

Indicator C5. How much do tertiary students pay and what public support do they receive?

Highlights

- Public institutions charge no tuition fees for bachelor's or equivalent programmes in nearly one-third of OECD countries and economies with data. In a similar number of countries, annual tuition fees are below USD 2 000, while in the remaining countries, tuition fees range from about USD 2 600 to over USD 8 000 per year.
- Short-cycle tertiary programmes often represent a cheaper alternative to bachelor's programmes and tend to be more oriented towards specific professions.
- In Australia, Denmark, New Zealand, Norway and Sweden, at least 80% of national students receive public financial support in the form of student loans, scholarships or grants. In the last decade, the share of students receiving public financial support increased by at least 14 percentage points in Chile, Denmark and Italy, while the share remained stable in all other OECD countries and economies with available data.

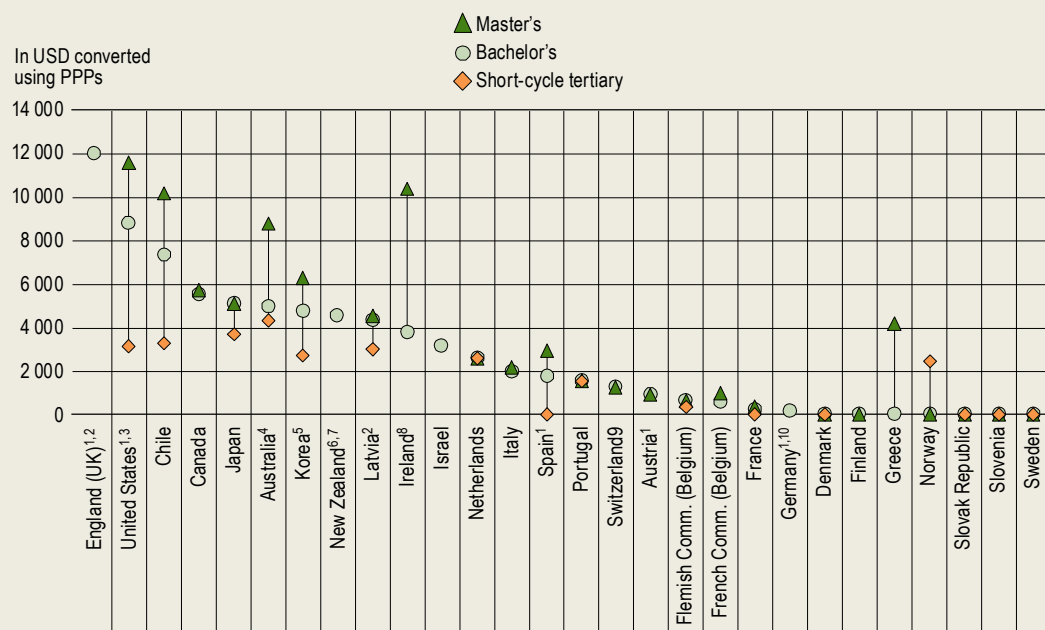
Context

OECD and partner countries have different approaches to providing financial support to students and to sharing the costs of tertiary education among governments, students and their families, and other private entities.

Tuition fees bridge the gap between the costs incurred by tertiary educational institutions and the revenues they receive from sources other than students and their families. Many factors may influence the level of costs, including the salaries of teachers and researchers, development of digital learning and non-teaching services, changes in demand for tertiary education, investments to support internationalisation, and the amount and type of research activities undertaken by faculty and staff. Tertiary institutions partly cover their costs through internal resources (endowments) or revenue from private sources other than students and their families (see Indicator C3). The remainder is covered by student tuition fees and public sources.

Public support to students and their families can be a way to encourage participation in education, while also indirectly funding tertiary institutions. Channelling funding to institutions through students may also help to increase competition among institutions and encourage them to better respond to student needs. Support for students comes in many forms, including means-based subsidies, family allowances for students, tax allowances for students or their parents and other household transfers. Governments strive to strike the right balance among these different subsidies, especially in periods of financial crisis. For a given amount of subsidies, public support such as tax reductions may provide less support for low-income students than means-tested subsidies, as tax reductions are not targeted specifically at low-income students. However, such measures may still help to reduce the financial disparities between households with and without children in education.

Figure C5.1. Annual average (or most common) tuition fees charged by tertiary public educational institutions to national students, by level of education (2017/18)



1. Year of reference 2016/17.

2. Government-dependent private instead of public institutions.

3. Figures for master's and doctoral programmes combined.

4. Year of reference 2017.

5. Year of reference 2018.

6. Bachelor's programmes refer to both short-cycle tertiary and bachelor's programmes combined.

7. Estimates include universities only and exclude postgraduate certificates and diplomas.

8. Tuition fees paid by students instead of fees charged by institutions. Figures cover universities only.

9. Figures refer to both public and government-dependent private institutions combined.

10. Bachelor's programmes refer to bachelor's, master's and doctoral academic programmes combined.

Countries and economies are ranked in descending order of the annual tuition fees charged by public institutions for bachelor's or equivalent programmes.

Source: OECD (2020), Table C5.1. See Source section for more information and Annex 3 for notes (<https://doi.org/10.1787/69096873-en>).

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Other findings

- In over one-third of countries with available data, tuition fees are at least twice as high in independent private institutions as in public institutions.
- In recent years, OECD countries and economies have passed several reforms to improve access to tertiary education. Chile, Italy, Greece, Korea and Portugal implemented measures to expand access to tertiary education to students from disadvantaged backgrounds, while New Zealand increased public subsidies to make the first year of tertiary education free of tuition fees for new students or trainees. England (United Kingdom) has expanded its income-contingent loan programmes.
- Among countries with data available, the average amount that students borrow ranges from USD 2 400 a year in Latvia to over USD 10 000 in England (United Kingdom) and Norway (where tuition is free of charge and loans finance students' living costs). Scholarships or grants received by students range from less than USD 1 000 a year in Estonia and the Slovak Republic to over USD 7 000 in Australia, Austria, Denmark, Switzerland and the United States.
- In over half of the countries with available data, tuition fees for bachelor's degrees in public institutions have increased by at least 15% over the past decade. In Canada, Italy, Spain and the United States, tuition fees for the academic year 2016/17 (2017/18 for Canada and Italy) were between 25% and 46% higher than in 2007/08 while the largest increase was observed in England (United Kingdom), where tuition fees tripled over this period.

Analysis

Differentiation of tuition fees

Differentiation by type of degree

Entry into tertiary education often means costs for students and their families, both in terms of tuition fees and living expenses, although they may also receive financial support to help them afford it. Most national students entering tertiary programmes enrol at bachelor's or equivalent level in OECD countries (see Indicator B4). Public institutions charge no tuition fees to national students in nearly one-third of countries, including Denmark, Finland, Greece, Norway, the Slovak Republic, Slovenia and Sweden (Figure C5.1). In a similar number of countries, tuition fees are moderate, with the average cost for students below USD 2 000. In the remaining countries, tuition fees range from about USD 2 600 to over USD 8 000 per year. They exceed USD 10 000 in England (United Kingdom), where the majority of students enrol in government-dependent private institutions (Figure C5.1).

In many OECD countries, short-cycle tertiary programmes are expanding, with higher first-time graduation rates at this level in 2018 than in 2010 (see Indicator B5). These programmes consist mostly of tertiary-level vocational education and training and therefore prepare students for specific occupations. Short-cycle tertiary programmes offer slightly less positive employment prospects and earnings than other tertiary qualifications (see Indicators A3 and A4), but they provide a shorter and cheaper tertiary education and, in a number of countries, a better benefit-to-cost ratio than long-cycle tertiary programmes such as bachelor's and master's (OECD, 2019^[1]). Tuition fees for short-cycle tertiary programmes in public institutions are generally much lower than for bachelor's programmes. Generally, they are free of charge in Denmark, France, the Slovak Republic, Slovenia, Spain and Sweden and they amount to less than half the tuition fees for bachelor's programmes in Chile and the United States, where they are below USD 3 500. In contrast, tuition fees for short-cycle tertiary programmes in public institutions are the same as for bachelor's programmes in the Netherlands and Portugal. In Norway, short-cycle tertiary is the only tertiary programme that is not free of charge (Figure C5.1).

Higher tertiary education after a bachelor's degree leads to better labour-market outcomes. Graduates with a master's or doctoral or equivalent degree have better employment opportunities and earnings prospects (see Indicator A4). However, despite the earnings advantage from completing a master's programme or a doctorate, tuition fees in public institutions for full-time national students in these programmes are similar to those for bachelor's programmes in the majority of OECD countries (Table C5.1). The additional expenses that master's and doctoral students face are limited to the additional years of education and the foregone earnings due to the delayed entry into the labour market. In most countries where tuition is free of charge at bachelor's level, there are also no fees at master's and doctoral levels. In other countries, similar tuition fees are charged on average across the different levels of tertiary education, as in Austria, Canada, the Flemish Community of Belgium, Italy, Japan, the Netherlands, Portugal and Switzerland (Table C5.1).

In contrast, tuition fees for master's programmes in public institutions are about 30% higher than for bachelor's programmes in Chile, France, Korea and the United States, while in Australia, the French Community of Belgium and Spain they are over 50% higher (Table C5.1). These higher fees may limit participation at this level, if they are not paired with financial support to students. In a few countries (e.g. Australia, Italy and Switzerland), public institutions charge lower fees for doctoral programmes than for bachelor's and master's programmes to promote enrolment in doctoral programmes and attract talent for research and innovation. In Australia, for example, the annual average tuition fees in public institutions for doctoral programmes are about 15 times lower than for bachelor's programmes (less than USD 300 compared to about USD 5 000). In fact, very few national doctoral students are charged any fees in Australia (less than 5% of doctoral students in public institutions). However, public institutions in Chile, France, Korea, New Zealand and the United States charge higher tuition fees for doctoral programmes than for bachelor's programmes (data for the United States refer to master's and doctoral programmes combined) (Table C5.1).

Differentiation by type of institution

Some institutions may struggle to strike a balance between offering an affordable education and their need for financial resources, leading to different levels of tuition fees in different types of institutions (see Definitions section). Independent private institutions are often less affected by government regulation and less reliant on public funds than public institutions. In some cases, they are also more pressed by competition to provide the best possible services to students. As a result, they charge higher annual tuition fees than public institutions for bachelor's programmes in all OECD countries with available data (Table C5.1). In addition, countries may differentiate tuition fees by field of study in order to attract students to certain fields or to reflect differences in labour-market opportunities (see Box C5.1).

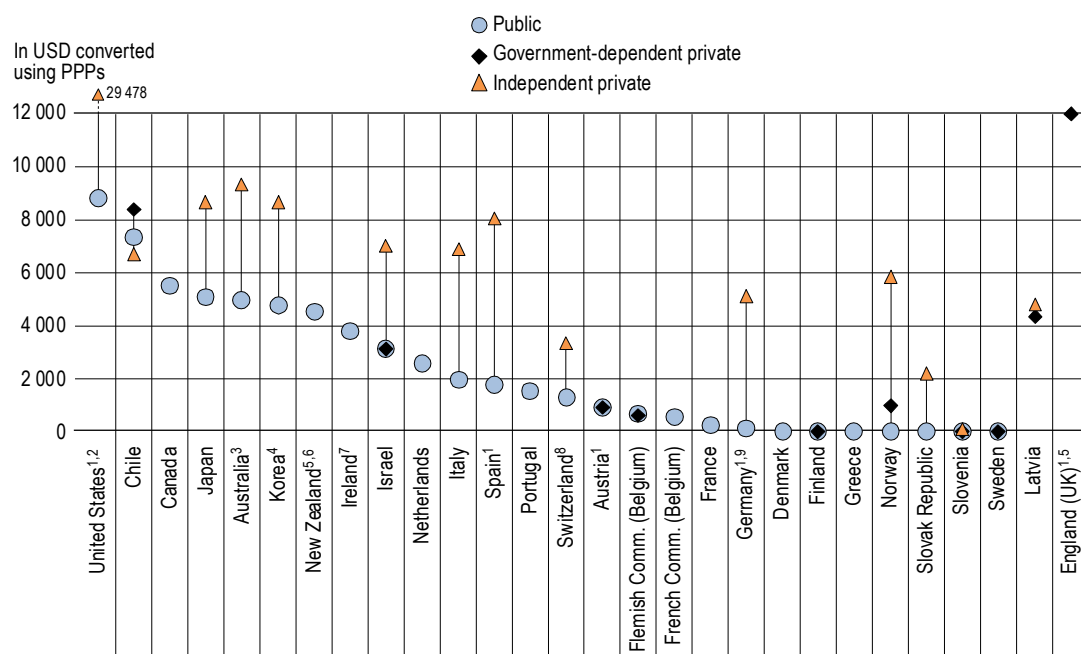
In most OECD countries and economies with available data, over 80% of all students in bachelor's programmes enrol in public institutions. In only about one-fifth of OECD countries and economies are the majority of students enrolled in private institutions. The share exceeds 85% in England (United Kingdom), Israel and Latvia, where the majority of students at this level are enrolled in government-dependent private institutions (Table C5.1).

In over one-third of countries with available data, tuition fees for bachelor's or equivalent programmes are at least twice as high in independent private institutions as in public institutions (Figure C5.2). In the United States, the average annual tuition fee charged by independent private institutions for national students at the bachelor's or equivalent level is USD 29 500, more than three times the average annual tuition fee in public institutions (USD 8 800). In Japan and Korea, average annual tuition fees at this level are between USD 8 500 and USD 8 600 in independent private institutions, while they are closer to USD 5 000 in public institutions. Tuition fees are about four times higher in independent private institutions than in public institutions in Spain, about three times higher in Italy, and about twice as high in Israel and Switzerland. In the Slovak Republic, tuition fees for bachelor's or equivalent programmes are around USD 2 100 in independent private institutions, while public institutions do not charge tuition fees. Similarly, in Norway, the annual average tuition fees for bachelor's and master's degrees combined are around USD 5 800 in independent private institutions, while there are no tuition fees in public institutions (Table C5.1).

In contrast, the difference in average annual tuition fees at the bachelor's or equivalent level between public institutions and government-dependent private institutions is relatively small in most countries with available data. Neither type of institution charges fees in Finland, Slovenia and Sweden, and government-dependent private and public institutions charge very similar average tuition fees in Austria, Chile, the Flemish Community of Belgium and Israel (Table C5.1).

Figure C5.2. Tuition fees charged by tertiary educational institutions to national students for bachelor's or equivalent programmes, by type of institution (2017/18)

Annual average (or most common) tuition fees charged to full-time national students



1. Year of reference 2016/17.

2. Figures typically refer to tuition fees for out-of-state national students. However, in a minority of institutions, tuition fees can be lower for out-of-state national students.

3. Year of reference 2017.

4. Year of reference 2018.

5. Figures refer to short-cycle tertiary and bachelor's programmes combined.

6. Estimates include universities only and exclude postgraduate certificates and diplomas.

7. Tuition fees paid by students instead of fees charged by institutions. Figures cover universities only.

8. Figures for public institutions refer to both public and government-dependent private institutions combined.

9. Figures refer to bachelor's, master's and doctoral academic programmes combined.

Countries and economies are ranked in descending order of the annual tuition fees charged by public institutions for bachelor's or equivalent programmes.

Source: OECD (2020), Table C5.1. See Source section for more information and Annex 3 for notes (<https://doi.org/10.1787/69096873-en>).

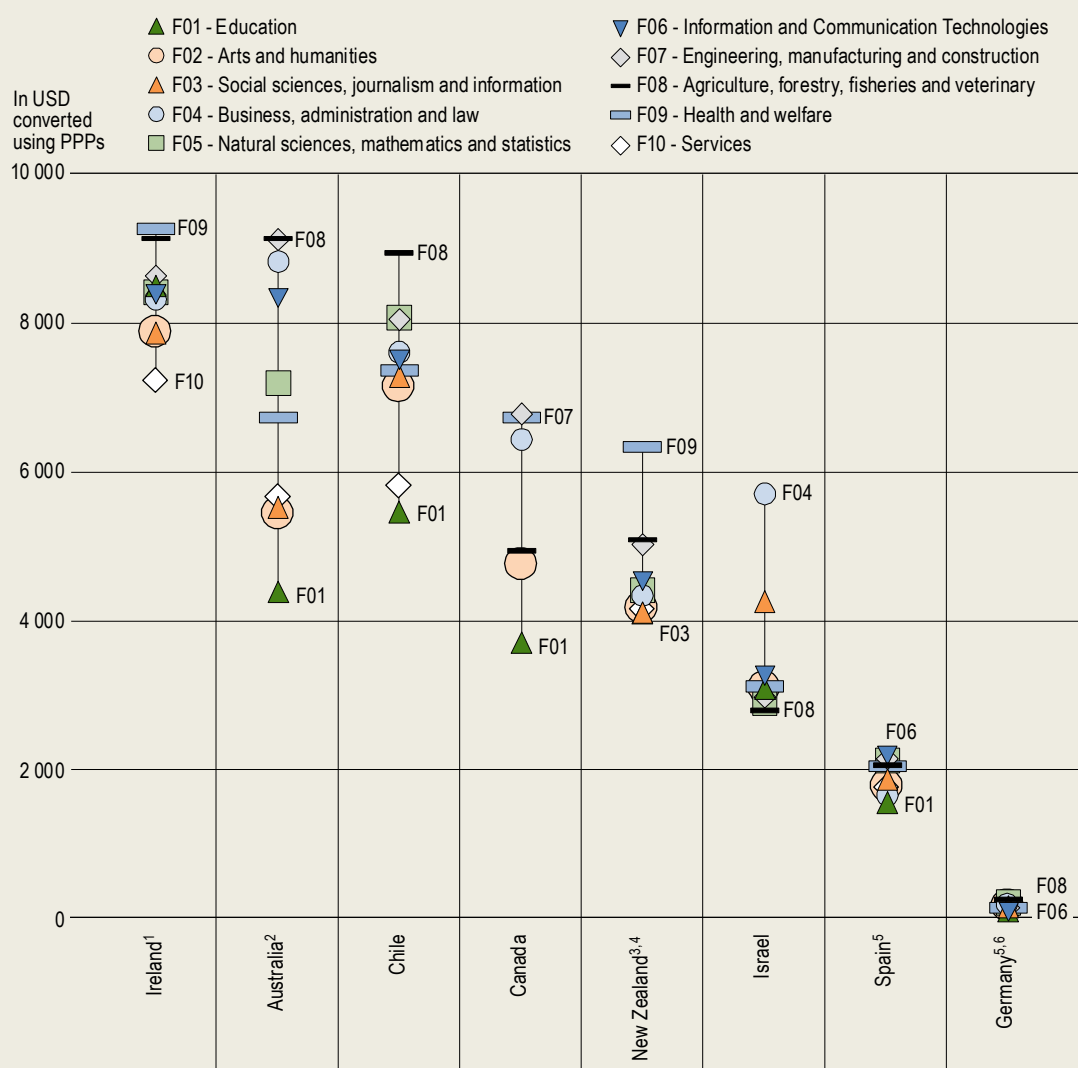
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Box C5.1. Tuition fees by fields of study

OECD countries often differentiate tuition fees by field of study in order to attract students to fields that are less in demand and to account for differences in costs and labour-market opportunities. The latter is one of the main reasons for introducing differentiated fees, although in some countries differences in tuition fees between fields of study may result from differences in tuition fees and enrolment between institutions rather than differences within institutions.

Figure C5.3. Tuition fees charged by tertiary public educational institutions to national students for first-cycle tertiary programmes, by field of study (2017/18)

Annual average (or most common) tuition fees charged to full-time national students



1. Tuition fees charged by institutions differ significantly from those paid by students. See Figure C5.6 for more information.

2. Year of reference 2017.

3. Figures refer to both short-cycle tertiary and bachelor's programmes combined.

4. Estimates include universities only and exclude postgraduate certificates and diplomas.

5. Year of reference 2016/17.

6. Figures refer to bachelor's, master's and doctoral academic programmes combined.

Countries are ranked in descending order of the fields in which the highest average annual tuition fees are charged.

Source: OECD (2020). See Source section for more information and Annex 3 for notes (<https://doi.org/10.1787/69096873-en>).

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The differences in fees charged by public institutions for different fields of study are limited for first-cycle degree programmes (bachelor's and long first master's degrees) in Germany and Spain, while Australia, Canada, Chile and Ireland have the largest range of tuition fees across fields of study. Australia has the greatest variation: public institutions charge over USD 9 000 per year on average for first-cycle tertiary programmes in the two broad fields of engineering, manufacturing and construction, and agriculture, forestry, fisheries and veterinary compared with just over USD 4 000 per year for programmes in the field of education (Figure C5.3).

The fees charged by public institutions for programmes in the field of education are among the lowest in four out of the seven countries with data available (Australia, Canada, Chile and Israel). Fields such as engineering, manufacturing and construction; agriculture, forestry, fisheries and veterinary; and health and welfare are among the most expensive, as some of them often have the highest market returns (Figure C5.3).

Differentiation for foreign students

Tuition fee policies generally cover all students studying in the country's educational institutions, including foreign students (see *Definitions* section). However, tuition fees may be higher for foreign students, and differences in fees for national and foreign students can have an impact on the international flows of students (see Indicator B6), among other factors such as public support from their home countries (OECD, 2017^[2]). An increasing number of OECD countries charge higher tuition fees to foreign students than to national ones.

National and foreign students are generally charged similar tuition fees in Chile, the Flemish Community of Belgium, France, Israel, Italy, Japan, Korea and Spain. This is also the case in Greece, Norway and the Slovak Republic, where tuition is free of charge for both national and foreign students. In the European Union (EU) and European Economic Area (EEA), countries charge the same tuition fees to nationals and students from other EU and EEA countries. In some countries, however, the difference in tuition fees for national and foreign students can be significant. For instance, in Australia, Canada, and the United States, public institutions charge on average over USD 13 500 more per year for foreign students than for national students at the bachelor's level (Table C5.1). In the United States, national students who study outside their state also pay higher tuition fees than in-state students. In Austria, although the average tuition fees charged by public institutions to students who are not citizens of EU or EEA countries are twice as high as those for national students (for bachelor's, master's and doctoral programmes), these fees remain relatively moderate. In Sweden, tuition fees for non-EU bachelor's students reach USD 14 900 per year, while tuition is free for national students and citizens of EU countries. In Finland, as of the academic year 2017/18, tuition fees were introduced for students who are not citizens of EU or EEA countries and who are enrolled in bachelor's or master's programmes taught in English (Table C5.1).

Higher tuition fees do not necessarily discourage foreign students from studying abroad, however. Tertiary education in countries with higher fees for foreign students can still be attractive because of the quality and prestige of their educational institutions or the expected labour-market opportunities in the country after graduation. For instance, in Australia, Austria and Canada, international or foreign students make up at least 12% of students enrolled at the bachelor's level, compared to only 5% across OECD countries (see Indicator B6).

Public reforms to tuition fees and public financial support to students

Reforms related to the level of tuition fees and the availability of scholarships, grants and loans are intensely debated in national education policy. They are often discussed in tandem, as countries seek to improve or adjust how the public and private sectors (including students and their families) share the costs of tertiary education. Between the academic years 2007/08 and 2017/18, 12 out of 20 countries and economies with available information have undertaken tuition fee reforms. In eight of them, reforms to tuition fees were accompanied by changes in the level of public subsidies available to students (Table C5.2).

In over half of the countries with available data, tuition fees for bachelor's degrees in public institutions have increased by at least 15% over the past decade, in real terms. This is the case for countries like Canada, Italy, Spain and the United States, where tuition fees in the academic year 2016/17 (2017/18 for Canada) were between 25% and 46% higher than in 2007/08. The largest increase was in England (United Kingdom), where tuition fees tripled in the same period. The only two countries that registered a decrease were Austria and Germany. In contrast, there was no change over this period among the countries

charging no tuition fees in 2007/08 (Denmark, Finland, Greece, Norway, the Slovak Republic and Slovenia). In Australia, Chile, France and Ireland, tuition fees remained fairly stable and did not increase by more than 10% (Table C5.2).

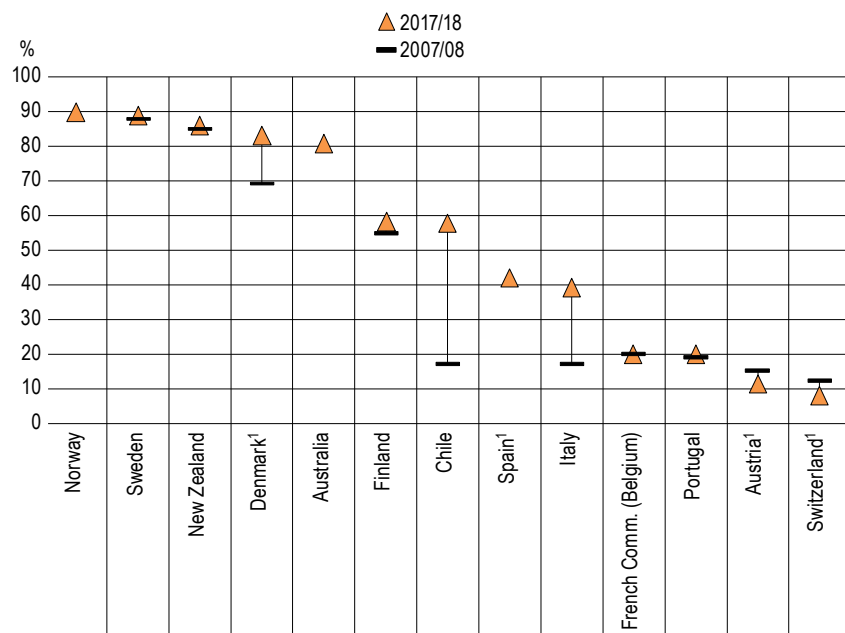
OECD countries have different approaches to providing financial support to students enrolled in tertiary education. Regardless of the level of tuition fees, countries and economies can be categorised according to the level of public financial support available to tertiary students. In Australia, Denmark, New Zealand, Norway and Sweden, at least 80% of national students receive public financial support in the form of student loans, scholarships or grants, but no more than 20% of students do so in Austria, the French Community of Belgium, Portugal and Switzerland (Figure B1.3). In these countries, public financial support instead targets selected groups of students such as those from disadvantaged backgrounds or low-income families.

In recent years, OECD countries and economies have passed several reforms to improve access to tertiary education (Table C5.2). In Chile, Greece, Korea and Portugal, measures were implemented to expand access to tertiary education to students from disadvantaged backgrounds, while New Zealand increased public subsidies to make the first year of tertiary education free of tuition fees for new students or trainees. From the academic year 2016/17, Norway started a reform to gradually increase the State Educational Loan Fund's financial support from ten to eleven months per year. In England (United Kingdom), the threshold for the repayment of income-contingent loans for graduates from short-cycle tertiary and bachelor's programmes was increased from the financial year 2018/19, and grants for living costs were replaced with larger loans for new eligible national students from the academic year 2016/17. It also introduced the postgraduate master's loan scheme in 2016 to improve access to master's programmes. In Australia, measures were taken to improve the sustainability of the subsidy system for public institutions' students enrolled in bachelor's programmes (Table C5.2).

In the last decade, the share of students receiving public financial support increased by at least 14 percentage points in Chile (from 17% in 2007/08 to 58% in 2017/18), Denmark (from 69% in 2007/08 to 83% in 2016/17) and Italy (from 17% in 2007/08 to 39% in 2017/18). This share remained stable in all other OECD countries and economies with available data (Figure B1.3).

Figure C5.4. Share of tertiary national students receiving public financial support (2007/08 and 2017/18)

Share of national tertiary students receiving public financial support in the form of public or government-guaranteed private loans and/or grants/scholarships



1. Year of reference 2016/17 instead of 2017/18.

Countries and economies are ranked in descending order of the share of tertiary students receiving public financial support in 2017/18.

Source: OECD (2020). See Source section for more information and Annex 3 for notes (<https://doi.org/10.1787/69096873-en>).

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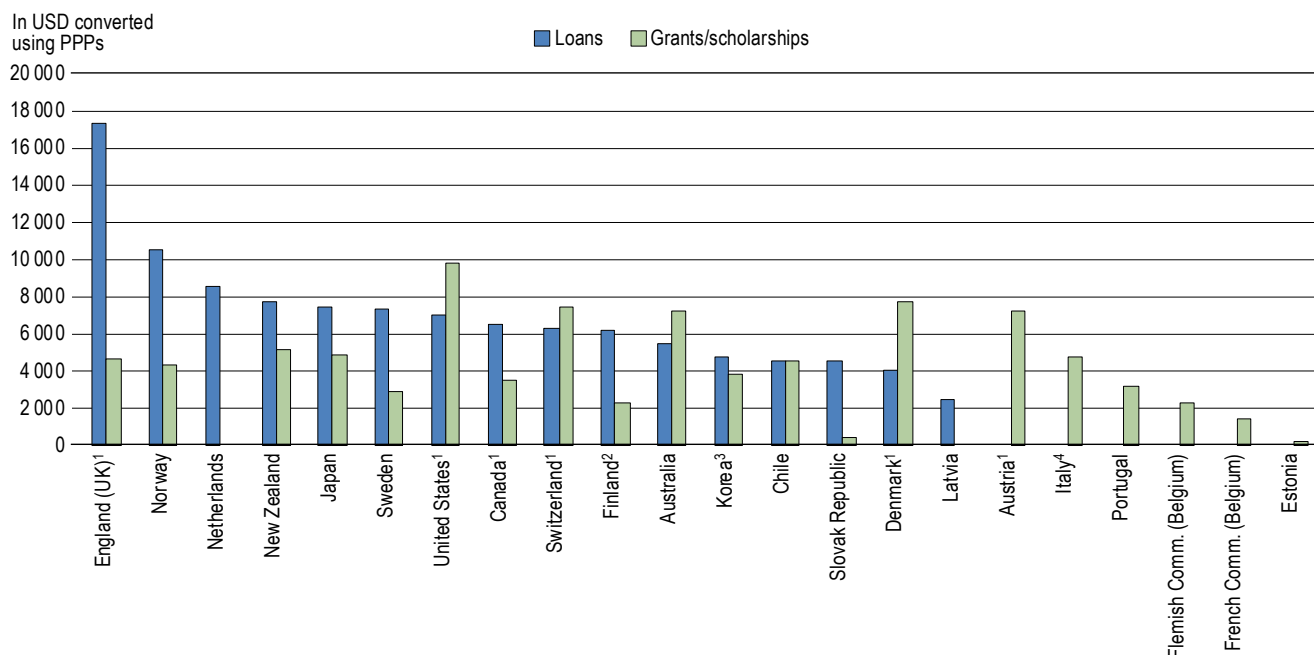
Forms of public financial support to tertiary national students

A key question that many educational systems face is whether to primarily use loans or to use grants or scholarships to provide financial support for tertiary students. On the one hand, advocates of student loans argue that they allow a larger number of students to benefit from the available resources (OECD, 2014^[3]). If funding spent on scholarships and grants was used to guarantee and subsidise loans, the same public resources could support a larger number of students, and overall access to higher education would increase. Loans also shift some of the cost of higher education onto those who benefit from it the most, individual students, reflecting the high private returns of completing tertiary education (see Indicator A5).

On the other hand, student loans are less effective than grants at encouraging low-income students to access tertiary education. Opponents of loans argue that high levels of student debt at graduation may have adverse effects for both students and governments if large numbers of students are unable to repay their loans (OECD, 2014^[3]). A large share of indebted graduates could be a problem if their employment prospects are not sufficient to guarantee student loan repayments.

OECD governments support students' living and education costs through different combinations of these two types of support – and these combinations vary even among countries with similar levels of tuition fees. Among countries with data available, the average amount of public or government-guaranteed private loans that students borrow each year ranges from USD 2 400 per student in Latvia to over USD 10 000 in England (United Kingdom) and Norway (where tuition is free of charge and loans finance students' living costs). Scholarships or grants received by students range from less than USD 1 000 per year in Estonia and the Slovak Republic to over USD 7 000 in Australia, Austria, Denmark, Switzerland and the United States (Figure B1.4). Among countries and economies with data on both forms of financial support, the total annual amounts received by students are highest in England (United Kingdom) (where the system is largely based on loans), and Norway and the United States (both Norway and the United States offer a combination of both loans and scholarships/grants). In Australia, Denmark, Switzerland and the United States, the average amount of grants or scholarships received by students is more than the average amount they borrow each year, but the proportion of beneficiaries of loans and grants/scholarships differs between countries – for example, in Switzerland only a minority of students receive public financial support (OECD, 2019^[1]).

Figure C5.5. Average annual amounts of public grants/scholarships and loans received by national tertiary students (2017/18)



1. Year of reference 2016/17 instead of 2017/18.

2. Government-guaranteed private loans instead of public loans. 3. Year of reference 2018 instead of 2017/18.

3. Year of reference 2018 instead of 2017/18.

4. First- and second-cycle degrees only.

Countries and economies are ranked in descending order of loans' average annual amount borrowed by student loan beneficiaries.

Source: OECD (2020), Table C5.3. See Source section for more information and Annex 3 for notes (<https://doi.org/10.1787/69096873-en>).

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In all countries with data available, loans can be used for tuition fees, study materials and living costs, except in Chile where loans cover only tuition fees. Not all students are eligible to apply for student loans. The most common eligibility criteria for loans are a low-income background and the need to report progress in studies (the extent of this varies by country), together with citizenship or long-term residence and age (being at least 18 years old and below certain age thresholds that vary by country). Outstanding academic performance is a requirement in Chile, Japan and Korea, and study performance is one of the criteria required in Canada and Norway, while several OECD countries use means-tested financial assessments of students' households to determine their eligibility for loans (Table C5.3).

In half of the OECD countries and economies with data available, public grants and scholarships are extended on the basis of both need and merit. Many countries prioritise public financial support for socio-economically disadvantaged students: grants are referred to as needs-based if they take into account various socio-economic criteria (most frequently family income). On the other hand, merit-based grants refer to grants awarded to the best-performing students, based on higher education performance, on secondary school results or on admission tests scores. In the Flemish and French Communities of Belgium, the Netherlands, Norway, and Switzerland, public grants and scholarships are needs-based only, while in Latvia they are only awarded on the basis of students' academic merit (Table C5.3). In France, merit-based grants were modified in 2015 and reserved for students who graduated from upper secondary education with a very good grade and who meet scholarships' socio-economic criteria for three years. As with loans, low income, disability, full-time enrolment and academic progress are among the most common eligibility criteria for grants and scholarships. In Denmark, all full-time students are entitled to a number of monthly grants and the maximum number of grants changes from one course to another. In Norway, financial support is initially extended as a loan and, if students progress through their studies and do not live with their parents (among other requirements), up to 40% of the amount may be converted to a grant. In the French Community of Belgium, students' residence is also taken into consideration for the allocation of grants (Table C5.3).

In addition to direct financial support to students in the form of public loans, guarantees on students' private loans, grants and scholarships, countries may also decide to provide indirect subsidies to tertiary education by fully or partially waiving tuition fees charged by education institutions or by covering eventual additional charges applied to students. For this reason, in addition to measuring direct public financial support, it is important to analyse the level of tuition fees ultimately paid by students rather than those charged by tertiary educational institutions (see Box C5.2).

Box C5.2. Tuition fees paid by students

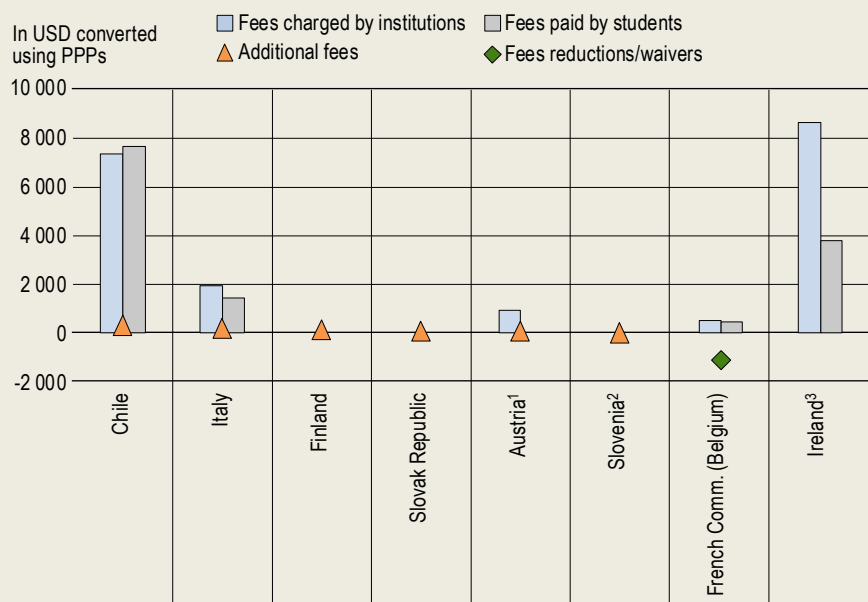
Tertiary education policies do not only depend on the overall amount of public financial resources but also on the allocation of public funding (see Indicator C4). Some countries have decided to regulate tuition fees or not apply tuition fees at all, while others may give education institutions autonomy to set the level of tuition fees. This may lead to high tuition fees, which may be offset by direct financial support to students in the form of public loans, guarantees on student private loans, grants and scholarships. This type of financial support is directly extended to the beneficiaries, provided that they meet certain requirements.

Countries may also decide to provide indirect subsidies to tertiary education by fully or partially covering the tuition fees charged by education institutions. This is the case in Ireland, where the tuition fees charged by public institutions for bachelor's programmes may exceed USD 8 700 but the majority of first-cycle tertiary students benefit from the Free Fees Scheme and pay only an annual student contribution charge of USD 3 800 (EUR 3 000) towards the cost of their programme of study (reference academic year 2017/18). Italy also reported that students pay slightly lower tuition fees than those charged by institutions, while in the French Community of Belgium students are offered other fee reductions and waivers based on their socio-economic status (Figure C5.6).

The fees actually paid by students are not necessarily always lower than those charged by institutions. In some countries (e.g. Chile), students face additional fees on top of tuition (Figure C5.6). Austria, Chile, Finland, Italy, the Slovak Republic and Slovenia reported additional charges, mostly related to administration, registration and student union membership.

Figure C5.6. Tuition fees charged by educational institutions compared to those paid by students (2017/18)

Tuition fees for bachelor's programmes in public tertiary educational institutions



Note: This figure plots only countries that reported additional fees or reductions or a difference between tuition fees charged by institutions and those paid by students.

1. Year of reference 2016/17.

2. Year of reference 2018.

3. Year of reference 2018/19.

Countries and economies are ranked in descending order of the additional fees that students pay and in ascending order of the fees' reductions they benefit of.

Source: OECD (2020), Table C5.2. See *Source* section for more information and Annex 3 for notes (<https://doi.org/10.1787/69096873-en>).

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Definitions

In this chapter, **national students** are defined as the citizens of a country who are studying within that country. **Foreign students** are those who are not citizens of the country in which the data are collected. While pragmatic and operational, this classification is inappropriate for capturing student mobility because of differing national policies regarding the naturalisation of immigrants. For countries that are members of the European Union (EU), citizens from other EU countries usually have to pay the same fees as national students. In these cases, foreign students refer to students who are citizens of countries outside the European Union. Further details on these definitions are available in Indicator B6.

Private institutions are those controlled and managed by a non-governmental organisation (e.g. a church, a trade union or a business enterprise, foreign or international agency), or their governing board consists mostly of members not selected by a public agency. Private institutions are considered **government-dependent** if they receive more than 50% of their core funding from government agencies or if their teaching personnel are paid by a government agency. **Independent private** institutions receive less than 50% of their core funding from government agencies and their teaching personnel are not paid by a government agency.

Methodology

Tuition fees and loan amounts in national currencies are converted into equivalent USD by dividing the national currency by the purchasing power parity (PPP) index for GDP. The amounts of tuition fees and associated proportions of students should

be interpreted with caution, as they represent the weighted averages of the main tertiary programmes and may not cover all educational institutions.

Student loans include the full range of student loans extended or guaranteed by governments, in order to provide information on the level of support received by students. The gross amount of loans provides an appropriate measure of the financial aid to current participants in education. Interest payments and repayments of principal by borrowers should be taken into account when assessing the net cost of student loans to public and private lenders. In most countries, loan repayments do not flow to education authorities, and the money is not available to them to cover other expenditure on education.

OECD indicators take the full amount of scholarships/grants and loans (gross) into account when discussing financial aid to current students. Some OECD countries have difficulty quantifying the amount of loans to students. Therefore, data on student loans should also be treated with caution.

For more information please see the *OECD Handbook for Internationally Comparative Education Statistics 2018* (OECD, 2018_[4]) and Annex 3 for country-specific notes (<https://doi.org/10.1787/69096873-en>).

Source

Data refer to the academic year 2017/18 and are based on a special survey administered by the OECD in 2019 (for details see Annex 3 at <https://doi.org/10.1787/69096873-en>).

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Indicator C5 Tables

Table C5.1	Annual average (or most common) tuition fees charged by tertiary institutions to national and foreign students (2017/18)
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Cut-off date for the data: 19 July 2020. Any updates on data can be found on line at <http://dx.doi.org/10.1787/eag-data-en>.

StatLink: <https://doi.org/10.1787/888934164845>

Table C5.1. Annual average (or most common) tuition fees charged by tertiary institutions to national and foreign students (2017/18)

In equivalent USD converted using PPPs, for full-time students, by type of institutions and level of education

		Share of enrolment in public institutions			National students						National students			Foreign students		
					Public institutions			Government-dependent private institutions			Independent private institutions			Public institutions		
		Short-cycle tertiary	Bachelor's	Master's	Short-cycle tertiary	Bachelor's	Master's	Short-cycle tertiary	Bachelor's	Master's	Short-cycle tertiary	Bachelor's	Master's	Short-cycle tertiary	Bachelor's	Master's
OECD	Countries															
	Australia ¹	18	92	90	4 340	4 961	8 799	x(10)	x(11)	x(12)	6 544 ^d	9 223 ^d	11 847 ^d	m	18 751	18 051
	Austria ²	82	77	85	m	936	936	m	936	936	m	m	m	m	1 870	1 870
	Canada	m	100	100	m	5 493	5 744	m	a	a	m	a	a	m	21 207	13 552
	Chile	4	20	22	3 312	7 361	10 220	3 729	8 383	9 935	3 570	6 577	10 495	No differentiation for foreign students		
	Denmark	98	99	100	0	0	0	0	m	0	a	a	a	m	m	m
	Finland	a	38	82	a	0	0	a	0	0	a	a	a	a	Tuition fees may apply for students outside EU/EEA area	
	France	65	85	71	0	240	334	m	m	m	m	m	m	No differentiation for foreign students		
	Germany ^{2,3}	78	86	95	m	136 ^d	x(5)	m	x(11)	x(11)	m	5 011 ^d	x(11)	m	x(5)	x(5)
	Greece	a	100	100	a	0	4 187	a	a	a	a	a	a	No differentiation for foreign students		
	Ireland ⁴	89	97	87	m	8 708	10 428	m	m	m	m	m	m	m	m	21 965
	Israel	45	12	12	m	3 141	m	m	3 138	m	m	6 890	m	No differentiation for foreign students		
	Italy	0	86	89	a	1 953	2 179	a	a	a	m	6 802	8 164	No differentiation for foreign students		
	Japan	7	20	47	3 681	5 090	5 087	a	a	a	6 642	8 541	7 433	No differentiation for foreign students		
	Korea ⁵	2	23	31	2 717	4 785	6 281	a	a	a	6 918	8 578	11 511	No differentiation for foreign students		
	Latvia	45	a	a	m	a	a	3 046	4 348	4 565	3 898	4 714	5 550	m	a	a
	Netherlands	36	90	65	2 577	2 577	2 577	a	a	a	m	m	m	m	m	m
	New Zealand ^{6,7}	55	94	97	x(5)	4 541 ^d	m	m	m	m	m	m	m	m	m	m
	Norway	72	82	93	2 469	0	0	5 342	1 018 ^d	x(8)	0	5 765 ^d	x(11)	No differentiation for foreign students		
	Portugal ⁸	81	79	87	1 529	1 529	1 529	m	m	m	m	m	m	m	m	m
	Slovak Republic	64	88	86	0	0	0	a	a	a	a	2 059	2 464	No differentiation for foreign students		
	Slovenia	72	84	91	0	0	0	0	0	0	0	0	0	m	m	m
	Spain ²	75	83	71	0	1 782	2 930	m	a	a	m	7 926	12 270	No differentiation for foreign students		
	Sweden	42	94	92	0	0	0	0	0	0	a	a	a	0	14 909	14 909
	Switzerland ⁹	11	80	95	m	1 305 ^d	1 305 ^d	m	x(5)	x(6)	m	3 238	3 238	m	m	m
	United States ^{2,10}	91	68	48	3 156	8 804	11 617 ^d	a	a	a	14 587	29 478	24 712 ^d	7 668	24 854	m
	Economies															
	Flemish Comm. (Belgium) ⁸	39	42	47	388	655	655	388	655	655	m	m	m	No differentiation for foreign students	No differentiation for foreign students, but institutions have the autonomy to determine tuition fees for students from outside the EEA.	
	French Comm. (Belgium)	m	m	m	a	542 ^d	1 004 ^d	a	x(5)	x(6)	a	a	a	a	m	m
	England (UK) ^{2,6}	a	a	a	a	a	a	x(8)	12 038 ^d	m	a	a	a	a	a	a

Note: No tuition fees charged by educational institutions are reported as zero.

1. Year of reference 2017 for tuition fees.

2. Year of reference 2016/17.

3. Master's and doctoral programmes included with bachelor's programmes. Only academic programmes are included.

4. Universities only. The majority of undergraduate students in Ireland avail of the Free Fees Scheme and would pay USD 3 806 towards the cost of their programme of study.

5. Year of reference 2018.

6. Short-cycle tertiary programmes are included in bachelor's or equivalent programmes.

7. Estimates include universities only and exclude postgraduate certificates and diplomas.

8. Average between minimum and maximum tuition fees charged.

9. Government-dependent private institutions are included in public institutions.

10. Master's and doctoral levels are combined. Tuition fees for foreign students typically refer to tuition fees for out-of-state national students. However, in a minority of institutions, tuition fees can be lower for out-of-state national students.

Source: OECD (2020). See Source section for more information and Annex 3 for notes (<https://doi.org/10.1787/69096873-en>).

Please refer to the Reader's Guide for information concerning symbols for missing data and abbreviations.

Table C5.2. Trends and reforms in tuition fees and public financial support to tertiary education (2007/08 to 2017/18)

Students enrolled in full-time and part-time programmes in both public and private institutions

		Index of change in tuition fees' amount charged by public institutions to national students (2007/08 to 2017/18), 2007/08 = 100				Reforms implemented since 2014		
		Short-cycle tertiary	Bachelor's	Master's	Doctoral	On levels of tuition fees	Of which, at least some were combined with a change in the level of public subsidies available to students	Comments
(1)	(2)	(3)	(4)	(5)	(7)			
OECD	Countries							
	Australia	m	109	125	92	yes	yes	Since the introduction of the demand-driven funding system, which came into full effect in 2012, the Australian Government has provided a subsidy for all national students enrolled in bachelor's programmes at public universities. To improve the sustainability of the programme for the Australian Government, from 2018 this funding was effectively frozen at 2017 levels, with growth from 2020 based on performance. New measures were also recently put in place to improve the student loan funding sustainability for the Australian government. In 2017 a new loan scheme was implemented for the VET sector.
	Austria ¹	m	85	85	85	no	no	
	Canada	m	125	107	m	yes	no	Each province sets its own tuition cap for colleges and universities with the exception of a few that do not have an imposed cap.
	Chile ²	107	110	100	90	yes	yes	Chile implemented measures to provide access to tertiary education programmes completely free of charge to low income students (deciles 1 to 6) and to increase the amount of resources allocated to tertiary education scholarships. In addition, students in deciles 7 to 9 will be charged tuition fees regulated by the government. In 2017 the scholarship programme "Bicentenario" was expanded to students enrolled in private universities. Chile also regulated "Nuevo Milenio" scholarships for students enrolled in short-cycle tertiary programmes.
	Denmark	a	a	a	a	no	no	
	Finland	a	a	a	a	yes	yes	Tuition fees were introduced for non-EU/EEA students enrolling in foreign-language bachelor's and master's programmes in academic year 2017/18 (minimum fee EUR 1500).
	France	a	102	109	110	no	no	Merit-based grants were modified in 2015 and reserved to students who graduated from upper secondary education with a very good grade (with more than 16/20) and who meet scholarships' socio-economic criteria for three years.
	Germany ^{1, 2}	m	19 ^d	x(2)	x(2)	no	no	
	Greece	a	a	m	a	yes	no	Bachelor's degree graduates within the 5th annual income decile and the 7th family income decile are exempted from tuition fees in their first master's degree.
	Ireland ³	m	110	m	m	no	no	
	Italy	a	136 ^d	x(2)	38	yes	yes	Italy regulated the amount charged by public education institutions for tuition and the criteria for fee waivers for students enrolled in bachelor's and master's programmes. Almost all students enrolled in research doctoral programmes are exempted from paying tuition fees.
	Korea ⁴	m	m	m	m	yes	yes	National scholarships have been offered since 2012 by combining and expanding the existing scholarships programme for low-income students. In addition, Korea increased the Direct Loan and Income Contingent Loan amounts that could be borrowed by students.
	Netherlands	119	119	119	a	no	no	
	Norway	m	a	a	a	no	no	From the academic year 2016/17, Norway started a reform to gradually increase the yearly financial support from the State Educational Loan Fund from ten to eleven months.
	New Zealand	x(2)	119 ^d	m	129	yes	yes	In order to reduce students' debt burden, New Zealand increased public subsidies for tertiary education to make the first year of tertiary education fees-free for new students or trainees.
	Portugal	m	m	m	m	yes	no	The +Superior programme was created to support higher education attendance in regions of the country with less demand and lower population density. In addition, Portugal increased the income threshold to apply for needs-based grants and regulated some specific criteria for students with disabilities.
	Slovak Republic	a	a	a	a	no	no	
	Slovenia	a	a	a	m	no	no	
	Spain ¹	a	146	126	m	no	no	
	Switzerland ⁵	m	117 ^d	117 ^d	112 ^d	no	no	
United States ¹	134	129	137 ^d	x(3)	no	no		
Economies								
Flemish Comm. (Belgium)		m	m	m	m	yes	no	Since 2015, adult education tuition fees at short-cycle tertiary level increased to EUR 1.50 per teaching period and the maximum per year increased to EUR 600. From bachelor's to doctoral programmes the annual tuition fees for a full-time student increased from EUR 620 to EUR 890.
French Comm. (Belgium)		a	m	m	m	yes	yes	The criteria for tertiary education scholarships were expanded in order to increase the total number of beneficiaries.
England (UK) ^{1, 6}		a	323 ^d	a	a	yes	yes	The threshold for income contingent loans' repayment by short-cycle tertiary and bachelor's programmes' graduates was increased from financial year 2018/19. Grants for living costs were replaced with larger loans for new eligible national students from academic year 2016/17. The postgraduate master's loan scheme was introduced in Summer 2016 to improve access to master's programmes.

1. Year of reference 2016/17 instead of 2017/18.

2. Year of reference 2008 instead of 2007/08.

3. Year of reference 2018/19 instead of 2017/18.

4. Year of reference 2018 instead of 2017/18.

5. Year of reference 2009/10 instead of 2007/08. Includes government-dependent private institutions.

6. Year of reference 2006/07 instead of 2007/08.

Source: OECD (2020). See Source section for more information and Annex 3 for notes (<https://doi.org/10.1787/69096873-en>).

Please refer to the Reader's Guide for information concerning symbols for missing data and abbreviations.

StatLink  <https://doi.org/10.1787/888934164883>

Table C5.3. Public financial support to national students enrolled in tertiary programmes (2017/18)

Students enrolled in full-time and part-time programmes in both public and private institutions

	Average annual amount of public loans in 2017/18, in USD converted using PPPs	Student loans can be used for:			Public loan eligibility criteria
		Tuition fees	Education/ study material	Living costs	
	(1)	(2)	(3)	(4)	(5)
OECD Countries					
Australia	5 492	yes	yes	yes	Citizenship requirement; other eligibility rules vary depending on the loan scheme (i.e. HELP loans, VET Student Loans and Student Startup Loans).
Austria ¹	a	m	m	m	
Canada ¹	6 486	yes	yes	yes	Financial needs requirement (assessed through income and tax documents, financial assets and investments); annual applications; satisfactory grades; credit check for students over 22 years of age.
Chile	4 553	yes	no	no	Publicly financed loans: belong to 80% of the population with the lowest income in the country; Average National Admission test score of at least 475 points. Government-guaranteed private loans: citizenship or long-term residency; undergraduate enrolment; no other student loans, Average National Admission test score or GPA of at least 475 points.
Denmark ¹	4 021	yes	yes	yes	Grants' beneficiaries are offered supplementary loans; eligibility is means-tested; age requirement (18 and above); full-time enrolment.
Estonia	m	yes	yes	yes	Citizenship or long-term residence permit; minimum 6-month programme; not on academic leave; no other debts.
Finland ²	6 159	yes	yes	yes	Full-time enrolment in a formal programme; minimum number of study credits per academic year; income level threshold.
France	a	a	a	a	
Germany	m	yes	yes	yes	Eligibility and amount of general public student support (BAföG) are determined by an assessment of student needs based on income, family situation, housing situation and disability. This support is for one half of the individual amount awarded as a grant, and for the other half as an interest free loan.
Italy ³	m	yes	yes	yes	
Japan	7 458	yes	yes	yes	Outstanding academic performance or low economic status.
Korea ⁴	4 698	yes	no	yes	Direct loans: undergraduate and graduate students; age requirement (less than 55); GPA of at least 70/100 in the previous semester. Income contingent loans: undergraduate students; age requirement (less than 35); GPA of at least 70/100 in the previous semester; income level.
Latvia	2 439	yes	yes	yes	Age requirement (18 and above); a guarantor is needed (co-guarantor with the government) except for orphans below age 24 and persons with disabilities; the guarantor's income is means tested.
Netherlands	8 564	yes	yes	yes	Full-time students who are eligible for Dutch student finance.
New Zealand	7 687	yes	yes	yes	Full-time enrolment; citizenship or long-term residency; age requirement (less than 56 for loans beyond the amount of tuition fees); student loan amount is reduced by the amount of student grants received; overdue repayments below NZD 500.
Norway	10 537	yes	yes	yes	A student can receive up to NOK 10 634 (USD 1 072) per month in basic support, of which up to 40% can be converted into a grant depending on academic progression and income level. Basic support is terminated if the student is more than a year behind schedule. Maximum age requirement: 65.
Portugal	m	m	m	m	
Slovak Republic	4 475	yes	yes	yes	Enrolled in the Slovak Republic or in comparable programmes abroad; citizenship or long-term residency requirement; depending on available financial resources, student loans allocation is based on family income, family composition and study performance.
Spain ¹	m	m	m	m	
Sweden	7 299	yes	yes	yes	Loans are income related, minimum number of credits, age not older than 56 (between the age of 47 and 56 dependent on previous time with loan/grant).
Switzerland ¹	6 233	yes	yes	yes	
United States ⁵	7 011	yes	yes	yes	
Economies					
Flemish Comm. (Belgium)	a	a	a	a	
French Comm. (Belgium)	m	yes	yes	yes	
England (UK) ¹	17 280	yes	m	m	ISCED levels 5 and 6: non-EU domiciled (foreign) students are not eligible for student support.

	Average annual amount of public grants/scholarships in 2017/18, in USD converted using PPPs	Public grants/scholarships are:		Public grant/scholarship eligibility criteria
		Needs-based	Merit-based	
	(6)	(7)	(8)	(9)
OECD Countries				
Australia	7 202	yes	yes	Eligibility criteria vary between programs. They generally include age, full-time study, residence, income tests, academic performance and enrolment in an approved course.
Austria¹	7 237	yes	yes	Academic success after the first two semesters; students' socio-economic needs (assessed on the basis of income and the composition of the family; age requirement (30-35 depending on the existence of gainful employment, dependent child, disability or entry into a master's programme).
Canada¹	3 512	yes	yes	Financial needs requirement (assessed through income and tax documents, financial assets and investments); annual applications; satisfactory grades; credit check for students over 22 years of age.
Chile	4 512	yes	yes	Socio-economic disadvantage (for example: belonging to 60% of lower income families); new entrant status or pursue of gainful employment.
Denmark¹	7 674	yes	yes	All full-time students are entitled to a number of monthly grants (the maximum number of grants can change from one course to another); private earnings' threshold; lower grants for students living with their parents.
Estonia	199	yes	yes	Family income; field of study; not exceeding the nominal study period of his/her curriculum; not being on academic leave.
Finland²	2 274	yes	yes	Full-time enrolment in a formal programme; minimum number of study credits per academic year; income level threshold.
France	m	yes	yes	Full-time study completion.
Germany	m	m	m	
Italy³	4 731	yes	yes	Family and partner income requirement; need to report progress in studies.
Japan	4 796	yes	yes	Outstanding achievement and extreme economic disadvantage status.
Korea⁴	3 767	yes	yes	Eligibility criteria vary by the type of scholarship; students' socio-economic status (assessed on the basis of income and the composition of the family); GPA in the previous semester.
Latvia	a	no	yes	Successful completion.
Netherlands	m	yes	no	Grants are extended to students whose family income is below a certain threshold.
New Zealand	5 169	yes	yes	Student allowance: age requirement (18-65); full-time enrolment in bachelor's or equivalent programmes; citizenship or long-term residency requirement; parental (up to age 25) and personal income criteria; limit of 200 weeks of study.
Norway	4 334	yes	no	Amounts are initially given as loans; if the students do not live with their parents, up to 40% of the amount may be converted to a grant. Conditions to receive the maximum grant: passing all the exams and achieving the degree; earning less than/have assets not exceeding certain limits (if married, spouses' assets are taken into account).
Portugal	3 153	m	m	
Slovak Republic	410	yes	yes	Not exceeding the standard length of studies; income assessment; need to report study progress; merit-based scholarships exist in selected departments/fields of study.
Spain¹	m	yes	yes	Family income requirement; need to report study progress.
Sweden	2 882	no	yes	Income related, minimum number of credits, age not older than 56 (between the age of 47 and 56 dependent on previous time with loan/grant).
Switzerland¹	7 372	yes	no	
United States⁵	9 780	yes	yes	Varies by grant and institution.
Economies				
Flemish Comm. (Belgium)	2 244	yes	no	Grants are awarded based on various aspects of the socio-economic situation of the students and their parents. Income is an important factor.
French Comm. (Belgium)	1 458	yes	no	Family composition and income; the allocation of grants is also based on students' residence.
England (UK)¹	4 603	m	m	Grant support for lower income households, disabled students, those with dependents. In addition, bursaries, scholarships and fee waivers are also offered by individual institutions to students from lower income households and other under-represented groups.

1. Year of reference 2016/17.

2. Government-guaranteed private loans instead of public loans.

3. First- and second-cycle degree programmes only.

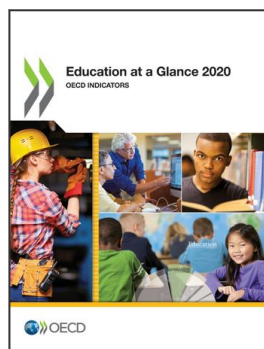
4. Year of reference 2018.

5. Year of reference 2015/16.

Source: OECD (2020). See Source section for more information and Annex 3 for notes (<https://doi.org/10.1787/69096873-en>).

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