In OECD countries, education systems provide universal access to primary and secondary schools for children aged 5-14 years old although some parents may decide to send their children to private schools for various reasons. Access to early childhood education and tertiary education depends to a greater extent on the capacity of households to afford the higher cost of education at these levels, the successful completion of secondary education in the case of tertiary education and other reasons.

The public sector pays for the bulk of primary and secondary education to ensure universal access to basic education. On average, nearly 91% of the funds for primary, secondary and post-secondary non-tertiary educational institutions came from public sources in 2013, with the remaining 9% coming from private sources (mainly in the form of direct household expenditure). Private expenditure on primary, secondary and post-secondary (non-tertiary) educational institutions are relatively higher in Chile (21%), Australia (18%), Mexico (17%) and New Zealand (17%) whereas private expenditure represented less than 2% of total spending for these educational levels in Estonia and Finland. Households in some Anglo-Saxon countries (Australia, New Zealand and the United Kingdom) tend to spend more for those educational institutions because more students are enrolled in private schools (around 10% on average).

Private expenditures for early childhood education and tertiary education are relatively higher. On average, private expenditures for early childhood educational development and pre-primary programmes represented about 19% of total spending at this level in OECD countries in 2013 which is two times more than for primary and secondary levels. A large body of evidence shows that early childhood education has a positive impact on short and medium term learning outcomes and is particularly beneficial for students from lower socioeconomic backgrounds.

Enrolment rates in early childhood education at age 3 and 4 have considerably increased over the past decade but there are still important variations across countries. While enrolment rates in pre-primary education is almost universal in France or Belgium, less than half of children are enrolled in these programmes in some other countries such as Greece, Switzerland and Turkey. In Greece and Switzerland children enter pre-primary education at a later age and over 90% of 5 years-old are enrolled in pre-primary education. As countries continue to expand their pre-primary education programmes, it will be important to consider parents’ needs and expectations regarding accessibility, cost, programme and staff quality, and accountability.

At tertiary level, the high private returns to costs justify a greater contribution of individuals (or their families) as long as there are ways to ensure that sufficient funding is available to all students to pursue their tertiary education regardless of their socio economic background. More than 50% of the costs of tertiary education are borne by households or other private sources in several OECD countries including Australia, Chile, Japan, Korea and the United States. By contrast, the share of private expenditures on tertiary education remains relatively low in Nordic countries where tuition fees charged by tertiary institutions are low or negligible.

The OECD estimates that 68% of young adults in OECD countries will enter tertiary education at least once during their lifetime if current patterns of entry continue. This average drops to 61% when international students are excluded and to 51% if only domestic students younger than 25 are considered. There are however some important variations across countries. In most countries, the largest proportion of tertiary students enter bachelor’s degree programmes.

Most countries have put in place loans, scholarships or grants programmes to support access to tertiary education but also to protect students from uncertainty in the labour market after they graduate. In 2013, the OECD estimates that more than 75% of tertiary students in Australia, New Zealand, Norway, the United Kingdom and the United States were benefiting from such programmes. Some OECD countries have difficulty quantifying the amount of support provided to tertiary education students and therefore data on student loans should be treated with caution. A number of countries have also introduced other special conditions on students’ public or state-guaranteed loans, for example in interest rates, repayment system or remission/forgiveness mechanisms.

**Methodology and definitions**

Data for all figures come from the UNESCO-OECD-Eurostat (UOE) data collection on education statistics. Data on scholarships/grants come from an ad-hoc OECD survey.

Private spending includes all direct expenditure on educational institutions, whether partially covered by public subsidies or not. Countries are ranked in descending order of the share of private expenditure on educational institutions for tertiary education.

Early childhood education (ISCED 0) includes two types of programmes: early childhood educational development (ISCED 01) and pre-primary (ISCED 02). Early childhood education have an intentional education component and that target children below the age of entry into primary education.

The net entry rate for a specific age is obtained by dividing the number of first-time entrants of that age for each type of tertiary education by the total population in the corresponding age group. The sum of net entry rates is calculated by adding the rates for each year of age.

For more details see: www.oecd.org/edu/eag.html.

**Further reading**


**Figure notes**


Please refer to Annex 3 of Education at a Glance 2016 for detailed figure notes.

Information on data for Israel: http://dx.doi.org/10.1787/888932315602.
14. SERVING CITIZENS

Financial access to education


![Chart showing share of private expenditures on education by country in 2013, with categories for pre-primary, primary, secondary and post-secondary (non-tertiary), and tertiary education.]

Source: Education at a Glance 2016, Table B3.1 and C2.3.

StatLink [link]

14.10. Enrolment rates at age 3 and 4 in early childhood and primary education, 2014

![Chart showing enrolment rates at age 3 in early childhood and at age 4 in early childhood and primary education by country in 2014.]


StatLink [link]

14.11. First-time tertiary entry rates, 2014

![Chart showing first-time tertiary entry rates by age group (younger than 25 years old and excluding international students) by country in 2014.]

Source: Education at a Glance 2016, Figure C3.1

StatLink [link]