

STUDENT SUPPORT AND FEES DATASET (SSFD)

Documentation

Version October 2020

DISCLAIMER

The Student Support and Fees Dataset (SSFD) is free to use, but each user needs to register at the Social Policy Indicators (SPIN) homepage to access and analyze data. Each user is also obliged to report any publication resulting from the use of SSFD data. Preferably, this report is submitted online (www.sofi.su.se/spin).

Although variables in SSFD have been carefully extracted, processed and analyzed, no warranty is given that the information supplied is free from error. Researchers involved in the establishment of SPIN and SSFD shall not be liable for any loss suffered through the use of any of this information.

References to data preferably acknowledge the SPIN research infrastructure (see reference below) and the specific data module.

Our empirical analyses are based on data from the Student Support and Fees Dataset (SSFD), provided as part of the Social Policy Indicator (SPIN) Database (Nelson et al. 2020).

Nelson, K., Fredriksson, D., Korpi, T., Korpi, W., Palme, J. and O. Sjöberg. 2020. The Social Policy Indicators (SPIN) database. *International Journal of Social Welfare*, 29(3), 285-289. <https://doi.org/10.1111/ijsw.12418>.

THE SOCIAL POLICY INDICATOR DATABASE (SPIN)

SSFD data is collected within the framework of the Social Policy Indicator Database (SPIN), which is major investment in Swedish basic research and an ongoing research infrastructure project at the Swedish Institute for Social Research (SOFI), Stockholm University.

SPIN provides the foundations for new comparative and longitudinal research on causes and consequences of welfare states. SPIN data is oriented towards analyses of institutions as manifested in social policy legislation. Data are carefully collected in a coherent and consistent methodological manner to facilitate quantitative research of social policy across time and space.

The need to move from descriptive to causal analyses of social change has long been recognized in the social sciences. Due to the difficulties of conducting experimental studies, social scientists use comparisons between countries and over time as fruitful strategies to analyze central processes in modern societies.

Lack of relevant and reliable data has hitherto constrained comparative research, particularly in the field of social policy where expenditure data often is used. Comparative research requires more precise indicators on the institutional design of social policies in areas that are crucial for living conditions and capabilities of citizens. This type of institutional information cannot easily be extracted from extant data sources. Instead, a considerable amount of basic research is required concerning both conceptualization and measurement of institutional structures embedded within the welfare state.

The long tradition of comparative social policy infrastructure projects at SOFI provides considerable momentum towards better understanding of the ways in which countries have organized their welfare states. SPIN is a development of the advancements made possible by these investments in basic research.

SPIN is organized in data modules covering different policy areas or geographical regions. SSFD constitute one data module specifically designed to facilitate comparative and longitudinal analyses of student finance systems. More information about SPIN is found on the homepage (www.sofi.su.se/spin).

CONTENTS

THE STUDENT SUPPORT AND FEES DATASET (SSFD).....	2
ACKNOWLEDGEMENTS	2
CODING COMMENTS	2
COUNTRY DETAILS	3
VARIABLES	8

THE STUDENT SUPPORT AND FEES DATASET (SSFD)

SSFD is the result of an ongoing research project aimed at understanding the causes and consequences of student finance systems in affluent countries. The project is a collaborative endeavor of the SPIN research infrastructure at the Swedish Institute for Social Research and Krzysztof Czarnecki at the Poznań University of Economics and Business.

The aim of the dataset is to improve the possibilities to conduct large-scale, institutionally informed comparative and longitudinal analyses of student finance systems in general, and of student rights to financial aid and their obligations to pay tuition fees in particular. The dataset is based on calculations of support and fees for three model families. The focus is on social rights and obligations of full-time undergraduate students. The current version of SSFD includes 32 countries for the years 2005, 2010, and 2015.

ACKNOWLEDGEMENTS

The Student Support and Fees Dataset (SSFD) was initiated at the Swedish Institute for Social Research, where a data pilot was conducted by Sverker Sjöstrand and Krzysztof Czarnecki. The SSFD dataset is developed by Krzysztof Czarnecki (Principal Investigator) and Michał Litwiński (Research Assistant) at the Adam Mickiewicz University in Poznań (Poland), as a part of the research project *The origins and consequences of student support and tuition fee systems* (2019-2021, no. 2018/28/C/HS5/00104), financed by the Polish National Science Centre.

CODING COMMENTS

In order to make student support and fee systems comparable across countries and over time, SSFD data is based on detailed model family analyses, similar to the entitlements levels data in other SPIN data modules. The baseline model family includes two adult parents, 50 years of age and legally married, and two children aged 16 and 20. None of the family members belong to any ethnic minority group, or have any mental or physical disabilities. One of the parents is assumed to work full time, earning an average production worker wage (APWW). The other family members have no work income. The family has no other sources of income or financial assets, neither in the particular year of coding, nor in previous years. The 16-year-old is assumed to be studying full-time at a public school, living with the family.

The 20-year-old (i.e. the student) is assumed to be enrolled full-time in undergraduate education at a public higher educational institution (HEI) in the capital city. Private higher education institutions are only considered if more than 50 percent of all students in the country are enrolled in non-public schools. Student support and fees is the average of those for the first, second and third year of studies. The student is supposed to live away from his/her family but within the same metropolitan area, and not in student housing. The student is not working (i.e. fully dependent on parents' income before student support is taken into consideration). The student does not qualify for merit-based student grants and is assumed to be a median performer in terms of grades.

In order to capture variations in the support and tuition fees for different income groups, we use three different assumptions considering income and employment. The model families are

distinguished by having annual taxable (gross) work income equal to 100% or 52 weeks of APWW, 50% or 26 weeks of APWW, and 200% or 104 weeks of APWW. For the first two model families, only one parent is employed and works full-time. In the third model family, both parents are full-time employed, with work income equal to the APWW.

Only state-financed and state-regulated support and tuition fees are considered, with few exceptions (see country details below). Tuition fees are calculated net of discounts or exemptions. Focus is primarily on regulations at national and federal levels, where applicable. Otherwise, the capital city is used, if appropriate. Countries for which the responsibility of organizing student finance is highly decentralized to sub-national or university levels are not included in the current version of SSFD. In some countries, the conditions of entitlements and fees may be related to geographical distances and locations. The principle assumption is that the smallest possible geographical distance applies. If support and fees differ across fields of study, we use the average of undergraduate courses in sociology, medicine, and engineering. In-kind support towards housing (or separate housing or social assistance benefits), food (e.g. subsidized canteens) or study material (e.g. textbooks), merit-based grants, registration and student union fees are not included in SSFD.

Three types of student support are considered: *non-repayable grants or scholarships, publicly financed repayable student loans, and family benefits*. The latter includes different types of indirect student support paid to parents (e.g. tax allowances and credits related to tuition fees). Benefits and fees are expressed in national amounts (current prices) and as percentages of the net wage of the model families. The latter are calculated based on information in the SIED dataset in SPIN. All benefits and fees are calculated after taxes and social security contributions (where appropriate).

COUNTRY DETAILS

Australia

Students are eligible for a loan to cover tuition fees. Discounts are provided if they pay up-front. In SSFD, it is assumed that the deferred tuition fee option is used. Tuition fees vary across fields of study, but not between universities. The higher levels of non-repayable support in 2010 and 2015 are due to the introduction of two additional benefits: Relocation Scholarship and Start-Up Scholarship. The income of the 104 weeks APWW model family was slightly above the Youth Allowance eligibility threshold in 2005 and 2015, but below this level in 2010.

Austria

Austria has an income-tested scholarship scheme, co-existing with universal family benefits. Tuition fees were abolished after 2005.

Canada

Allocation of student grants and loans is based on a need assessment calculation formula, provided by the Canada Student Loans Program Agency (60% of the individual assessed need is

covered at federal level, and 40% by the provinces). Provincial support is not guaranteed by federal law, and not included in SSFD.

Denmark

Denmark has universal and flat-rate grants and loans, and no tuition fees. Tax on non-repayable support is deducted in the data.

Finland

Finland has universal and flat-rate grants and loans, and no tuition fees.

France

France has need-based grants, and public universities have comparatively low tuition fees. *Grandes Écoles*, which charge much higher tuition fees, are not taken into consideration due to their special, highly selective admission process. Student loans (very low take-up) and merit-based grants are disregarded. The 52 weeks APWW model family pass the eligibility threshold only in 2010 and 2015.

Germany

Tuition fees exist in some regions (Länder) in 2005, but not in Berlin as used in SSFD. Student loans, other than those which are part of the *Bafög* scheme, and merit-based grants are disregarded.

Ireland

Non-repayable student support is based on need-based grants and family income supplements. Most undergraduate students attending publicly funded tertiary education do not have to pay tuition fees, as they are included in the Free Fees Scheme. In this scheme, the government transfers a fee-equivalent amount directly to the higher education institution. Means-tested student service charges for 2005 and 2010, as well as means-tested student contributions for 2015 are included.

Italy

Italy has regional need-based student grants, where the minimum and maximum amounts are set at the national level. Tuition fees are set by the higher educational institutions themselves, within limits defined at the national level. Students receiving need-based grants are exempt from tuition fees.

Japan

Only need-based student loans are available. The 104 weeks APWW model family is eligible for category 1 loans each year, and category 2 loans only in 2010. Most students study at private higher education institutions, which charge higher tuition fees than the public ones. This character of the Japanese system of higher education is reflected in our data.

Netherlands

Tuition fees are the same at all public universities, and set at the national level. In 2010 and 2015, students could take a student loan to cover the whole amount of the tuition fee. Additional student loans are tapered proportionally to the amount of the need-based support. All students are entitled to flat-rate non-repayable support. The system underwent a major change in September 2015, in favor of repayable support. Only first year students were subjected to the new rules. Entitlements of second and third year students in 2015 are based on the old regulations.

New Zealand

New Zealand has a close to universal student support system, with flat-rate benefits. The proportion of grants to loans is determined on the basis of an income-test. Additional student loans to cover tuition fees exist. The latter differs across universities and fields of study. The decline of non-repayable support after 2010 is in part due to the uprating of the student allowance, which fell short of wage increases.

Norway

Norway has universal and flat-rate student grants and loans, and no tuition fees. According to the current rules, we assume that 40% of the student loan is transformed into a student allowance after graduation.

Sweden

Sweden has universal and flat-rate student grants and loans, and no tuition fees.

United Kingdom

The student finance system differs between the constituent countries. In SSFD, we use England. The system changed in 2006. Before 2006, students could be exempt from (otherwise moderate) tuition fees based on family income. Additionally, students were supported by need-based scholarships and universal flat-rate maintenance loans. Since 2006, tuition fees have increased in stepwise. In 2015, tuitions fees are nearly nine times the amount in 2005. However, students can use a loan of an equal amount to cover the tuition fee. The need-based scholarships (maintenance grants) and maintenance loan were also increased, with the latter partly determined by the amount of scholarship received. The higher education institutions may also provide bursaries (a type of non-repayable financial support for low-income students), with the minimum levels set at national level. The national minimum is used in SSFD, despite that most universities offer bursaries above this level. In 2010, different rules applied to first and second year students *vis a vis* third year students, which is reflected in the data.

Bulgaria

Bulgaria has a scholarship scheme based on both need and merit. This scheme is thus disregarded in our data. Student loans are available since 2009, with very low take-up rates. Tuition fees vary between universities and fields of study, and have increased substantially over time.

Cyprus

The emergence of private higher education institutions since 2005 has resulted in a dual tuition fee system. Only students in public universities are exempt from tuition fees, as long as they successfully complete a study semester. Private universities are used in SSFD for 2010 and 2015. Cyprus used to have a universal and flat-rate educational grant, which now is changed into a need-based study allowance.

Czech Republic

The system is based on family benefits, merit-based grants, and need-based scholarships. The latter are not included in SSFD for 2005 as they were not legally guaranteed and available at some universities. There are no tuition fees for full-time undergraduate students at public universities, and the proportion of students at private higher education institutions is very low.

Estonia

Estonia had a dual tuition fee system. State-sponsored students (selected on the basis of merit in a quota admission system) are exempt from tuition fees. This group of students were in majority in 2010. In 2005, most of the students were not state-sponsored. The system changed in 2013, when tuition fees were abolished for everyone studying at normal pace (30 ECTS per semester, 60 ECTS per year). An educational tax allowance was available in 2005, and a need-based grant was available in 2015. Before, non-repayable student support was provided only on the basis of merit.

Greece

Only family benefits are included in SSFD for all years. Support to students is almost solely provided in-kind. There is a small program of grants allocated on the basis of both merit and need (not included in SSFD). There are no tuition fees.

Hungary

A dual tuition fee system is in place, and most of the students do not have to pay tuition fees. There are two types of need-based student grants: a social scholarship and Bursa Hungarica. The former is largely regulated at the university level, with minimum levels set by the government. Bursa Hungarica is an optional program run by the individual universities in cooperation with local governments. Bursa Hungarica is not included in SSFD.

Latvia

A dual tuition fee system is in place, in which only state-sponsored students were exempt from paying tuition fees. Most of the students do not have to pay tuition fees. Non-repayable student support is merit-based. The take-up of student loans is very low.

Lithuania

Lithuania has a dual tuition fee system. State-sponsored students are exempt from tuition. Most students are state-sponsored. Non-repayable support is need-based. Student loans exist, but are excluded from analysis because of very low take-up.

Luxembourg

There are no tuition fees. There are universal flat-rate family allowances, need-based grants, and student loans. Eligibility and entitlements to grants and loans are assessed jointly (i.e. the maximum student loan is lower for recipients of need-based grants). Amounts of available student loans specified in official documents include the interest accruing over the years of repayment. Hence, student loans are coded net of interest.

Malta

There is a need-based student grant, and the benefit level differs between fields of study (two categories exist). The grant consists of a universal flat-rate benefit and a supplement for low-income students. The amount of the latter declined considerably (relative to APWW) between 2005 and 2010.

Poland

A dual tuition fee system is in place, and full-time students have to pay fees only if they study at private universities. Most full-time students are in public universities. The system consists of family benefits, merit-based grants, and need-based scholarships. The latter differ between universities, but maximum levels are set at national level. Family income criteria brackets are also established at national level.

Portugal

Tuition fees differ between universities, up to maximum amounts specified by national law. There are need-based grants and family benefits (partly offsetting the fees through tax deductions).

Romania

A dual tuition fee system is in place. State-sponsored students at public universities are exempt from paying tuition fees. For 2005 and 2010, the majority of students had to pay fees. In 2015, most students did not pay tuition fees. Higher education institutions are required to offer scholarships targeted to low income students. These benefits are included for 2010 and 2015. In 2005, they were granted only to around 1 percent of students.

Slovakia

There were no tuition fees for full-time undergraduate students at public universities, and the share of students at private higher education institutions is very low. There are universal and flat-rate family benefits, merit-based grants, and need-based scholarships. Insufficient indexation resulted in a significant decline in benefits in 2010.

Slovenia

There are no tuition fees for full-time undergraduate students at public universities. The share of students at private higher education institutions is very low. Slovenia has merit-based grants, income-tested family benefits, and need-based scholarships. Due to the tightening of eligibility criteria and insufficient indexation, the system has become much less generous.

Spain

Tuition fees are organized at university level, within the range determined at the regional level. Tuition fees in higher education institutions in the capital city more than doubled between 2005 and 2015. Student support is organized at the national level. Based on certain need criteria, students can be exempt from tuition fees, and receive non-repayable scholarships. In 2015, a part of the need-based, non-repayable support had become conditioned on merit, and therefore disregarded in SSFD.

Iceland

There is a dual tuition fee system. Full-time students have to pay tuition fees only if they study at a private higher education institution. Most full-time students attended public universities. There is a universal and flat-rate student loan.

VARIABLES

26 = model family with work income 50% of APWW
 52 = model family with work income 100% of APWW
 104 = model family with work income 200% of APWW

<i>Variable</i>	<i>Description</i>
<i>Country</i>	Country (code) (number)
	Australia (AUS) (36)
	Austria (AUT) (40)
	Bulgaria (BGR) (100)
	Canada (CAN) (124)
	Cyprus (CYP) (196)
	Czech Republic (CZE) (203)
	Denmark (DNK) (208)
	Estonia (EST) (233)
	Finland (FIN) (246)
	France (FRA) (250)
	Germany (DEU) (276)
	Greece (GRC) (300)
	Hungary (HUN) (348)
	Iceland (ISL) (352)
	Ireland (IRL) (372)
	Italy (ITA) (380)
	Japan (JPN) (392)
	Latvia (LVA) (428)
	Lithuania (LTU) (440)
	Luxembourg (LUX) (442)
	Malta (MLT) (470)
	Netherlands (NLD) (528)
	New Zealand (NZL) (554)
	Norway (NOR) (578)

Abbreviations and numbers as given in ISO-3166 by International Organization for Standardization

	Poland (POL) (616)
	Portugal (PRT) (620)
	Romania (ROU) (642)
	Slovakia (SVK) (703)
	Slovenia (SVN) (705)
	Spain (ESP) (724)
	Sweden (SWE) (752)
	United Kingdom (GBR) (826)
	<i>(only England in SSFD)</i>
Year	Year of reference - 2005 for academic year 2005/2006, 2010 for 2010/2011, 2015 for 2015/2016
net26, net52, net104	Net Average Production Workers Wage (APWW) of different model families (national currency)
grant26, grant52, grant104	Total amount of non-repayable support (grants) of different model families (national currency)
loan26, loan52, loan104	Total amount of student loans of different model families (national currency)
fam26, fam52, fam104	Total amount of family benefits - paid to parents of a student (tax credits and family allowances) of different model families (national currency)
fee26, fee52, fee104	Total amount of tuition fees, paid by student's parents or by a student (minus any tuition fee discounts or exemptions) of different model families (national currency)
net_st26, net_st52, net_st104	The sum of non-repayable and repayable support paid to students (grants and loans), minus tuition fees of different model families (national currency)
net_sup26, net_sup52, net_sup104	The sum of all types of support, minus tuition fees of different model families (national currency)
r_net_sup	Net total support as a percentage of net APWW as an average of the three model families
r_fee	Tuition fee as a percentage of net APWW as an average of the three model families

r_fam	Family support as percentage of APWW as an average of the three model families
r_loan	Repayable student loan as percentage of APWW as an average of the three model families
r_grant	Non-repayable student support as percentage of APWW as an average of the three model families

