

# Denmark

## Preserving individual debtor's human dignity in distress

### 1. Monthly income

Adults	Single person	With 2 dependent children
Minimum wage for a full-time employee (if it exists): Name:	Gross : € 2.321 Net : n/a	n/a
Median income per capita	Gross : n/a Net : € 2.612	n/a

Poverty threshold	Net : € 1.306	n/a
Minimum solidarity allowance for an adult without income	€ 1.530	€ 2.034

Elderly people	Single person	Couple
Minimum pension for a former employee (full career)	Gross : € 1.775	Gross : € 2.620
Average pension per capita (all types of pensions)	n/a	n/a
Minimum solidarity allowance for elderly people with no or very limited pension	n/a	n/a

**Additional information:** The minimum wage is an average of several minimum wages, as Denmark does not have an official minimum wage because salaries are negotiated between the unions, furthermore this has been calculated from an hourly minimum wage of € 14,74. Denmark had a poverty threshold, but this was abolished by the government in 2015, as it was considered misleading; the threshold provided is based on the poverty threshold of "Danmarks Statistik", the Danish statistics agency, who started using it last year because of EU regulations.

## 2. Garnishment of funds in bank accounts

This concerns the seizure of funds directly from the bank account of the debtor, as a result of a court ruling or equivalent procedure.

Unseizable funds	€ 803,87 (single person)	
Unseizable_income	Description	Designation
	<ol style="list-style-type: none"> <li>1. Minimum solidarity allowance</li> <li>2. Various allowances for             <ol style="list-style-type: none"> <li>a. immigrants</li> <li>b. Students</li> <li>c. Etc.</li> </ol> </li> <li>3. Compensation for accident at work (capital benefits or annuities)</li> <li>4. Allowance for adults with disabilities</li> <li>5. Various grants and scholarships             <ol style="list-style-type: none"> <li>a. Taxable grants for students</li> <li>b. Subsidies for PhD travel grants</li> <li>c. Grants for covering living expenses</li> </ol> </li> </ol>	<ol style="list-style-type: none"> <li>1. Kontanthjælp</li> <li>2. Diverse ydelser             <ol style="list-style-type: none"> <li>a. Integration</li> <li>b. SU</li> <li>c. Osv.</li> </ol> </li> <li>3. Løbende ydelser i henhold til lov om arbejdsskadesikring.</li> <li>4. Løbende ydelser i henhold til bekendtgørelse af lov om invalideforsørgelse.</li> <li>5. Diverse stipendier             <ol style="list-style-type: none"> <li>a. Skattepligtige stipendier, der udbetales i henhold til SU-loven.</li> <li>b. Tilskud, som ph.d.-studerende</li> <li>c. Stipendium til dækning af leveomkostninger efter universitetsloven.</li> </ol> </li> </ol>
Partly seizable income	<ol style="list-style-type: none"> <li>1. Net salary             <ol style="list-style-type: none"> <li>a. Daily allowances for sickness, maternity and accidents at work</li> <li>b. Extra allowance for overtime</li> <li>c. Additional allowances paid in the event of partial unemployment, temporary part-time</li> </ol> </li> <li>2. Holiday Allowance</li> <li>3. Honorarium</li> <li>4. Commission on Profits/Bonus</li> <li>5. Commission</li> <li>6. Tips</li> </ol>	<ol style="list-style-type: none"> <li>1. Løn             <ol style="list-style-type: none"> <li>a. Sygedagpenge</li> <li>b. Løn for overtid</li> <li>c. Ydelser i forbindelse med delvis eller midlertidig arbejdsløshed</li> </ol> </li> <li>2. Feriegodtgørelse</li> <li>3. Honorar</li> <li>4. Tantieme</li> <li>5. Provision</li> <li>6. Drikkepenge</li> <li>7. Pension</li> <li>8. Folkepension</li> <li>9. Arbejdsløshedsdagpenge.</li> </ol>

	7. Voluntary retirement allowance 8. Pensions and life annuities for invalidity 9. Unemployment benefits	
Income that can be fully seized	None	

**Additional information:** The above is based on what the Danish tax authorities can do. Banks can seize funds, but they usually adhere to the same rules as provided above.

### 3. Seizures on wages and from third parties

This concerns seizures made directly by the debtor's employer from their employee's wages, following a court ruling or equivalent procedure. The same type of seizure may be made with other third parties.

Unseizable amount	€ 803,87 (single person)			
Seizable amounts (single person)	Income range	Monthly income	Percentage portion that can be seized	Maximum amount that can be seized per month
	1	€ 1.322 – € 1.649	1/20	€ 66 – € 82
	2	€ 2.022 – € 2.116	1/10	€ 202 – € 212
	3	€ 2.489 – € 2.582	3/20	€ 373 – € 387
	4	€ 2.955 – € 3.049	1/5	€ 599 – € 610
	5	€ 3.422 – € 3.515	1/4	€ 856 – € 879
	6	€ 4.355 – € 4.449	7/20	€ 1.524 – € 1.557
	7	€ 5.195 +	2/5	€ 2.078

**Additional information:** The numbers above are only a small part of the table specifying how much can be taken by the Danish tax authorities - the rest of the table can be accessed [here](#) – Note that the incomes have been calculated from a yearly income in DKK. In Denmark the system is based on whether or not you have children.

### 4. Additional rules for the protection of debtors

As part of an amicable debt mediation procedure or of a personal bankruptcy procedure, some additional protection rules exist in some countries, such as:

- The freezing of the recovery costs and default interest;
- The freezing of recovery procedures (made by registered mail or through a bailiff);
- The possibility for the debt advisor or the judge to lower or increase the protected amounts;
- The possibility of choosing other methods or calculation rules to determine the remaining income.

If similar rules exist in your country, it would be very useful to describe them.

In Denmark we have the three first mentioned possibilities.  
 And everyone can receive some kind of debt counselling, although only the worst off can receive this free of charge.

	YES	NO
--	-----	----

Do you accept we include your name, or the name of your organisation, in the list of respondents that will be included in the final report?		X	
Personal name	Sandy W. Madar		
Name of the organisation	Den Sociale Retshælps Fond (The Social Legal Aid)		