ranging from DKK 15,000 to DKK 80,000 is also charged.



A list of all international Schools in Denmark and further guidance can be found under www.expatin-denmark.com/infocentre

PREGNANCY

Expats describe the healthcare system as one of the most positive factors when being pregnant in Denmark.

Standard antenatal care consists of the following:

- Midwife consultations
- Antenatal and parent preparation classes
- Nuchal fold scan/Down's Syndrome risk assessment
- Scan to determine any birth defects

Other types of antenatal care offered vary from hospital to hospital. At Copenhagen University Hospital (*Rigshospitalet*) antenatal care includes:

- Acupuncture to relieve discomfort during pregnancy
- Smoking cessation programmes

Throughout your pregnancy, you will be given a *vandrejournal* (a pregnancy chart which you carry with you whenever you go to the doctor, hospital or midwife). The pregnancy chart contains all the relevant information about your pregnancy. After you have given birth, it can also serve as documentation when applying for maternity leave.

Parental leave

The principal rule for parental leave is 52 weeks shared by the parents - the mother has four weeks before delivery and 14 weeks after. The father has

the right to two weeks parental leave. Furthermore, the parents have the right to take 32 weeks of work which may be shared as desired. As noted, this is only the principal rule, so be sure to check with your employer to find out what is valid in your case.

During leave, the parents are entitled to parental benefits at the same rate as unemployment benefits, but only for the first 32 weeks. However, most people are entitled to full wages as a part of their collective bargaining agreement.

Apart from childcare benefits, there are a number of social services to assist parents with children who have special needs.







QUALITY OF LIFE

Numerous international studies place Danish inhabitants at the top of happiness and general satisfaction rankings. This apparent satisfaction with life is often credited to 'soft factors' - people, culture, recreation and, in particular, family life - as opposed to 'hard values' such as money or material wealth.

Many expats emphasise a high quality of life and the country's work culture

as some of Denmark's selling points. They often base their choice to come to Denmark on factors like social stability, a broad variety of opportunities and generally good educational and healthcare systems, flexible work policies and other societal aspects. Some also emphasise more ideological aspects like traditions of democracy and social security when they choose to work in Denmark.

A WELL FUNCTIONING COUNTRY

Denmark's high taxation rates stem from the emphasis placed on work-life balance, democracy and other areas people prioritise highly. This gives rise to a welfare society that runs smoothly in many respects. The high level of social welfare contributes to a society that is accustomed to generally high standards. Furthermore, basic survival is secured by the state – regardless of social or financial background.

"The tax is high; it really is. But on the other hand you get value for the money. That is, a transport system that works, parks and gardens, public facilities like ice-skating rinks that are free. Everything just works pretty well. Then there's the medical services and the schools – the roofs are not about to fall and the teacher-pupil ratio seems fair."

PERSONAL SAFETY

Many expats feel safe in Denmark and stress this as one of the attractive aspects of living here. Crime rates in Denmark are comparatively lower than in other European countries, and although riots and gang warfare occasionally grab headlines, it rarely affects ordinary citizens.

An expat has to feel safe when moving someplace new, and this is doubly true for expat families – and many expats were unaware of the high level of safety here before they came. Some said they were surprised they felt safe walking the streets at night or letting their children play outside alone.

"I was so surprised that girls go jogging in the park in the evening and I could come home alone at 4am. And the babies sleeping in prams outside cafes! There is a huge amount of trust in Denmark. I feel really safe here. I'm not afraid that something bad is going to happen."

A HAPPY NATION

Did you know that in May 2009 the OECD's happiest country was Denmark. 9 out of 10 Danes say they are highly satisfied with their lives.

www.oecd.org





Denmark as an expat country:

A survey conducted by Oxford Research in 2006 among 400 expats living in Denmark at that time showed that topics such as personal safety, general quality of life and social stability were of great importance when choosing a country to work in. The survey also showed that Denmark ranked highly in many of these areas.

- 85% felt Denmark was a social stable country, with a high quality of life and that it was generally a good place to live.
- 83% believed Denmark had a good and well functioning public transport system and infrastructure.
- 97% said that they were 'satisfied/highly satisfied' with the general safety level in Denmark.

Oxford Research, The Expat Study 2006

COMMON GOODS

All citizens in Denmark have access to a number of common goods. Everyone has free access to healthcare and education, of course, but they also benefit from things like a well-maintained cycling and driving infrastructure, multiple free cultural activities and recreational goods such as parks and public spaces that enhance the general quality of life. Furthermore, Danes are served by an extensive and relatively stable public transport system. Most expats say this adds to their positive experience of Denmark as a tidy country with a relatively high standard of living, and as a place where people have the time and energy to focus on more than just surviving from one day to the next.

"I like the Danish society. Taxes are used in a very well way. You pay a lot of taxes, but you can see what you get. A lot of money goes back to society. It gives society a lot of advantages like public education and hospitals. And the social security keeps people satisfied to a certain level – free from fears and free from stress about simple surviving. So people have a lot of time, because they don't have to worry about surviving. The life quality is very high, there's no stress. Everybody's really relaxed and taking their time. The quality of life is all worth paying taxes."

SOCIAL SECURITY

One explanation for Denmark's relatively low crime rate is the country's social welfare system, which provides everyone with a relatively high level of social security. Danish society offers equal opportunities and equal treatment to all. In practice this includes a system of public hospitals and medical care that is free of charge in the vast majority of cases, free education for all and social benefits for the unemployed, pensioners, the homeless and the mentally disabled.

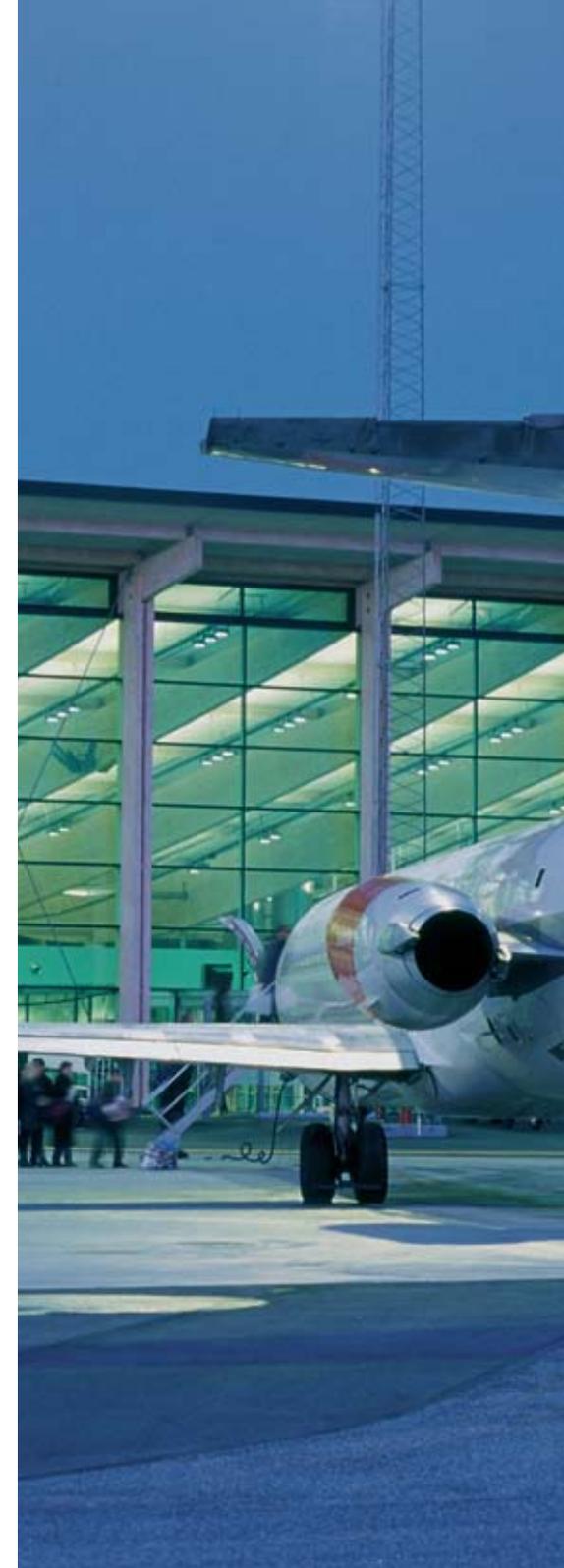
By providing its citizens with these public services, the state offers them protections against misfortune that in many other countries are the responsibility of the individual or the family. In general, the social welfare system helps ensure everyone's social security, regardless of financial or social status.

However, the social welfare society also has some disadvantages. Some expats experience Danes as passive spectators, not willing to take responsibility or contribute extra time or effort.

“I like living in a country with a social conscience ... I don't want to take advantage, but I like the fact that if something happens to you, you can go see a doctor. In Denmark poor people have access to healthcare and education. People are taken care of here and it just seems like the right thing to do.”

The social Welfare system in Denmark provides

- Unemployment benefits
- Social security benefits in the event of illness or child birth
- Benefits in the event of a work-related accident or occupational illness
- Early retirement and old age pension
- A Contribution towards funeral expenses
- Child allowances and other family benefits
- Social security benefits for the mentally or physical disabled





NEW IN DENMARK

Upon arriving in Denmark you will need to go through certain immigration procedures. Be mindful that the various procedures can be time consuming.

The final section of this booklet gives a short introduction to the most common

immigration procedures and required steps.

The procedures and themes chosen are the ones that proved most surprising or confusing for other expats when arriving in Denmark.

REGISTRATION CERTIFICATE AND RESIDENCE PERMIT

When you arrive in Denmark to work, the very first thing you need to do is obtain a residence and/or work permit. Even though most things can be done on-line here, many websites do not have sufficient information in English. Furthermore, some expats find that the complexity of residence laws makes applying for a residence and work permit difficult. You will perhaps need help from the authorities, friends or colleagues to clarify matters.

How much time will it take?

- It normally takes between two and eight weeks to get registration certificates and residence/work permits, but some expats have had to wait longer
- You should check the progress of your application every two weeks in order to make sure nothing is wrong



WHICH IMMIGRATION LAW APPLIES TO YOU?

The legal provisions for living and working in Denmark depend primarily on your citizenship and, to a lesser extent, your profession. In general, there are two immigration authorities: the Regional State Administration and the Immigration Service.

The Regional State Administration (*Statsforvaltningen*) issues certificates of registration (*registreringsbevis*) and is the ruling authority in cases involving EU regulations.

The Immigration Service (*Udlændingetjenesten*) issues residence permits (*opholdstilladelse*) and is the ruling authority in cases involving Danish immigration law.

Your country of citizenship determines which law applies in your case. The requirements for the different categories of applicants are explained below.

Scandinavian countries

- Scandinavian citizens do not need to apply for a registration or work permit

EU and EEA member countries

- EU/EEA citizens do not need a separate work permit
- EU/EEA citizens may stay in Denmark for up to three months (six months if they are looking for work) without registering

- If you wish to stay longer you will have to apply for a certificate of registration within the three/six months of arriving in Denmark
- If you are already in Denmark you should apply at the Regional State Administration
- If you are applying from another country you should apply at the Danish embassy or consulate in that country

All other countries

If you are a citizen of a country outside the EU or the EEA and you are moving to Denmark primarily to work, your profession will be the deciding factor as to whether you qualify for a residence permit. Applicants are categorised according to a complex system, and since it is not always clear which category applicants fall into, it is best to ask the Immigration Service for advice.

Work-permit applicant categories

- Researchers (*forskere*)
- The 'positive list' (*positivlisten*): professions facing a hiring shortage; currently includes doctors, nurses and engineers, among others
- The 'pay limit scheme' (*beløbsordningen*): applicants with a job offer with an annual salary over DKK 375,000 (€ 50,403)
- The 'corporate scheme' (*koncernordningen*): applicants who work abroad for a company and are coming to Denmark to work for the Danish parent/subsidiary company
- The 'greencard scheme' (*greencard-ordningen*):

foreigners can qualify for residence if they earn at least 100 points in an evaluation of education and training, Danish skills, work experience, adaptability and age. Applicants must be able to support themselves financially for a year and must be covered by private health insurance until they are enrolled in the national healthcare system

- Self-employed, trainees, athletes etc

People from outside Scandinavia, the EU and the EEA should submit their applications at the Danish embassy or consulate in the country they have lived in for the last three months.

Required documents when applying for residence

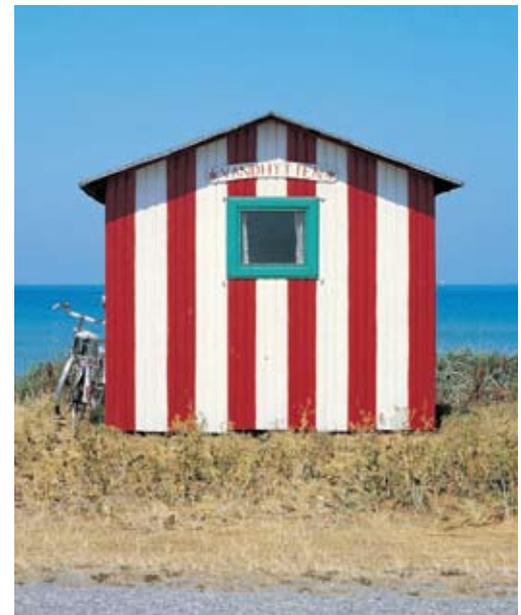
- EU/EEA citizens: Completed application form OD1, available at statsforvaltning.dk - click on 'EU residence' in the English version
- All other countries: Completed application form (varies by situation) – more information about which form you should use can be found at newtodenmark.dk
- Passport
- One passport photo for EU citizens. Two passport photos for all other applicants and family members
- Employment contract or proof that the applicant's financial resources make it unlikely he/she will apply for social welfare benefit payments. (The latter only applies to EU and EEA citizens.) As of January 2009, the amount was DKK 70,000 (€ 9,409)

for adults and DKK 30,000 for each child.

- Marriage certificate (if applicable)
- Birth certificate for all children

Citizens of some countries require a visa to enter Denmark. Information can be found at newtodenmark.dk/visa.

Furthermore, it should be noted that foreigners coming to Denmark to live with their spouse or partner may experience some bureaucratic hurdles as a result of the government's efforts to prevent people from using marriages of convenience to qualify for residence. For more information, please refer to the section on 'family reunification' at newtodenmark.dk.



THE CPR NUMBER

All residents in Denmark are assigned a CPR number. Your CPR number is essential to living and working here, because all public authorities and many businesses rely on the CPR system.

If you plan to reside in Denmark you must register with your local council (*kommune*). To register you must appear in person at the National Register of Persons (*folkeregister*) at your local Citizen Service Centre (*borgerservice*). They will issue you a CPR number and enrol you in the healthcare system. Both happen automatically when you register.

Note

You should receive a yellow plastic health card with your CPR number, address and name of your general practitioner after about two weeks. If not, check with your local Citizen Service Centre to see whether there are problems.

Until you are registered, you will not be covered by the national healthcare system. You can purchase private health insurance until you are covered by the Danish state health system.

Necessary documents for obtaining a CPR-number

- Certificate of registration or residence permit
- Valid photo ID
- Marriage certificate (if applicable)
- Birth certificate for all children

Facts about the CPR number

- CPR stands for Central Person Registry
- Is a ten-digit CPR number consists of your birth date and an individually assigned number
- You must have a valid address in Denmark in order to get a CPR number. The address may be temporary but it may not be a hotel or business address
- Scandinavian, EU and EEA citizens must register with the National Register of Persons within three months of arrival
- Everyone else must register within five days
- If you move within Denmark you need to inform your local Citizen Service Centre



HEALTH INSURANCE

You are covered by the national healthcare system from the moment you request a CPR number. The system is tax-funded and provides basic care for all registered Danish residents.

If you experience any health problems while in Denmark, the first thing you should do is contact your General Practitioner (GP). GPs write prescriptions, perform regular physical and gynaecological examinations, and make referrals to all specialists and hospitals for scheduled appointments.

If you need to see a doctor outside your GP's opening hours you have to call the medical emergency doctor (vagt læge) in your area, not the casualty ward. Depending on your symptoms you will be treated by the medical emergency doctor or directed to a hospital or other treatment centre.

In the event of an emergency you should not go directly to the hospital without first contacting either the medical emergency service or calling the emergency services hotline (112), since many hospitals do not have a casualty ward.

Getting a general practitioner

When registering at the Citizen Service Centre you will be asked to choose a general practitioner from a list of doctors. Since the list offers no information about the doctors other than their address, you might want to ask your friends, colleagues or neighbours if they can recommend a good doctor. For doctors recommended by expats see www.expatsindenmark.com.

Prescription drugs are not covered by the national healthcare service, but the charges vary depending on the amount you buy over the course of a year. You may also be entitled to a reduction in the cost for medication – ask your doctor if you are eligible. For further information ask at your pharmacy.

What's covered

The national healthcare service provides the following services:

- Examinations by your general practitioner or specialists
- Treatment by emergency services outside normal working hours
- Treatment at a public hospital
- Subsidised dental care
- Subsidised prescription drugs
- Subsidised physiotherapy
- Subsidised psychotherapeutic treatment for certain severe conditions

About general practitioners

When you need to visit your doctor you have to call and make an appointment. Usually there will be a waiting time of a couple of days unless it is urgent – most GPs have spare emergency appointments, which are only available for same-day booking.

The name and phone number of your doctor will be written on your yellow health card along with your CPR number. This means that if you choose to change your GP you will have to apply for a new health card at a small fee.

If you call your doctor for a repeat prescription it will be sent directly to the pharmacy of your choice.

Hours

8am-9am:

The GP can be reached personally by telephone.

9am-1pm:

You can phone to make an appointment.

In general, surgery hours are 8am-4pm, but this may vary depending on the doctor.

OPENING A BANK ACCOUNT

You will need an account with a Danish bank when working in Denmark. Most banks require a CPR number to open an account. However, some, but not all, banks will open an account for you while you are waiting for your CPR number to be processed.

It might be difficult to choose which bank is right for you, so a recommendation from friends and colleagues may come in handy. Otherwise, you should try to find a bank that offers on-line banking in English, since branch opening hours are limited – most banks close at 4pm (Thursdays at 5:30pm).

FOREIGN DRIVING LICENCES

You will have to ask at your local Citizen Service Centre about the rules that apply in your situation if you want to use your foreign driving licence. However, there are some general rules based on where you come from.

EU, Iceland, Norway and Liechtenstein

- You can drive in Denmark with a driving licence issued by one of these countries until age 70.

Dankort

Make sure that you are issued a Dankort when you open your bank account. The Dankort is a debit card that is valid almost everywhere in Denmark, even the smallest shops. You can also get a combined Visa Dankort for use abroad.

Cashback with a Dankort

You can withdraw money when making purchases with your Dankort. When paying, simply ask the cashier to raise the total to the desired amount.

For example: Your purchases at a store total DKK 100 and you want to withdraw DKK 200 in cash. Ask the cashier to charge your Dankort DKK 300. The total amount will be deducted from your account, but once the transaction is accepted the cashier will give you DKK 200 in cash.

Japan, South Korea, Russia and Switzerland:

- If you come from one of these countries you need to exchange your driving licence for a Danish licence. You do not need to take a driving test.

All other countries:

- You will need to exchange your driving licence.
- More information about using your driving licences is available at www.workindenmark.dk and www.lifein.dk.



More practical information about living and working in Denmark can be found on the following websites:

expatindenmark.com

workindenmark.dk

newtodenmark.dk

workinfo.dk

careercountry.dk

cphpost.dk

The Danish Chamber of Commerce

One of the largest professional business organisations in Denmark, the Chamber represents 20,000 Danish companies and 100 trade associations in service sectors such as trade, tourism, business services, IT, welfare services and transport. The goal for the Danish Chamber of Commerce is to make running a business easier for the members. The chamber seeks to ensure development opportunities are maximised for the growth industries by increasing the competitiveness of member companies.

**DANSK
ERHVERV**
DANISH CHAMBER OF COMMERCE
www.danskerhverv.dk

Oxford Research

Oxford Research is a specialized consulting company combining the areas of business development, welfare issues and migration. Expatriate issues are a major research area for Oxford Research - especially its effects on business clusters, companies and civil society. Oxford Research was established in Copenhagen in 1995 and has developed into a Scandinavian company with branches in Denmark, Norway and Sweden. Oxford Research is a part of the Oxford Group.

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www.oxfordresearch.dk

If you already know that you call your boss in Denmark by her first name, where to find your Danish co-workers after 4pm and how to avoid breaking the Jante Law, then you don't need to read this book. But for everyone else planning to come to Denmark as a foreign employee, 'Living and Working in Denmark – An Expat Perspective' is the perfect place to begin learning about your new country.

Its seven chapters offer a description of everything from workplace dynamics, the ins and outs of Danish social life and how your family can get the most out of their stay here – all in the words of people like you: Expats.

Moving abroad is filled with surprises, and Denmark is no exception, but we hope 'Living and Working in Denmark – an Expat Perspective' can help you make the most of your stay.

Velkommen!

