

## HOW MUCH DO TERTIARY STUDENTS PAY AND WHAT PUBLIC SUBSIDIES DO THEY RECEIVE?

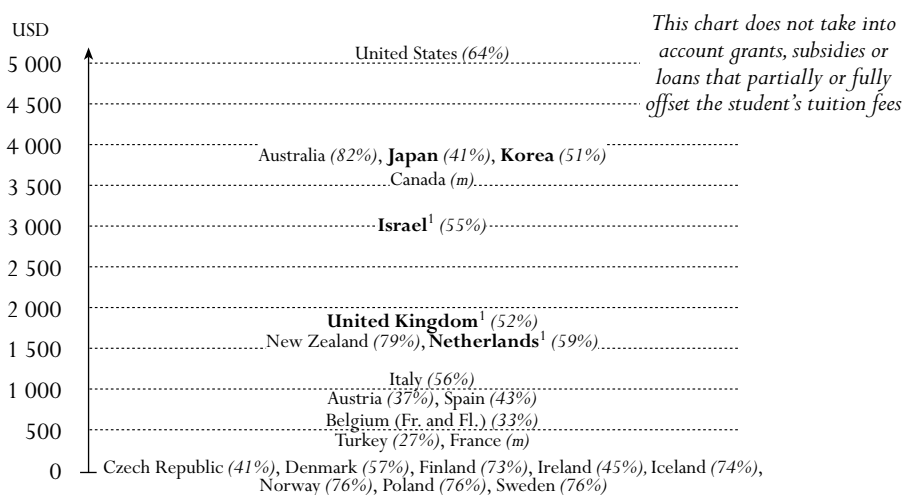
This indicator examines the relationships between annual tuition fees charged by institutions, direct and indirect public spending on educational institutions, and public subsidies to households for student living costs. It considers whether financial subsidies for households are provided in the form of grants or loans and poses related questions central to this discussion: Are scholarships/grants and loans more appropriate in countries with higher tuitions fees charged by institutions? Are loans an effective means to help increase the efficiency of financial resources invested in education and shift some of the cost of education to the beneficiaries of educational investment? Or are student loans less appropriate than grants in encouraging low-income students to pursue their education? While these questions cannot be fully answered here, this indicator presents information about the policies for tuition fees and subsidies in different OECD countries.

### Key results

#### **Chart B5.1. Average annual tuition fees charged by tertiary-type A public institutions (academic year 2004–2005)**

*This chart shows the annual tuition fees charged by tertiary-type A public institutions for full-time national students in equivalent USD converted using PPPs. Countries in bold indicate that tuition fees refer to public institutions but more than two-thirds of students are enrolled in private institutions. The net entry rate in tertiary-type A (in %) is added next to country names. For example, in the Netherlands, average tuition fees reach USD 1 646 in public tertiary-type A institutions and 59% of students enter this level of education.*

There are large differences between OECD countries and partner economies in the average tuition fees charged by tertiary-type A public institutions. There are no tuition fees charged by public institutions in one-third of OECD countries, whereas another third of countries have annual tuitions fees charged by public institutions that exceed USD 1 500. Among the EU19 countries, only the Netherlands and the United Kingdom have annual tuitions fees that represent more than USD 1 500 per full-time student; these relate to government-dependent institutions.



1. Public institutions do not exist at this level of education and most of the students are enrolled in government dependent institutions.

Source: OECD. Table B5.1a and C2.4. See Annex 3 for notes ([www.oecd.org/edu/eqq2007](http://www.oecd.org/edu/eqq2007)).

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### *Other highlights of this indicator*

- An average of 18% of public spending on tertiary education is devoted to supporting students, households and other private entities. In Australia, Denmark, the Netherlands, New Zealand, Norway and Sweden, and the partner economy Chile, public subsidies to households account for about 27% or more of public tertiary education budgets.
- Low annual tuition fees charged by tertiary-type A institutions are not systematically associated with a low proportion of students that benefit from public subsidies. The tuition fees charged by public educational institutions for national students are negligible (Nordic countries and the Czech Republic) or low (Turkey) in tertiary-type A education but at the same time more than 55% of the students enrolled in tertiary-type A education in these countries can benefit from scholarships/grants and/or public loans. Moreover, Finland, Norway and Sweden are among the seven countries with the highest entry rate to tertiary-type A education.
- OECD countries where students are required to pay tuition fees and can benefit from particularly large public subsidies do not show lower levels of access to tertiary-type A education compared to the OECD average. For example, Australia (82%) and New Zealand (79%) have one of the highest entry rates to tertiary-type A education and the Netherlands (59%) and the United State (64%) are above the OECD average. The United Kingdom (51%) is just below the OECD average (54%), although entry to tertiary-type A education increased by 4 percentage points between 2000 and 2005.
- The cost for a government to provide public loans to a significant proportion of students is greater in countries where the average level tuition fees charged by institutions is higher or where the average amount of the public loans available to students is higher than the OECD average. The average amount of public loans is greater than the average tuition fees charged in public institutions in all of the OECD countries with available data, which is an indication that the public loans also serve to support the living expenses of students during their studies.

## Policy context

Decisions taken by policy makers on the amount of tuition fees charged by educational institutions have an influence both on the cost of tertiary studies to students and on the resources available to institutions at the tertiary level. Subsidies to students and their families also act as policy levers through which governments can encourage participation in education – particularly among students from low-income families – by covering part of the cost of education and related expenses. Governments can thereby seek to address issues of access and equality of opportunity. The success of such subsidies must therefore be judged, at least in part, through examination of indicators of participation, retention and completion. Furthermore, public subsidies play an important role in indirectly financing educational institutions.

Channelling funding for institutions through students may also help to increase competition between institutions. Since aid for student living costs can serve as a substitute for work, public subsidies may enhance educational attainment by enabling students to study full-time and to work fewer hours or not at all.

Public subsidies come in many forms: as means-based subsidies, as family allowances for all students, as tax allowances for students or their parents, or as other household transfers. Unconditional subsidies (such as tax reductions or family allowances) may provide less of an incentive for low-income students to participate in education than means-tested subsidies. However, they may still help reduce financial disparities between households with and without children in education.

## Evidence and explanations

### What this indicator does and does not cover

This indicator shows average tuition fees charged in public and private institutions at tertiary-type A level. The indicator does not distinguish tuition fees by type of programmes but shows an overview of tuition fees at tertiary-type A level by type of institution and presents the proportions of students that do or do not receive scholarships/grants fully or partially covering tuition fees. Amounts of tuition fees and associated proportions of students should be interpreted with caution as they result from the weighted average of the main tertiary-type A programmes and do not cover all the educational institutions.

This indicator also shows the proportion of public spending on tertiary education transferred to students, families and other private entities. Some of these funds are spent indirectly on educational institutions – for example, when subsidies are used to cover tuition fees. Other subsidies for education do not relate to educational institutions, such as subsidies for student living costs.

The indicator distinguishes between scholarships and grants, which are non-repayable subsidies, and loans, which must be repaid. It does not, however, distinguish among different types of grants or loans, such as scholarships, family allowances and subsidies in kind.

Governments can also support students and their families by providing housing allowances, tax reductions and/or tax credits for education. These subsidies are not covered here and thus financial aid to students may be substantially underestimated in some countries.

The indicator reports the full volume of student loans in order to provide information on the level of support which current students receive. The gross amount of loans, including scholarships and grants, provides an appropriate measure of financial aid to current participants in education. Interest payments and repayments of the principal by borrowers would be taken into account in order to assess the net cost of student loans to public and private lenders. However, such payments are not usually made by current students but rather by former students. In most countries, moreover, loan repayments do not flow to the education authorities, and thus the money is not available to them to cover other educational expenditures. Nevertheless, some information on repayment systems for these loans is also taken into account, as these can reduce the real costs of loans substantially. The OECD indicators take the full amount of scholarships and loans (gross) into account when discussing financial aid to current students.

It is also common for governments to guarantee the repayment of loans to students made by private lenders. In some OECD countries, this indirect form of subsidy is as significant as, or more significant, than direct financial aid to students. However, for reasons of comparability, the indicator only takes into account the amounts relating to public transfers for private loans that are made to private entities (not the total value of loans generated). Some qualitative information is nevertheless presented in some of the table that can give some insight on this type of subsidy.

Some OECD countries also have difficulties quantifying the amount of loans attributable to students. Therefore, data on student loans should be treated with some caution.

### **Annual tuition fees charged by tertiary-type A educational institutions for national and foreign students**

Large differences are observed among OECD countries and partner economies in the average tuition fees charged by tertiary-type A educational institutions. There are no tuition fees charged by public institutions in the five Nordic countries (Denmark, Finland, Iceland, Norway and Sweden) and in the Czech Republic, Ireland and Poland. By contrast, one-quarter of OECD countries and partner economies have annual tuitions fees for national students charged by public institutions that exceed USD 1 500. In the United States, tuition fees for national students reach more than USD 5 000 in public institutions. Among the EU19 countries, only the Netherlands and the United Kingdom have annual tuitions fees that represent more than USD 1 100 per full-time national student, but these fees related to government dependent private institutions (Table B5.1a and Chart B5.1).

National policies regarding tuition fees and financial aid to students cover generally all students studying in educational institutions of the country. Even if the focus of this indicator is mainly on national students, countries' policies also have to take into account international students: whether in the form of a country's national students going abroad for their studies or other students that enter the country for study reasons. Making differences between national and non-national students in the amount of fees students have to pay or in the financial help students may receive can have, along with other factors, an impact on the flows of international students, attracting students to some countries or, on the contrary, preventing students from studying in other countries.

The amount of tuition fees charged by public educational institutions may differ among students enrolled in the same programme. Several countries make a distinction in the amount of tuition fees charged according to the citizenship of students. In Austria, for example, the average tuition fees charged by public institutions for students who are not citizens of EU or EEA countries are twice the fees charged for citizens of these countries. This kind of differentiation also appears in Australia, Canada, France, Iceland, New Zealand, Turkey, the United Kingdom and the United States, as well as the partner economy Estonia (see Indicator C3), and will appear in Denmark from the 2006-2007 academic year. In these countries, the variation of tuition fees according to citizenship is always significant. This type of policy differentiation may check the flows of international students (see Indicator C3) unless these students receive some financial support from their country of citizenship.

### **Annual tuition fees charged by private institutions**

Annual tuition fees charged by private institutions vary considerably across OECD countries and partner economies as well as within countries themselves. Most OECD countries and partner economies charge higher tuition fees in private institutions than in public institutions. Finland and Sweden are the only countries where there are no tuition fees in either public or private institutions. Variation within countries tends to be highest in countries with the largest proportions of student enrolled in tertiary-type A independent private institutions. By contrast, tuition fees charged by public and government dependent institutions are not so different in most countries and even similar in Austria. The greater autonomy of independent private institutions compared with public and government-dependent institutions partially explains this fact. For example, around three-quarters of students in Korea and Japan are enrolled in independent private institutions and at the same time these two countries show the highest variation between their independent private institutions (Indicator C2 and Table B5.1a).

### **Public subsidies to households and other private entities**

OECD countries spend an average of 0.4% of their GDP on public subsidies to households and other private entities for all levels of education combined. The proportion of educational budgets spent on subsidies to households and private entities is much higher at the tertiary level than at primary, secondary and post-secondary non-tertiary levels and represents 0.3% of GDP. The subsidies are the largest in relation to GDP at tertiary level in Norway (1.0% of GDP), followed by Denmark (0.8%), New Zealand (0.6%), Sweden (0.6%), Australia (0.4%), Finland (0.4%) and the Netherlands (0.4%) (Table B5.2; Table B5.3 available on line at <http://dx.doi.org/10.1787/068348603526>).

OECD countries spend, on average, 18% of their public budgets for tertiary education on subsidies to households and other private entities (Chart B5.2). In Australia, Denmark, the Netherlands, New Zealand, Norway and Sweden, and the partner economy Chile, public subsidies account for 27% or more of public spending on tertiary education. Only Poland spends less than 5% of their total public spending on tertiary education on subsidies (Table B5.2).

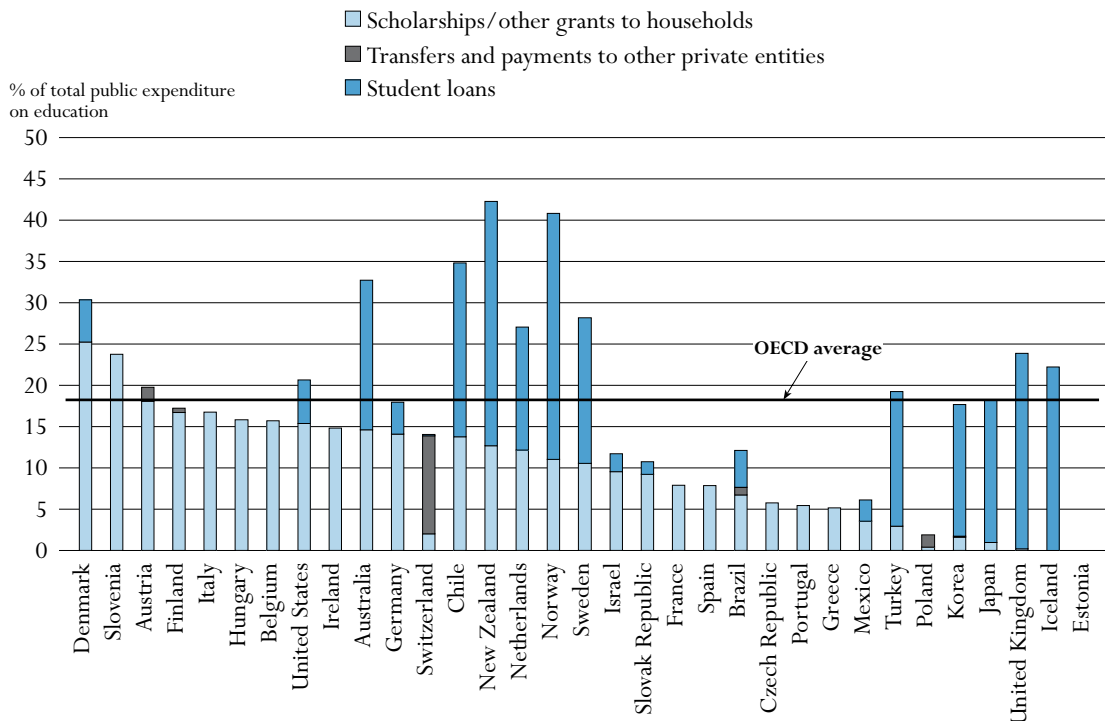
### **Relationships between average tuition fees charged and public subsidies received**

When looking at the combination of tuition fees charged by institutions and public subsidies received by national students in tertiary-type A education different patterns emerge in OECD countries. There is no unique model observed in OECD countries and partner economies for

the financing of tertiary-type A institutions, as some countries can have similar tuitions fees charged by tertiary-type A educational institutions and differences in the proportion of students benefiting from public subsidies and/or in the average amount of these subsidies (Tables B5.1a and B5.1b and Chart B5.2). Nevertheless, comparing the tuition fees charged by institutions and public subsidies received by students, as well as other factors such as access to tertiary education, level of public expenditure in tertiary education or the level of taxation on income, helps to distinguish four groups of countries. Tax revenue on income (OECD, 2006c) is highly correlated with the level of public expenditure available for education and can provide some information on the possibility to finance public subsidies to students.


**Chart B5.2. Public subsidies for education in tertiary education (2004)**

*Public subsidies for education to households and other private entities as a percentage of total public expenditure on education, by type of subsidy*



Countries are ranked in descending order of the share of scholarships/other grants to households and transfers and payments to other private entities in total public expenditure on education.

Source: OECD, Table B5.2. See Annex 3 for notes ([www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)).

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***Low tuition fees charged by tertiary-type A institutions (less than USD 300) combined with a high proportion of students (more than 55%) that benefit from public loans or scholarships/grants***

The first group includes Nordic countries (Denmark, Finland, Iceland, Norway, Sweden), the Czech Republic and Turkey where there is no (or low) financial barriers for tertiary studies posed by tuition fees and even a high level of aid for students. At 58%, the average entry rate

to tertiary-type A education for this group is above the OECD average (see Indicator C2). The tuition fees charged by public educational institutions for national student are negligible (Nordic countries and the Czech Republic) or low (Turkey) in tertiary-type A education and at the same time more than 55% of the students enrolled in tertiary-type A education in this group can benefit from scholarships/grants and/or public loans to finance their studies or for their living expenses (Tables B5.1a and B5.1b and Chart B5.3).

In the Nordic countries, net entry rates in tertiary-type A education are significantly higher than the OECD average and are, on average, 71%. Among the other characteristics of these countries, the proportion of public expenditure allocated to tertiary educational institutions is high compared to the OECD average, whereas both the levels of public expenditure on tertiary education and of taxation on income are also above the OECD average. The Czech Republic and Turkey have a different pattern: low access to tertiary-type A education compared to the OECD average – despite an increase of 16 and 6 percentage points, respectively, in 2000-2005 – combined with low levels (compared to the OECD average) of public spending and of tax revenue on income as a percentage of GDP compared to the OECD average (see Indicators B4 and C2 and Annex 2).

***High tuition fees charged by tertiary-type A institutions (more than USD 1 500) combined with a high proportion of students (more than 55%) that benefit from public loans or scholarships/grants***

A second group of OECD countries includes four Anglophone countries (Australia, New Zealand, the United Kingdom and the United States) and the Netherlands, where there are potentially quite high financial barriers to enter tertiary-type A education, but also large public subsidies provided to students at this level (Canada could be added to this group of countries, but data on public subsidies are missing). It is noteworthy, however, that the average entry rate to tertiary-type A education for this group of countries is, at 67%, slightly higher than for the group of countries with low tuition fees and high public subsidies.

Tuition fees charged by tertiary-type A educational institutions exceed USD 1 500 in all these countries whereas more than 80% of tertiary-type A students received public subsidies (in the three countries – Australia, the Netherlands and the United States – with available data, see Table B5.1b). The proportion of public subsidies in total public expenditure on tertiary education is higher than the OECD average (18%) in all these five countries: Australia (33%), the Netherlands (27%), New Zealand (42%), the United Kingdom (24%) and the United States (21%) – thus explaining why they are included in this group (Table B5.2). Countries of this group do not have lower access to tertiary-type A education than countries from the previous group. For example, Australia (82%) and New Zealand (79%) have one of the highest entry rates to tertiary-type A education and the Netherlands (59%) and the United States (64%) are above the OECD average (54%), whereas the United Kingdom (51%) is just below the OECD average, though entry to tertiary-type A education increased by 4 percentage points between 2000 and 2005 (see Indicator C2). Finally, the tax revenue on income as a percentage of GDP is relatively high compared to the OECD average in all these countries except in the Netherlands (see Annex 2).



***High tuition fees charged by tertiary-type A institutions (more than USD 1 500) combined with a low proportion of students (less than 40%) that benefit from public loans or scholarships/grants***

Japan and Korea present a different pattern: high tuition fees charged by tertiary-type A institutions (more than USD 3 500) combined with a relatively low proportion of students that benefit from public subsidies (only one-quarter of students benefit from public subsidies in Japan, see Indicator B5 of *Education at a Glance 2006* for Korea). Tertiary-type A entry rates in those two countries are 41 and 51%, respectively, which is comparatively low. In Japan, some students who excel academically but have difficulty in financing their studies may benefit from reduced tuition and/or admission fees or be exempt from paying these fees entirely. Access for students to tertiary-type A education is below the OECD average in these countries, but is counterbalanced by a higher entry rate than the OECD average to tertiary-type B programmes (see Indicator C2). These two countries are among those with the lowest levels of public expenditure in percentage of GDP allocated to tertiary education (see Table B4.1). This fact partially explains the low proportion of students that can benefit from public loans whereas tax revenue of income as a percentage of GDP is also among the lowest in OECD countries. However, the public subsidies attributable to students represent around 18% of the total public expenditure on tertiary education in these two countries – that is, a proportion equal to the OECD average (Table B5.2).

***Low tuition fees charged by tertiary-type A institutions (USD 1 100 or less) combined with a low proportion of students (less than 40%) that benefit from public loans or scholarships/grants***

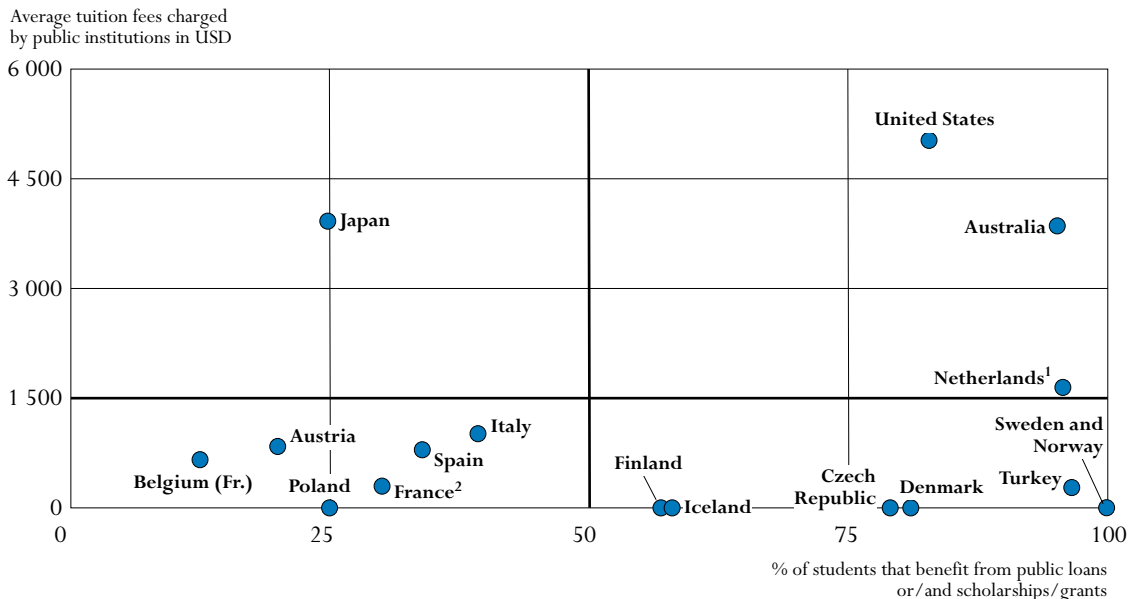
The fourth and last group includes all other European countries for which data are available (Austria, Belgium, France, Ireland, Italy, Poland and Spain) where there are relatively low financial barriers to enter tertiary education combined with relatively low subsidies for students, mainly targeted to specific groups. It is noteworthy that the average tertiary-type A entry rate in this group of countries is, at 48%, relatively low. Similarly, expenditure per student in tertiary-type A education is also comparatively low in this group of countries (see Indicator B1 and Chart B5.1). While high tuition fees can pose potential barriers to student participation, this suggests that the absence of tuition fees, that are assumed to ease the access to education, is not a sufficient condition to entirely relieve challenges for access and quality of tertiary-type A education.

The tuition fees charged by public institutions never exceed USD 1 100 in this group and the proportion of student that benefit from public subsidies is below 40% in countries with available data (Tables B5.1a and B5.1b). In these countries students and their families can benefit from other kinds of subsidies provided by other sources than the ministry of education (*e.g.* housing allowances, tax reductions and/or tax credits for education); these are not covered in this analysis. For example, in France housing allowances may represent a total amount of 90% of the scholarships/grants and about one-third of students benefit from these allowances.

Loan systems (public loans or loan guaranteed by the state) are not available or only available to a small proportion of student in these countries (Table B5.1c). Alongside this, the level of public spending and the tax revenue of income as a percentage of GDP vary significantly more between countries included in this group than in the other groups, but policies on tuition fees and public subsidies are not necessarily the main drivers in the choice of students to enter or not in tertiary-type A education.




**Chart B5.3. Relationships between average tuition fees charged by public institutions and proportion of student that benefit from public loans or/and scholarships/grants in tertiary-type A education (school year 2004/2005)**  
For national full-time national students, in USD converted using PPPs



1. Public institutions do not exist at this level of education and all the students are enrolled in government-dependent institutions.

2. Average tuition fees from 160 to 490 USD.

Source: OECD. Tables B5.1a and B5.1c. See Annex 3 for notes ([www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)).

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### OECD countries use different mixtures of grants and loans to subsidise students' educational costs

A key question in many OECD countries is whether financial subsidies for households should primarily be provided in the form of grants or loans. Governments subsidise students' living costs or educational costs through different mixtures of grants and loans. Advocates of student loans argue that money spent on loans goes further: if the amount spent on grants were used to guarantee or subsidise loans instead, more aid would be available to students in total and overall access would be increased. Loans also shift some of the cost of education to those who benefit most from educational investment. Opponents of loans argue that student loans are less effective than grants in encouraging low-income students to pursue their education. They also argue that loans may be less efficient than anticipated because of the various subsidies provided to borrowers or lenders, and due to costs of administration and servicing. Cultural differences across and within countries may also affect students' willingness to take out student loans.

Chart B5.2 presents the proportion of public educational expenditure dedicated to loans, grants and scholarships, and other subsidies to households at the tertiary level. Grants and scholarships include family allowances and other specific subsidies, but exclude tax reductions that are part of the subsidy system in Australia, Belgium (Fl.), Canada, the Czech Republic,

Finland, France, Hungary, Italy, the Netherlands, Norway, the Slovak Republic, Switzerland and the United States (see Chart B5.3 in *Education at a Glance 2006*). Around one-half of the 31 reporting OECD countries and partner economies rely exclusively on grants/scholarships and transfers/payments to other private entities. The remaining OECD countries provide both grants or scholarships and loans to students (except Iceland, which relies only on student loans). In general, the highest subsidies to students are provided by those OECD countries offering student loans; in most cases these countries spend an above-average proportion of their budgets on grants and scholarships alone (Chart B5.2 and Table B5.2). Some other countries – Belgium (Fl.), Finland and the partner economy Estonia – do not have public loan systems, but private loans that are guaranteed by the state. This type of subsidy is not taken into account even if it provides some further aid to students, generally through lowest interest rates compared to private loans (see Table B5.1c).

### **Implementation of public loan systems and amount of public loan**

Public loans systems have been relatively recently introduced in most of the countries that report data; the development of these systems occurred in the 1960s and 1980s, corresponding to massive growth of enrolment at tertiary level of education. Since then, public loan systems have developed particularly well in Australia, Sweden and Turkey, where about 80% or more students benefit from a public loan during their tertiary-type A studies. In Norway, public loans are a part of all students' tertiary-type A studies as 100% of students take out loans. Public loan systems are also quite well developed in Iceland (58% of students with a loan), one of the countries – along with Norway and Sweden – where educational institutions at this level do not charge tuition fees to students. In contrast, the United States have the highest level of tuition fees in public tertiary-type A institutions, but less than 40% of students benefit from a public loan during their studies.

The financial support that students receive from public loans during their studies cannot be solely analysed through the proportion of students that have loans. The support for students also depends on the amount they can receive in public loans. In countries with comparable data, the average annual gross amount of public loan available to each students is superior to USD 4 000 in about one-half of the countries and ranges from less than 2 000 in Belgium (Fr.), Hungary and Turkey to more than USD 5 400 in Iceland, Japan, the Netherlands, the United Kingdom and the United States.

The comparison of average tuition fees and average amounts of loans should be interpreted with caution as in a given educational programme the amount of a loan can largely vary between students while that the programmes tuition fees are usually similar between students (Table B5.1d, available on line at <http://dx.doi.org/10.1787/068348603526>). Nevertheless, this can give some insight into the possibility of loans covering tuition fees and also living expenses. The higher the average level of tuition fees charged by institutions, the bigger the need for a financial support for students through public loans, in order to alleviate financial barriers that may prevent the access to tertiary education. Then the financial pressure for government to support students increases with the amount of tuition fees charged by institutions. In the OECD countries with data available on annual gross amount of loans, the average amount of public loan is superior to the average tuition fees charged in public institutions in all of them showing that the public loans serve also to support a part of the living expenses of the students during their studies.

Among the countries with average tuition fees above USD 1 500 in tertiary-type A public institutions, the average amount of loan is more than twice the average tuition fees in the Netherlands, New Zealand and the United Kingdom. However, this difference in amounts should be counterbalanced in the Netherlands by the fact that only about one-quarter of students benefit from a loan (in the two other countries, the information is not available). The largest differences between average tuition fees and the average amount of loans are observed in Nordic countries that combine no tuition fees charged by institutions, a large proportions of students that can benefit from a public loan and an average amount for this loan that ranges from about USD 2 500 in Denmark to nearly USD 7 000 in Iceland and reach up to nearly USD 9 000 per year in Norway.

The amount that students may get is not the only support related to public loans. Public loan systems offer also some financial aid through the interest rate that students may have to pay, the repayment systems or even through remission/forgiveness mechanisms (Table B5.1c).

### **Financial support through interest rates**

The financial help through reduced interest rates compared to private loans is twofold: there may be some difference between interest rates to be supported by students during their studies and after their studies. Comparing the level of interest rates between countries is quite difficult as the structure of interest rates (public and private) is not known and can significantly vary between countries, so that the given level of interest rate may be considered as high in a country and low in another. However, the difference in rates between studies and after studies seems to aim at lowering the charge due to the loan during the studies of the student. For example, in five countries including Australia, Canada, Iceland, New Zealand and Norway, there is no nominal interest rate on the public loan during the period of studies whereas after the studies, students/ graduates have an interest rate corresponding to the cost of government borrowing or to a higher rate. Nevertheless, there is no systematic difference in interest rate during studies and after studies and six countries – including Belgium, the Netherlands, Sweden, the United Kingdom, the United States and the partner economy Estonia do not differentiate between the interest rate borne by student during their studies and after their studies.

### **Repayment of loans**

Repayment of public loans can be a substantial source of income for governments and can decrease the costs of loan programmes significantly. The current reporting of household expenditure on education as part of private expenditure (see Indicator B3) does not take into account the repayment by previous recipients of public loans.

These repayments can be a substantial burden to individuals and have an impact on the decision to participate in tertiary education. The repayment period vary between countries and ranges from less than 10 years in Belgium (Fr.), New Zealand and Turkey, and the partner economy Estonia, to 20 years or more in Iceland, Norway and Sweden.

Among the 16 OECD countries for which data on repayment system are available, four Anglophone countries (Australia, New Zealand, the United Kingdom and the United States) as well as the Netherlands make the repayment of loans dependent on graduates' level of income. These are also countries where average tuition fees charged by their institutions are higher than USD 1 500 and with average amount of loan amongst the highest in the countries with a public loan system.

## Definitions and methodologies

Data refer to the financial year 2004 and are based on the UOE data collection on education statistics administered by the OECD in 2006 (for details see Annex 3 at [www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)). Data on tuition fees charged by educational institutions and financial aid to students (Tables B1.1a, B1.1b and B1.1c) were collected through a special survey undertaken in 2007 and refer to the school year 2004-2005. Amounts of tuition fees and associated proportions of students should be interpreted with caution as they result from the weighted average of the main tertiary-type A programmes and do not cover all the educational institutions.

Public subsidies to households include the following categories: *i*) grants/scholarships; *ii*) public student loans; *iii*) family or child allowances contingent on student status; *iv*) public subsidies in cash or in kind, specifically for housing, transportation, medical expenses, books and supplies, social, recreational and other purposes; and *v*) interest-related subsidies for private loans.

Expenditure on student loans is reported on a gross basis, that is, without subtracting or netting out repayments or interest payments from the borrowers (students or households). This is because the gross amount of loans including scholarships and grants provides an appropriate measure of the financial aid to current participants in education.


Public costs related to private loans guaranteed by governments are included as subsidies to other private entities. Unlike public loans, only the net cost of these loans is included.

The value of tax reductions or credits to households and students is not included.

Note that data appearing in earlier editions of this publication may not always be comparable to data shown in the 2007 edition due to changes in definitions and coverage that were made as a result of the OECD expenditure comparability study (for details on changes, see Annex 3 at [www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)).

## Further references

The following additional material relevant to this indicator is available on line at:

**StatLink**  <http://dx.doi.org/10.1787/068348603526>

- *Table B5.1d: Variation of tuition fees charged by institutions between students (gross amount) for full-time national students in tertiary type-A education (academic year 2004/2005)*
- *Table B5.3. Public subsidies for households and other private entities as a percentage of total public expenditure on education and GDP, for primary, secondary and post-secondary non-tertiary education (2004)*

Table B5.1a.  
**Estimated annual average tuition fees charged by tertiary-type A educational institutions<sup>1</sup>  
 for national students (academic year 2004–2005)**

*In equivalent USD converted using PPPs, by type of institutions, based on full-time students*

Amounts of tuition fees and associated proportions of students should be interpreted with caution as they result from the weighted average of the main Tertiary-type A programmes and do not cover all the educational institutions. However, the figures reported can be considered as good proxies and show the difference among countries in tuition fees charged by main educational institutions and for the majority of students.

	Percentage of full-time students enrolled in:			Annual average tuition fees in USD charged by institutions (for full-time students)			Comment
	Public institutions	Government dependent private institutions	Independent private	Public institutions	Government dependent private institutions	Independent private	
	(1)	(2)	(3)	(4)	(5)	(6)	
OECD countries							
Australia	98	a	2	3 855	a	7 452	95% of national students in public institutions are in subsidised places and pay an average USD 3 595 tuition fee, including HECS/HELP subsidies.
Austria	88	12	n	837	837	n	
Belgium (Fl.)	x(2)	100	m	x(5)	574	m	
Belgium (Fr.) <sup>2</sup>	32	68	m	661	746	m	
Canada	m	m	m	3 464	m	m	
Czech Republic	93	a	7	No tuition fees	a	3 145	The average fee in public institutions is rather negligible because fees are paid only by student studying too long (more than standard length of the programme plus 1 year): about 4% of students.
Denmark <sup>3</sup>	100	n	a	No tuition fees	m	a	
Finland	89	11	a	No tuition fees	No tuition fees	a	Excluding membership fees to student unions.
France	87	1	12	From 160 to 490	x(6)	From 500 to 8 000	University programmes under the control of the Ministry of Education only.
Germany	m	m	m	m	m	m	
Greece	m	m	m	m	m	m	
Hungary	m	m	m	m	m	m	
Iceland	87	13	a	No tuition fees	From 1 750 to 4 360	a	Excluding registration fees for all students.
Ireland	100	a	n	No tuition fees	a	No tuition fees	The tuition fees charged by institutions are on average of USD 4 470 [1 870 to 20 620] in public institutions and of USD 4 630 [3 590 to 6 270] in private institutions but the government gives the money directly to institutions and the students have not to pay these tuition fees.
Italy	94	a	6	1 017	a	3 520	The annual average tuition fees do not take into account the scholarships/grants that totally cover the tuition fees but partial reductions of fees cannot be excluded.
Japan	25	a	75	3 920	a	6 117	Excludes admission fee charged by the school for the first year (USD 2 267 on average for public, USD 2 089 on average for private institutions) and subscription fee for using facilities (USD 1 510 on average) for private institutions.
Korea	22	a	78	3 883	a	7 406	Tuition fees in first degree programme only. Excludes admission fees to university, but includes supporting fees. A student receiving a scholarship twice a year, is counted as two students.
Luxembourg	m	m	m	m	m	m	
Mexico	66	a	34	m	a	11 359	
Netherlands	a	100	a	a	1 646	a	
New Zealand <sup>3</sup>	98	2	m	1 764	x(4)	x(4)	

1. Without taking into account scholarships/grants that the student may receive.

2. Tuition fees charged for programmes are the same in public than in private institutions but the distribution of students differ between public and private institutions explaining that the weighted average is not the same.

3. Weighted average for the whole of tertiary education.

Source: OECD. See Annex 3 for notes ([www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)).

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


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Table B5.1a. (continued)  
**Estimated annual average tuition fees charged by tertiary-type A educational institutions<sup>1</sup>  
 for national students (academic year 2004–2005)**  
*In equivalent USD converted using PPPs, by type of institutions, based on full-time students*

Amounts of tuition fees and associated proportions of students should be interpreted with caution as they result from the weighted average of the main Tertiary-type A programmes and do not cover all the educational institutions. However, the figures reported can be considered as good proxies and show the difference among countries in tuition fees charged by main educational institutions and for the majority of students.

	Percentage of full-time students enrolled in:			Annual average tuition fees in USD charged by institutions (for full-time students)			Comment
	Public institutions	Government dependent private institutions	Independent private	Public institutions	Government dependent private institutions	Independent private	
	(1)	(2)	(3)	(4)	(5)	(6)	
OECD countries							
Norway	87	13	a	No tuition fees	From 4 800 to 5 800	a	
Poland	87	a	13	No tuition fees	a	2 710	
Portugal	m	m	m	m	m	m	
Slovak Republic	m	m	m	m	m	m	
Spain	91	a	9	795	a	m	
Sweden	93	7	n	No tuition fees	No tuition fees	m	Excluding mandatory membership fees to student unions.
Switzerland	m	m	m	m	m	m	
Turkey	92	a	8	276	a	14 430 [9 020 to 20 445]	For public institutions, only undergraduate and masters levels.
United Kingdom	a	100	n	a	1 859	1 737	
United States	68	a	32	5 027	a	18 604	Including non-national students.
Partner economies							
Brazil	m	m	m	m	m	m	
Chile	m	m	m	m	m	m	
Estonia	a	86	14	a	From 2 190 to 4 660	From 1 190 to 9 765	
Israel	a	87	13	a	From 2 658 to 3 452	From 6 502 to 8 359	Tuition fees charged by institutions are higher for 2 <sup>nd</sup> degree than for 1 <sup>st</sup> degree programmes.
Russian Fed.	m	m	m	m	m	m	
Slovenia	m	m	m	m	m	m	

1. Without taking into account scholarships/grants that the student may receive.

2. Tuition fees charged for programmes are the same in public than in private institutions but the distribution of students differ between public and private institutions explaining that the weighted average is not the same.

3. Weighted average on the whole tertiary education.

Source: OECD. See Annex 3 for notes ([www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)).

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Table B5.1b.  
Distribution of financial aid to students in tertiary type-A education (academic year 2004–2005)

	Distribution of financial aid to students: Percentage of students that			Eligibility criteria to benefit from scholarships/grants				
	benefit from public loans only	benefit from scholarships/grants only	benefit from public loans and scholarships/grants	Do not benefit from public loans nor scholarships/grants	Progress in study <sup>1,2</sup>	Income of the student <sup>1</sup>	Income of the parents or partner <sup>1</sup>	<i>Other criteria<sup>1</sup></i>
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
OECD countries								
Australia <sup>3</sup>	71	17	7	5	Never	Always	Always	a
Austria	n	20	n	80	Always	Always	Often for parents, never for partners	Age of student
Belgium (Fl.)	m	m	m	m	Often	Sometimes	Often - sometimes	
Belgium (Fr.)	n	12	n	88	Often	Always	Always	Number of dependent persons
Canada	m	m	m	m	Never	Often	Usually-sometimes	According to academic merits
Czech Republic	a	79	a	21	Often	Never	Never	Never
Denmark <sup>4</sup>	1	39	41	19	Always	Always	Never	a
Finland	a	57	a	43	Always	Always	Never-sometimes	Age of the student, student residential status (independently/with parent)
France <sup>4</sup>	n	30	n	70	Always	Always	Always	Age of student
Germany	m	m	m	m	m	m	m	m
Greece	m	m	m	m	m	m	m	m
Hungary	m	m	m	m	m	m	m	m
Iceland	58	n	m	42	Never	Never	Never	never
Ireland	a	m	m	m	m	m	m	m
Italy	n	39	n	61	Always	Always		Age of student
Japan	24	1	a	75	Sometimes	Sometimes	Sometimes	Attainment by students of a certain level of education
Korea	m	m	m	m	m	m	m	m
Luxembourg	m	m	m	m	m	m	m	m
Mexico <sup>4</sup>	1	10	m	90	Always	Never	Often-never	
Netherlands	13	68	15	4	Often	Always	Never	
New Zealand <sup>4</sup>	m	m	m	m	Often	Sometimes	Never	
Norway	m	m	100	n	Always	Always	Never	
Poland	a	25	n	75	Often	Often	Often	Attainment level for scholarships for learning achievements
Portugal	m	m	m	m	m	m	m	m
Slovak Republic	m	m	m	m	m	m	m	m
Spain	a	34	n	66	Always	Always	Always	
Sweden <sup>4</sup>	n	20	80	n	Always	Always	Never	Always (progress in study and for how long the student had previously received student aid; there is a maximum period of 12 semesters)

1. Possible answers: Never (<5%), sometimes (5 to <40%), usually (40 to <60%), often (60 to <95%), always (95% or more).

2. Progress in studies refer to conditions that lead to limit the duration of studies until graduation or ensure that the students achieved a minimum level.

3. Exclude foreign students.

4. Distribution of students in total tertiary education.

Source: OECD. See Annex 3 for notes ([www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)).

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


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Table B5.1b. (continued)

**Distribution of financial aid to students in tertiary type-A education (academic year 2004–2005)**

	Distribution of financial aid to students:							
	Percentage of students that			Eligibility criteria to benefit from scholarships/grants				
	benefit from public loans only	benefit from scholarships/grants only	benefit from public loans and scholarships/grants	Do not benefit from public loans nor scholarships/grants	Progress in study <sup>1,2</sup>	Income of the student <sup>1</sup>	Income of the parents or partner <sup>1</sup>	<i>Other criteria<sup>1</sup></i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
OECD countries	Switzerland	m	m	m	m	m	m	m
	Turkey	88	6	3	3	Always	Always	Always (dependent from students achievement (25%) and social status (25%)) If students are not successful (the concept of unsuccessful differs among tertiary institutions), they lose the right to benefit from scholarships.
	United Kingdom	m	m	m	m	m	Always	Always
	United States <sup>4</sup>	38	44	m	17	Sometimes	Always	Always
Partner economies	Brazil	m	m	m	m	m	m	m
	Chile	m	m	m	m	m	m	m
	Estonia	m	m	m	m	Always	Never	Never
	Israel	m	m	m	m	m	m	m
	Russian Fed.	m	m	m	m	m	m	m
Slovenia	m	m	m	m	m	m	m	m

1. Possible answers: Never (<5%), sometimes (5 to <40%), usually (40 to <60%), often (60 to <95%), always (95% or more).

2. Progress in studies refer to conditions that lead to limit the duration of studies until graduation or ensure that the students achieved a minimum level.

3. Exclude foreign students.

4. Distribution of students in total tertiary education.

Source: OECD. See Annex 3 for notes ([www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)).

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Table B5.1c.

**Financial support to students through public loans in tertiary-type A education (academic year 2004–2005)**  
*National students, in USD converted using PPPs*

	Year of the creation of a public loan system in the country	Proportion of students that have a loan (%)	Annual gross amount of loan available to each student (USD)	Subsidy through reduced interest rate		
				Interest rate during studies	Interest rate after studies	
	(1)	(2)	(3)	(4)	(5)	
OECD countries	Australia <sup>1</sup>	1989	79	3 450	No nominal interest rate	No real interest rate (2.4%)
	Belgium (Fl.) <sup>2</sup>	m	m	m	1/3 of the interest rate supported by the students (2%)	1/3 of the interest rate supported by the students (2%)
	Belgium (Fr.) <sup>3</sup>	1983	1	1 380	4.0%	4.0%
	Canada <sup>4</sup>	1964	m	3 970	No nominal interest rate	Interest rates paid by the student (6.7%)
	Denmark <sup>5</sup>	1970	42	2 500	4.0%	Flexible rate set by the Central Bank plus 1pt of %
	Finland <sup>2</sup>	1969	26	Up to 2 710 per year	1.0%	Full interest rate agreed with the private bank; interest assistance for low-income persons
	Hungary <sup>2</sup>	2001	m	1 717	11.95%	11.95%
	Iceland	m	58	6 950	No nominal interest rate	1.0%
	Japan <sup>6</sup>	1943	24	5 950	Maximum of 3%, rest paid by government	Cost of government borrowing (max. 3%)
	Mexico <sup>7</sup>	1970	1	Maximum 10 480	m	m
	Netherlands	1986	28	5 730	Cost of government borrowing (3.05%), but repayment delayed until the end of studies	Cost of government borrowing (3.05%)
	New Zealand	1992	m	4 320	No nominal interest rate	Cost of government borrowing (max. 7%)
	Norway	m	100	Maximum 8 960	No nominal interest rate	Cost of government borrowing
	Poland <sup>2</sup>	1998	26	Maximum 3 250	No nominal interest rate	Cost of government borrowing (2.85 to 4.2%)
	Sweden	1965	80	4 940	2.80%	2.80%
	Turkey	1961	91	1 800	m	m
United Kingdom <sup>8</sup>	1990	m	5 480	No real interest rate (2.6%)	No real interest rate (2.6%)	
United States	1970s	38	6 430	5% (interest subsidised for low-income students)	5% (interest subsidised for low-income students)	
Partner economy	Estonia <sup>2</sup>	1995	m	2 260	5%, rest paid by government	5%, rest paid by government

1. Including Commonwealth countries.

2. Loan guaranteed by the state rather than public loan.

3. Loan taken by the parents of the student, where only parents have to pay back.

4. Loan outside Quebec. In Quebec, there is only private loans guaranteed by the government.

5. The proportion of students refers to all tertiary education. Average amount of loan includes foreign students.

6. Average amount of loan for students in ISCED 5A first qualification programme.

7. Average amount of loan for students in tertiary education.

8. Annual gross amount of loan refers to students in England.

Source: OECD. See Annex 3 for notes ([www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)).

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


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Table B5.1c. (continued)  
**Financial support to students through public loans in tertiary-type A education (academic year 2004-2005)**  
*National students, in USD converted using PPPs*

	Repayment system	Repayment			Debt at graduation		
		Annual minimum income threshold (USD)	Duration of typical amortisation period (years)	Average annual amount of repayment (USD)	Percentage of graduates with debt (%)	Average debt at graduation (USD)	
		(6)	(8)	(9)	(10)	(11)	
OECD countries	Australia <sup>1</sup>	Income contingent	25 750	m	m	67 (domestic graduates)	m
	Belgium (Fl.) <sup>2</sup>	m	m	m	m	m	m
	Belgium (Fr.) <sup>3</sup>	Mortgage Style	-	5	250	a	a
	Canada <sup>4</sup>	Mortgage Style	-	10	950	m	m
	Denmark <sup>5</sup>	Mortgage style	-	10-15	830	49	10 430
	Finland <sup>2</sup>	Mortgage style	-	m	1 330	39	6 160
	Hungary <sup>2</sup>	Mortgage Style	-	m	640	m	m
	Iceland	Fixed part and income contingent part	-	22	3.75% of income	m	m
	Japan <sup>6</sup>	Mortgage style	-	15	1 270	m	m
	Mexico <sup>7</sup>	m	m	m	m	m	m
	Netherlands	Income contingent	17 490	15	m	m	12 270
	New Zealand	Income contingent	10 990	6.7	10% of income amount above income threshold	57 (domestic graduates)	15 320
	Norway	m	-	20	m	m	20 290
	Poland <sup>2</sup>	Mortgage Style	-	m (twice as long as benefiting period)	1 950 (+interests)	11	3 250-19 510
	Sweden	Income contingent	4 290	25	860	83	20 590
	Turkey	Mortgage style	-	1-2	1 780	20	3 560
United Kingdom <sup>8</sup>	Income contingent	24 240	m	9% of income amount above income threshold	79% of eligible students	14 220	
United States	Mortgage style	-	10	m	65	19 400	
Partner economy	Estonia <sup>2</sup>	Mortgage style	a	7-8	m	m	m

1. Including Commonwealth countries.

2. Loan guaranteed by the state rather than public loan.

3. Loan taken by the parents of the student, where only parents have to pay back.

4. Loan outside Quebec. In Quebec, there is only private loans guaranteed by the government.

5. The proportion of students refers to all tertiary education. Average amount of loan includes foreign students.

6. Average amount of loan for students in an ISCED 5A first qualification programme.

7. Average amount of loan for students in tertiary education.

8. Annual gross amount of loan refers to students in England.

Source: OECD. See Annex 3 for notes ([www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)).

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


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Table B5.2.

**Public subsidies for households and other private entities as a percentage of total public expenditure on education and GDP, for tertiary education (2004)**

*Direct public expenditure on educational institutions and subsidies for households and other private entities*

	Direct public expenditure for institutions	Public subsidies for education to private entities						Subsidies for education to private entities as a percentage of GDP
		Financial aid to students				Transfers and payments to other private entities	Total	
		Scholarships/ other grants to households	Student loans	Total	Scholarships/ other grants to households attributable for educational institutions			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
<b>OECD countries</b>								
Australia	67.3	14.6	18.1	32.7	1.2	n	32.7	0.37
Austria	80.2	18.1	a	18.1	m	1.7	19.8	0.28
Belgium	84.3	15.7	n	15.7	4.3	n	15.7	0.20
Canada	m	m	m	m	m	m	m	m
Czech Republic	94.2	5.8	a	5.8	m	n	5.8	0.05
Denmark	69.7	25.2	5.1	30.3	a	n	30.3	0.76
Finland	82.8	16.7	n	16.7	n	0.5	17.2	0.36
France	92.1	7.9	a	7.9	2.4	a	7.9	0.10
Germany	82.1	14.1	3.8	17.9	x(4)	n	17.9	0.21
Greece	94.8	5.2	m	5.2	m	a	5.2	0.06
Hungary	84.2	15.8	m	15.8	n	n	15.8	0.16
Iceland <sup>1</sup>	77.8	m	22.2	22.2	m	n	22.2	0.31
Ireland	85.2	14.8	n	14.8	4.5	n	14.8	0.16
Italy	83.3	16.7	n	16.7	5.5	n	16.7	0.13
Japan <sup>1</sup>	81.8	1.0	17.2	18.2	m	n	18.2	0.12
Korea	82.3	1.6	15.9	17.5	1.0	0.1	17.7	0.11
Luxembourg	m	m	m	m	m	m	m	m
Mexico	93.9	3.5	2.6	6.1	1.1	n	6.1	0.06
Netherlands	73.0	12.2	14.9	27.0	1.3	n	27.0	0.37
New Zealand	57.7	12.7	29.6	42.3	m	a	42.3	0.64
Norway	59.2	11.0	29.8	40.8	m	n	40.8	0.99
Poland <sup>2</sup>	98.1	0.4	a	0.4	m	1.5	1.9	0.02
Portugal	94.6	5.4	a	5.4	m	m	5.4	0.05
Slovak Republic <sup>1</sup>	89.3	9.2	1.5	10.7	a	m	10.7	0.11
Spain	92.2	7.8	n	7.8	2.3	n	7.8	0.08
Sweden	71.8	10.5	17.6	28.2	a	a	28.2	0.59
Switzerland <sup>2</sup>	86.0	2.0	0.2	2.2	m	11.9	14.0	0.23
Turkey	80.7	2.9	16.3	19.3	a	m	19.3	0.22
United Kingdom	76.1	0.2	23.7	23.9	x(4)	n	23.9	0.24
United States	79.3	15.4	5.3	20.7	m	m	20.7	0.27
<b>OECD average</b>	<b>81.9</b>	<b>9.9</b>	<b>8.6</b>	<b>17.5</b>	<b>1.6</b>	<b>0.7</b>	<b>18.1</b>	<b>0.26</b>
<b>Partner economies</b>								
Brazil <sup>1,2</sup>	87.9	6.7	4.5	11.2	m	0.9	12.1	0.09
Chile <sup>3</sup>	65.2	13.8	21.0	34.8	10.6	n	34.8	0.17
Estonia <sup>2</sup>	100.0	n	n	n	n	n	n	n
Israel	88.3	9.6	2.2	11.7	9.6	n	11.7	0.13
Russian Federation <sup>2</sup>	m	m	a	m	a	m	m	m
Slovenia	76.3	23.7	n	23.7	m	n	23.7	0.32


1. Some levels of education are included with others. Refer to "x" code in Table B1.1a for details.

2. Public institutions only.

3. Year of reference 2005.

Source: OECD. See Annex 3 for notes ([www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007)).

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

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# READER'S GUIDE

## **Coverage of the statistics**

Although a lack of data still limits the scope of the indicators in many countries, the coverage extends, in principle, to the entire national education system (within the national territory) regardless of the ownership or sponsorship of the institutions concerned and regardless of education delivery mechanisms. With one exception described below, all types of students and all age groups are meant to be included: children (including students with special needs), adults, nationals, foreigners, as well as students in open distance learning, in special education programmes or in educational programmes organised by ministries other than the Ministry of Education, provided the main aim of the programme is the educational development of the individual. However, vocational and technical training in the workplace, with the exception of combined school and work-based programmes that are explicitly deemed to be parts of the education system, is not included in the basic education expenditure and enrolment data.

Educational activities classified as “adult” or “non-regular” are covered, provided that the activities involve studies or have a subject matter content similar to “regular” education studies or that the underlying programmes lead to potential qualifications similar to corresponding regular educational programmes. Courses for adults that are primarily for general interest, personal enrichment, leisure or recreation are excluded.

## **Calculation of international means**

For many indicators an OECD average is presented and for some an OECD total.

The OECD average is calculated as the unweighted mean of the data values of all OECD countries for which data are available or can be estimated. The OECD average therefore refers to an average of data values at the level of the national systems and can be used to answer the question of how an indicator value for a given country compares with the value for a typical or average country. It does not take into account the absolute size of the education system in each country.

The OECD total is calculated as a weighted mean of the data values of all OECD countries for which data are available or can be estimated. It reflects the value for a given indicator when the OECD area is considered as a whole. This approach is taken for the purpose of comparing, for example, expenditure charts for individual countries with those of the entire OECD area for which valid data are available, with this area considered as a single entity.

Note that both the OECD average and the OECD total can be significantly affected by missing data. Given the relatively small number of countries, no statistical methods are used to compensate for this. In cases where a category is not applicable (code “a”) in a country or where the data value is negligible (code “n”) for the corresponding calculation, the value zero is imputed for the purpose of calculating OECD averages. In cases where both the numerator and the denominator of a ratio are not applicable (code “a”) for a certain country, this country is not included in the OECD average.

For financial tables using 1995 data, both the OECD average and OECD total are calculated for countries providing both 1995 and 2004 data. This allows comparison of the OECD average and OECD total over time with no distortion due to the exclusion of certain countries in the different years.

For many indicators an EU19 average is also presented. It is calculated as the unweighted mean of the data values of the 19 OECD countries that are members of the European Union for which data are available or can be estimated. These 19 countries are Austria, Belgium, the Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Italy, Ireland, Luxembourg, the Netherlands, Poland, Portugal, the Slovak Republic, Spain, Sweden and the United Kingdom.

### ■ **Classification of levels of education**

The classification of the levels of education is based on the revised International Standard Classification of Education (ISCED-97). The biggest change between the revised ISCED and the former ISCED (ISCED-76) is the introduction of a multi-dimensional classification framework, allowing for the alignment of the educational content of programmes using multiple classification criteria. ISCED is an instrument for compiling statistics on education internationally and distinguishes among six levels of education. The glossary available at [www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007) describes in detail the ISCED levels of education, and Annex 1 shows corresponding typical graduation ages of the main educational programmes by ISCED level.

### ■ **Symbols for missing data**

Six symbols are employed in the tables and charts to denote missing data:

- a* Data is not applicable because the category does not apply.
- c* There are too few observations to provide reliable estimates (*i.e.* there are fewer than 3% of students for this cell or too few schools for valid inferences). However, these statistics were included in the calculation of cross-country averages.
- m* Data is not available.
- n* Magnitude is either negligible or zero.
- w* Data has been withdrawn at the request of the country concerned.
- x* Data included in another category or column of the table (*e.g.* *x*(2) means that data are included in column 2 of the table).
- ~ Average is not comparable with other levels of education.

### ■ **Further resources**

The website [www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007) provides a rich source of information on the methods employed for the calculation of the indicators, the interpretation of the indicators in the respective national contexts and the data sources involved. The website also provides access to the data underlying the indicators as well as to a comprehensive glossary for technical terms used in this publication.



Any post-production changes to this publication are listed at [www.oecd.org/edu/eag2007](http://www.oecd.org/edu/eag2007).

The website [www.pisa.oecd.org](http://www.pisa.oecd.org) provides information on the OECD Programme for International Student Assessment (PISA), on which many of the indicators in this publication draw.

*Education at a Glance* uses the OECD's StatLinks service. Below each table and chart in *Education at a Glance 2007* is a url which leads to a corresponding Excel workbook containing the underlying data for the indicator. These urls are stable and will remain unchanged over time. In addition, readers of the *Education at a Glance* e-book will be able to click directly on these links and the workbook will open in a separate window.

### Codes used for territorial entities

These codes are used in certain charts. Country or territorial entity names are used in the text. Note that in the text the Flemish Community of Belgium is referred to as "Belgium (Fl.," and the French Community of Belgium as "Belgium (Fr.)."

AUS Australia	ITA Italy
AUT Austria	JPN Japan
BEL Belgium	KOR Korea
BFL Belgium (Flemish Community)	LUX Luxembourg
BFR Belgium (French Community)	MEX Mexico
BRA Brazil	NLD Netherlands
CAN Canada	NZL New Zealand
CHL Chile	NOR Norway
CZE Czech Republic	POL Poland
DNK Denmark	PRT Portugal
ENG England	RUS Russian Federation
EST Estonia	SCO Scotland
FIN Finland	SVK Slovak Republic
FRA France	SVN Slovenia
DEU Germany	ESP Spain
GRC Greece	SWE Sweden
HUN Hungary	CHE Switzerland
ISL Iceland	TUR Turkey
IRL Ireland	UKM United Kingdom
ISR Israel	USA United States



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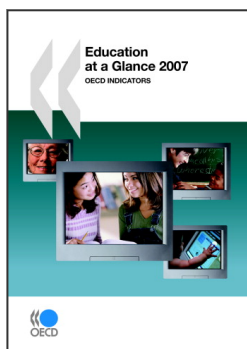
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