

STUDENT SUPPORT AND FEES DATASET (SSFD)

Documentation

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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 (Czarnecki et al., 2021). “

Czarnecki, K., Korpi, T., & Nelson, K., 2021. Student support and tuition fee systems in comparative perspective, *Studies in Higher Education*, 46(11), 2152–2166.
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THE SOCIAL POLICY INDICATOR DATABASE (SPIN)

SSFD data is collected within the framework of the Social Policy Indicator Database (SPIN), which is a 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.

The 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 of 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 a 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 (<https://www.su.se/social-policy-indicators-database/>).

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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 democracies. The dataset aims 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 the social rights and obligations of full-time undergraduate students. The current version of SSFD includes 33 countries for the years 2005, 2010, 2015, and 2020 – specifically, for their winter semesters or the months closest as possible to the last day of the year. The future update in 2025 envisages the extension of the dataset to 2022.

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 in 2016-2017. The SSFD dataset is developed by Krzysztof Czarnecki (Principal Investigator). Michał Litwiński from the Adam Mickiewicz University in Poznań (Poland) assisted in the data collection for the years 2005 and 2015 under 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, 40 years of age and legally married, and two children aged 7 and 20. None of the family members belong to any ethnic minority group or have any mental or physical disabilities. The family has no other sources of income than labour income, neither in the particular year of coding nor in previous years. It does not own any financial assets.

The 20-year-old (i.e., the student) is assumed to be enrolled full-time in undergraduate education. Student support and fees is the average of those for the first, second and third year of studies. The student is assumed to live away from parents but within the same metropolitan area, and not in student housing. The student is not working (i.e., is 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 an average production worker wage (APW), 50% or 26 weeks of APW, and 200% or 104 weeks of

APW. 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 APW.

Three types of financial 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 the student's parents (e.g., child allowances and tax benefits, including those related to tuition fees). Entitlements to support and obligation to pay fees are expressed in national amounts (current prices) and as percentages of the net wage (APW) of the model families. The latter are calculated based on information in SPIN. All benefits and fees are calculated after taxes and social security contributions (where appropriate). Only state-financed and state-regulated support and tuition fees are considered, with few exceptions (see country details below). A benefit is included only if it is conditioned on participation in higher education. For instance, if a child allowance for parents is paid until the child is 25 years old irrespective of educational status, it is disregarded in calculations. Student loan programmes are considered only if the loan uptake is non-negligible (the threshold of 5% is assumed and compared to the volume of other available support). Tuition fees are calculated net of discounts or exemptions. 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., subsidised canteens), transport (student discounts), or study material (e.g., textbooks), merit-based grants, registration and student union fees are not included in SSFD.

In some countries, the conditions of entitlements and fees may be related to geographical distances, locations, and institutions. The focus is primarily on regulations at national and federal levels, where applicable. When specific entitlements to support and fees differ across higher education institutions (HEI) but within the brackets regulated by the state, only selected, main HEIs from the capital city are considered, in a way that aims to reflect their disciplinary variation along the three fields of study indicated above. Countries for which the responsibility of organising student finance is highly decentralised to sub-national or university levels (like the United States, Switzerland, or Belgium) are not included in the current version of SSFD. An exception is made for the United Kingdom, in which only England is considered, as it has by far the largest higher education system in the country.

If tuition fees and entitlements to support differ across private and public HEIs or if there is a distinction between self-funded and state-funded students at publicly-funded HEIs (for instance, in so-called dual-track tuition fee systems), separate calculations are made for the two categories of students. Then, each country indicator is the average of the two, weighted by the proportion of students in each category.

The following section briefly describes the main components of each student finance system included in the dataset, with a special focus on highlighting significant changes in the values of indicators over time. Coding details and calculation examples for specific countries are available upon request from the contact person.

COUNTRY PROFILES

Australia

Non-repayable grants

Means-tested Youth Allowance is the basic scheme. Additionally, the students not living with their parents receive Mobility Allowance (2005)/Relocation Scholarship (since 2010). The higher levels of non-repayable support in 2010 and 2015 are due to the introduction of the Start-Up Scholarship.

Indirect benefits

None

Student loans

Students are eligible for an income-contingent loan scheme to cover tuition fees (HECS-HELP), also supported with a Star-up Loan in 2020.

Tuition fees

Tuition fees, labelled “Student Contributions”, vary across fields of study, but not between universities. The vast majority of full-time domestic students study at a Commonwealth-supported study place (qualifying for HECS-HELP), hence the situation of students who have a full fee-paying place (FEE-HELP) is disregarded. Discounts were provided if they paid up-front, until the end of 2016. It is assumed that the deferred tuition fee option is used.

Austria

Non-repayable grants

An income-tested scholarship scheme – Studienbeihilfe.

Indirect benefits

Universal family benefits – a child tax benefit (Kinderabsetzbetrag) and a family allowance (Familienbeihilfe).

Student loans

None

Tuition fees

Tuition fees were abolished in the summer semester of 2009. Before that, 50% and 100% APW model students would be exempted from paying them as recipients of a study allowance of a sufficiently low amount.

Bulgaria

Non-repayable grants

Need-based grants are available for students with disabilities, students without parents or whose parents have disabilities, students who received care in orphanages, and students who are parents of children up to 6 years old. Universities also allocate merit-based grants. Both schemes are thus disregarded.

Indirect benefits

None

Student loans

Student loans have been available since 2009, but take-up rates have been very low.

Tuition fees

Tuition fees vary between universities and fields of study and have increased substantially between 2005 and 2010. Sofia University (sociology and medicine) and Sofia University of Technology (engineering) are taken into account.

Canada

Allocation of student grants and loans is based on a joint need assessment calculation formula, provided to SSFD by the Canada Student Loans Program Agency. 60% of the individual assessed need is covered at the federal level, and 40% by the provinces. British Columbia is taken as the exemplary province, even though the variation in arrangements across provinces can be substantial. Furthermore, a separate student funding system exists in Quebec.

Non-repayable grants

Need-based grants: Canada Student Grant, Millennium Bursary (only in 2005), and the British Columbia Access Grant (only in 2020).

Indirect benefits

Tuition tax credits (non-refundable); Educational tax credits and Textbook tax credits (non-refundable, both discontinued in 2016).

Student loans

Canada Student Loan, British Columbia Student Loan – the amounts have been little updated to rising wages over time, leading to the drop in relative value of student loans.

Tuition fees

Tuition fees and Compulsory fees are determined on the HEI level. The values are the average of three fields of study categories: (1) social and behavioural sciences, and legal studies (2) Engineering (3) Medicine at universities in British Columbia.

Cyprus

Non-repayable grants

A universal, flat-rate, relatively low Educational grant; A need-based Student allowance (since 2010); an additional, universal Tuition fee grant (since 2015) for students paying fees (private university students, master-level students). Merit-based grants were also available, but are disregarded despite being combined with need criteria.

Indirect benefits

Means-tested family allowance (only in 2005 and 2010).

Student loans

None

Tuition fees

The emergence of private higher education institutions in 2007 resulted in a dual tuition fee system, in which around 50% of students studied at private HEIs (setting their fees within limits set by the Ministry of Education and Culture) between 2010 and 2020. Students in public universities are exempt from tuition fees, as long as they complete a study semester. Hence, calculations were made separately for public university students and private university students (the University of Nicosia is taken into account as the biggest private university).

Czech Republic

Non-repayable grants

Need-based scholarships. They are not included in SSFD for 2005 as they were not legally guaranteed by the state and thus not offered at some universities. Merit-based grants existed, but are disregarded in the dataset despite the relatively high coverage.

Indirect benefits

Universal child tax credit; A child benefit – Přídavek na dítě (need-based); Social allowance (need-based, only in 2005 and 2010).

Student loans

None

Tuition fees

No tuition fees for full-time undergraduate students at public universities. The proportion of students at private higher education institutions was very low.

Denmark

Non-repayable grants

Universal, flat-rate benefit (SU-bidrag). Tax on non-repayable support is deducted.

Indirect benefits

None

Student loans

Universal, flat-rate benefit (SU-lån).

Tuition fees

None

Estonia

Non-repayable grants

A need-based grant available since 2013. Non-repayable student support provided based on merit (educational performance) was available during the whole period.

Indirect benefits

Non-refundable educational tax allowance could be used to partly cover the costs of tuition fees, thus it is included only in the years 2005 and 2010.

Student loans

State-guaranteed study loan – included only in years 2005-2015, because in 2020 the take-up rates were clearly below 5%, while the maximum amounts were only ca. 50% higher than the maximum need-based grant.

Tuition fees

Estonia had a dual-track tuition fee system based on a distinction between self-funded and state-funded students until 2012 when the decision was made to abandon tuition fees for everyone studying at a normal pace as of 2013 (30 ECTS per semester, 60 ECTS per year). State-sponsored students (selected based on merit in a quota admission system) were exempted from tuition fees.

Finland

Non-repayable grants

Universal, flat-rate benefit, consisting of study allowance and an additional housing allowance (Bostadstillägget). The latter has been restricted in 2017 to students living in Åland and those studying abroad. Since then, students may only be eligible, like other citizens, for General Housing Allowance (allmänt Bostadsbidrag), which is not conditioned on educational participation and hence disregarded in SSFD.

Indirect benefits

None

Student loans

Universal, flat-rate benefit. Substantially increased in 2017 reform.

Tuition fees

None

France

Non-repayable grants

Need-based grants (Bourses). The 100% APW student was below the eligibility threshold in 2005. Additional Transportation allowance (also means-tested) was available in 2005. Merit-based grants are disregarded.

Indirect benefits

Universal, flat-rate Educational tax credit.

Student loans

Student loans (not existing in 2005) had a very low take-up, and are thus disregarded.

Tuition fees

Public universities charge low tuition fees, and lower-income students are exempted from payment. The Grandes écoles can charge substantially higher fees, but they are disregarded due to the low proportion of students studying at those institutions and a special, highly selective admission process. Private institutions (mostly business schools), which have been enrolling an increasing proportion of students (ca. 9% in 2020) are also disregarded due to that proportion as well as in recognition of the open admission policy at public universities.

Germany

Non-repayable grants

BAföG grant, and a non-repayable BAföG loan component (since 2010) resulting from a cap on the maximum loan amount that needs to be paid back (10000 EUR). Merit-based grants existed as well.

Indirect benefits

Student families can receive either a Child tax allowance or a Child benefit (Kindergeld), depending on which is more beneficial given the family tax liability. The families of model students benefitted more from Kindergeld, except for the 200% of APW family which was assumed to receive Child allowance in 2005-2015. Both benefits are universal (eligibility is not means-tested).

Student loans

BAföG loan. Other state-subsidised loan schemes existed (Bildungskredit), but their take-up rates did not pass the assumed threshold.

Tuition fees

Tuition fees were charged in some regions (Länder) in 2005, but not in the capital city, which is taken into consideration in SSFD in cases of regional or institutional differentiation. Otherwise,

tuition is free, although students need to pay substantial administrative fees. However, they are not included in the calculations because they entitle students to numerous in-kind benefits.

Greece

Support to students is provided mostly in-kind.

Non-repayable grants

Small-scale scholarships were allocated based on merit (educational performance) and need simultaneously.

Indirect benefits

Means-tested Child allowance, means-tested Housing allowance.

Student loans

None

Tuition fees

None

Hungary

Non-repayable grants

There are two types of need-based student grants: Social scholarship (in 2020 also an add-on in the form of the Initial grant) and Bursa Hungarica. The former is decided at the university level, but general allocation rules, as well as the scholarship's minimum value, are set by the government. Eligibility and entitlements are estimated based on regulations and information from Eötvös Loránd University in Budapest and the Budapest University of Technology and Economics. Bursa Hungarica is an optional program run by individual universities in cooperation with local governments, hence it is not included in SSFD.

Indirect benefits

Universal child benefit was in place during the whole period, but the model families qualified for the entitlement only in 2020.

Student loans

Two types of universal loans (Diakhitel) existed: type 1 – maintenance loan; type 2 – tuition fee loan, covering the full fee amount.

Tuition fees

A dual-track tuition fee system is in place, in the form of the distinction between self-funded (paying fees) students and state-funded (fee-exempted) students. Fees are set at the HEI level. The indicator value is the average fee between sociology at Corvinus University and engineering at the Budapest University of Technology and Economics (BME). Medicine is disregarded because nearly all domestic medicine students in Hungary are state-funded.

Iceland

Non-repayable grants

Study grant at end of studies (since 2020): students who complete a degree within the expected period, qualify for a study grant amounting to 30% reduction of the principal of his or her student loan debt.

Indirect benefits

None

Student loans

Universal and flat-rate student loan. In 2005, the scheme included a Books loan component.

Tuition fees

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. This applied to ca. 20% of students in the analysed period. However, these institutions offer education in a limited set of fields, which does not include sociology and medicine. Therefore, the private sector is disregarded.

Ireland

Non-repayable grants

Non-repayable student support consisted of a need-based Maintenance grant and an add-on to that grant – the Special rate maintenance grant. Recipients of that grant were also entitled to the Student Service (2005, 2010)/Contribution (2015, 2020) grant, whereby their tuition fees are paid by the state.

Indirect benefits

Family income supplement, significantly increased between 2005 and 2010.

Student loans

None

Tuition fees

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 were, however, charged in 2005 and 2010 as a form of tuition fees. In 2015 and 2020, they were replaced by also means-tested but significantly higher Student Contributions.

Italy

Non-repayable grants

Regional need-based student grants (Borse di studio), with the minimum and maximum amounts set at the national level. Lazio region is taken into account in the calculations.

Indirect benefits

Education tax credit existed, which could be used to deduct part of tuition fee costs. The benefit was non-refundable, resulting in only the 200% APW family receiving the entitlement.

Student loans

None

Tuition fees

Tuition fees were set by HEIs, within limits defined at the national level. Students receiving need-based grants had to be exempt from tuition fees. HEIs can differentiate the fees based on the socio-economic background of students, a field of study, and other criteria. The indicator is the average fee for sociology, engineering, and medicine students at La Sapienza and Roma Tre, both in the capital city.

Japan

Non-repayable grants

A need-based scholarship was introduced in 2020, with a merit criterion of average school grade that would be fulfilled by a student with average performance.

Indirect benefits

None

Student loans

Only need-based student loans were available, which also had a merit condition assumed to be below the average student performance. Two types of loans existed: Category 1 (interest-free, more targeted), and Category 2 (interest-bearing, less targeted). Amounts were set by the government, separately for the groups of public and private universities. Students were also entitled to an additional Admission loan, supporting their incomes in the first year of studies. Income thresholds varied across years, resulting in the student from 200% APW model family being not eligible for Category 1 loan in 2020, and Category 2 loan in 2005 and 2015.

Tuition fees

Tuition fees and Admission fees (for the 1st year) at public universities were determined by the state. Private HEIs could set their fees autonomously. Since all public universities are included in the calculation (charging fixed amounts), the average tuition fees and admission fees at private universities in the whole country are taken into account. Throughout the years, the majority of Japanese students studied at private universities. The country indicator is the weighted average considering this proportion.

Latvia

Non-repayable grants

Only merit-based grants existed, which were allocated only to students at state-subsidised study places.

Indirect benefits

Child tax allowance, Educational expenses tax allowance (not only tuition was deductible). Both were non-refundable, leading to higher entitlements for the 100% APW and 200% APW families.

Student loans

Two types: Student loan to cover fees (take-up less than 5% of eligible students in 2015, hence disregarded for that year), Maintenance student loan (take-up lower than 5% in the whole period).

Tuition fees

A dual-track tuition fee system was in place, in which only state-sponsored students were exempt from paying tuition fees. Fee amounts vary by field of study. Each HEI sets its fees. Tuition fee variable is calculated as an average across sociology at the University of Latvia, engineering at the Rīgas Tehniskā universitāte, and medicine at the Rīgas Stradiņa universitāte.

Lithuania

Non-repayable grants

National need-based social scholarship, both state-funded and self-funded students were eligible. Merit-based scholarships were prominent as well but are disregarded due to selective performance criteria.

Indirect benefits

Students' parents who pay tuition fees for their children were eligible for an annual income tax liability reduction (non-refundable). Hence, if students take out loans to pay for their tuition (as is assumed for years 2015 and 2020), this benefit is not available for their parents.

Student loans

Maintenance student loans are excluded because of very low take-up. Tuition fee loans are included only for years 2015 and 2020. Neither type of loan was income-tested.

Tuition fees

A dual-track tuition fee system. State-funded students (the majority) are exempt from tuition fees. Fees were determined by the Government and varied depending on the study programme. Tuition fee variable is calculated as an average for Sociology and Medicine at Vilnius University and General Engineering at Giedyminas University.

Luxembourg

Non-repayable grants

The Basic grant became a universal, flat-rate benefit in 2010. In 2005, students could also receive the Graduation bonus (of a small amount) when graduating on time. In 2015 and 2020, there were additional Social grants (need-based). Eligibility and entitlements to grants and loans were assessed jointly, i.e., the maximum student loan was lower for recipients of need-based grants, resulting in near-universal amounts of total support.

Indirect benefits

Universal, flat-rate child benefit in years 2005-2015.

Student loans

Basic loans (all years) and Additional loans (2015, 2020), the latter diminished by the amount of Social grant received. 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.

Tuition fees

None

Malta

Non-repayable grants

The Maintenance grant was universally available to all students, at different rates depending on the field of study (general vs. prescribed courses). Additionally, a one-year Stipend was paid out. Low-income students could receive a Supplementary grant (only 50% APW qualified). The amount of the latter declined considerably (relative to APW) between 2005 and 2010.

Indirect benefits

In 2015 and 2020, parents with children under 18 years of age (or children under 23 years of age in full-time studies) paid taxes according to the separate tax scale, resulting in a Tax rebate.

Student loans

None

Tuition fees

None

Netherlands

Non-repayable grants

All students were entitled to flat-rate non-repayable support (Basisbeurs) in 2005, 2010, and 2015. The system underwent a major change in September 2015, increasing the share of repayable support in total support and increasing the degree of targeting of the second type of non-repayable grant: need-based Aanvullende beurs. Only first-year students were subjected to the new rules. Therefore, the entitlements of second and third-year students in 2015 are calculated based on previous regulations. Student travel products (Studentenreisproduct), although quite generous, is disregarded because it is earmarked to service (transportation), and thus treated as an in-kind benefit.

Indirect benefits

None

Student loans

Since 2010, students could take a student loan to cover the whole amount of the tuition fee (Tuition fee loan). Additional student loans (Rentedragande lening) were tapered proportionally to the need-based support a student was entitled to.

Tuition fees

Tuition fees were the same at all public universities and study programmes (at the bachelor level) and were set at the national level.

New Zealand

Non-repayable grants

New Zealand has a nearly universal student support system, with flat-rate benefits. However, the proportion of grants to loans in the aid package is determined based on an income test. The non-repayable support consists of Student allowance and a flat-rate Accommodation benefit (both means-tested).

Indirect benefits

None

Student loans

Three types of student loans: Student loan earmarked for tuition fees; the Living costs loan (depending on the amount of Student allowance received); the Study course costs loan (flat-rate).

Tuition fees

Differ across universities and fields of study. The country-level variable is the average between sociology at the Victoria University of Wellington, engineering at the Auckland University of Technology, and medicine at the University of Otago. The Fees Free policy was in place as of 2018. It makes the 1st year tuition-free (up to the value of 12,000 NZD) for all students who fulfil the prior study criterion (not more than half a year of study experience before the enrolment).

Norway

Non-repayable grants

Universal and flat-rate student grants (Stipend) - the student loan is transformed into a student allowance after graduation. The benefit is conditional on study completion and other criteria, all fulfilled by the model students. Travel grant (Reisestipend) was also available for those studying away from home (not the case of the model students).

Indirect benefits

None

Student loans

Universal and flat-rate student loans (Lån).

Tuition fees

None

Poland

Non-repayable grants

The main types were Merit-based grants, Need-based scholarships (Stypendium socjalne), and Food stipend (Stypendium na wyżywienie, only in 2005 and 2010, then merged into Stypendium socjalne). The scholarships vary across HEIs, but their types, maximum levels, and income-testing criteria are to a large extent determined by the national government. The variable values are the averages between medicine at Warszawski Uniwersytet Medyczny, engineering at Politechnika Warszawska, and sociology at Uniwersytet Warszawski.

Indirect benefits

Child tax credit in place as of 2007 – flat-rate, refundable.

Student loans

Need-based student loans were available, but their take-up rates never exceeded 5%.

Tuition fees

A dual tuition fee system was in place – full-time students had to pay fees only if they studied at private universities. Part-time students also had to pay fees, but they are not considered in the dataset. The fees were determined by individual HEIs, and their amounts tend to be similar to the fees for part-time studies at public universities. Hence, the variable values are based on fee amounts charged from part-time students at the same programmes as in the case of the Need-based scholarship (see above).

Portugal

Non-repayable grants

Bolsa de Estudio – the need-based grant, administered at the national level. In 2020, the +Superior Programme was in place as well, but it is disregarded because it was not targeted to the students in the capital city.

Indirect benefits

Two benefits: Non-refundable Educational tax credit, which could partly offset the fees through the deduction of tax liability; Child benefit, need-based (income, household composition and the age of the child are considered).

Student loans

A loan program was introduced in 2007 and suspended in 2015. The take-up rates were very low, hence the scheme is not considered in the dataset.

Tuition fees

Tuition fees differ between universities, up to the maximum amounts specified in the national law. Maximum possible fees are taken as the variable's value because they were charged by the majority of universities (including the ones in the capital).

Romania

Non-repayable grants

Public HEIs were required to offer merit-based scholarships (disregarded) and need-based scholarships (Bursele de ajutor social) targeted to low-income students. General criteria are established centrally – most importantly, the requirement that the minimum amounts must cover the minimum expenses for meals and accommodation. Most universities took also the national minimum net salary as the income threshold. This need-based scholarship, financed by the state in a separate funding stream, is not included in the data for the year 2005. In 2005, it typically had stringent performance conditions, resulting in the benefit being granted only to around 1% of students. The amounts became significantly higher in 2020.

Indirect benefits

None

Student loans

None

Tuition fees

A dual-track tuition fee system was in place. State-funded students at public universities were exempt from paying tuition fees. In 2005 and 2010, the majority of students (self-funded and those at private HEIs) had to pay fees, and then this proportion started to decline (mostly to decreasing supply at private HEIs), leading to a sharp drop in the variable value. The value is the average fee between sociology at the University of Bucharest, medicine at the Bucharest Medical University, and all faculties at the Politehnica din Bucuresti.

Slovakia

Non-repayable grants

Merit-based grants (disregarded) and Need-based scholarships were the most important aid instruments. The scholarships were awarded by all HEIs, according to the unified national regulations.

Indirect benefits

Universal and flat-rate Child benefits; the refundable Tax bonus for parents (only for households with annual gross income higher than 6 times minimal wage – each model family qualifies). Insufficient indexation of the amounts to rising wages, as well as removing the conditionality of the Tax bonus on educational participation, resulted in a significant decline in indirect benefits in 2020 vs. 2015.

Student loans

Available, but very low take-up (not exceeding 2%).

Tuition fees

There were no tuition fees for full-time undergraduate students at public universities, and the share of students at private higher education institutions was very low.

Slovenia

Non-repayable grants

Merit-based grants (Zois); the Need-based scholarships. The scholarship consisted of three components in 2005: Basic amount (universal flat-rate), Need-based increase (determined based on gross income), and the universal, flat-rate Transportation allowance (for students living away from their parents). The system has become much less generous over time, due to: tightening eligibility criteria (changing from gross to net income including family allowances); removing the universal eligibility to the Basic amount (already in 2010, then it became merged with the Need-based increase in 2015); removal of the Transportation allowance before 2010 (replaced by housing allowance that required the minimum distance from home of 25 km, therefore disqualifying the model students); insufficient indexation to rising wages. Generous meal vouchers are disregarded as an in-kind benefit.

Indirect benefits

Tax allowance for children in higher education, non-refundable, depending on the number of supported children; Child benefit, income-tested (on gross income in 2005), not available for children in higher education in 2015 and 2020.

Student loans

In place only in 2005. However, the take-up rate was only 3%, hence the benefit is disregarded.

Tuition fees

There were no tuition fees for full-time undergraduate students at public universities, and the share of students at private higher education institutions was very low.

South Korea

Non-repayable grants

Non-existing in 2005. In 2010, the Future Dream scholarship was in place, targeted to low-income students. The eligibility was conditioned on merit, likely fulfilled by the average performing student. In 2015 and 2020 the Type I National Scholarship was the only existing non-repayable grant the model students would be eligible for. It was means-tested and had a large coverage. Type II National Scholarship was available as well. However, it is not taken into account, because it was partly distributed based on merit criteria, and eligibility rules were decided by each university, which could also opt out of the programme. Another scholarship scheme applied to students from families with multiple children (not applicable to the model families).

Indirect benefits

Tax allowance for educational expenses in 2005 and 2010, Tax credit for educational expenses in 2015 and 2020. Both non-refundable. Tuition fees and the corresponding admission fees could be deducted from the parent's taxable income (Tax allowance) and then (2015, 2020) from their tax liability (Tax credit, up to 15% of the total fee amount). Importantly, these tax benefits and student loans to cover tuition fees were mutually exclusive, because in the case of taking the loan, the government pays the fees, hence no expenses are incurred by the family that could be then deducted from tax.

Student loans

Since 2010, two types of flat-rate loans were available: Living expenses loan; Tuition fee loan (covering at maximum full tuition). Similarly to the need-based scholarships, they were conditioned on income and merit, but all model students would be eligible.

Tuition fees

Tuition fees and Admission fees (additional fees for the first year) were charged by both public and private HEIs. They were established at the institutional level. The government has effectively frozen tuition fees since 2009 by allowing itself to financially penalise (by reducing public subsidies) universities (both private and public) that increase tuition fees at a rate higher than inflation. Calculations are based on average tuition fee data in the private and public sector. Since private HEIs typically charge higher fees, Korea can be considered a dual tuition fee system. Thus, the variable value is the weighted average in the sectors.

Spain

Non-repayable grants

The need-based support (Becas) is organised at the national level and consists of several components. In 2015 and 2020, a part of Becas (a variable amount) was conditioned on merit and therefore is disregarded in SSFD, which is reflected in a significant drop in entitlements.

Indirect benefits

None

Student loans

None, except for the loans in 2010 that were available only to master and doctoral students.

Tuition fees

Tuition fees are organised at the university level, within the range determined at the regional level. Madrid Autonomous Region is taken into account. Based on need criteria (the same scheme as for Becas), students could be exempt from tuition fees. This applied to all model students in 2010, which explains the zero value of the variable.

Sweden

Non-repayable grants

Universal, flat-rate student grants (Studiebidrag), conditioned only on student income. Supplementary allowances were also available (for instance for students with children), but the model students were not eligible for them.

Indirect benefits

None

Student loans

Universal, flat-rate student loans (Studielån), conditioned only on student income. Supplementary loans were also available, but the model students were not eligible for them.

Tuition fees

None

United Kingdom (England)

The student finance system differs between the constituent countries. In SSFD, we consider only England.

Non-repayable grants

In 2005, students were supported by need-based Higher Education Grant. The new need-based scholarship (Maintenance grants) was introduced in 2006 and abolished in 2016. In 2010 and 2015, HEIs were obliged to provide Bursaries – means-tested financial support for low-income students. Even though most universities offered Bursaries above the minimum level, the minimum value is included in the calculations because it was determined at the national (in

England) level. In 2010, different rules applied to first- and second-year students compared to third-year students in establishing entitlements to maintenance grants and loans, which is reflected in the data.

Indirect benefits

None

Student loans

Universal maintenance loans were available in all years. Their amount was partly determined by the amount of Maintenance grant received, and partly by a means-test. The Tuition fee loan was introduced in 2006. Students could use a loan to cover the tuition fee (deferred tuition fees). The repayment of both loans was income-contingent.

Tuition fees

The amount of tuition fees was capped by the government. Although HEIs could charge lower amounts, they predominantly decided to charge the maximum possible, which is for that reason assumed in the variable calculations. Before 2006, students could be exempt from tuition fees based on family income. Since 2006, tuition fees have increased significantly. In 2015, tuition fees were nominally about nine times higher than in 2005.

VARIABLES

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

The values of the Grant*, Fee*, Fam*, and Loan* variables are the sums of entitlements to all benefits of a given type or all tuition fees existing in a country.

<i>Variable</i>	<i>Description</i>
<i>country (ctr) (iso)</i>	Australia (AU) (36)
	Austria (AT) (40)
<i>Numbers as given in ISO-3166 by International Organization for Standardization</i>	Bulgaria (BG) (100)
	Canada (CA) (124)
	Cyprus (CY) (196)
	Czech Republic (CZ) (203)
	Denmark (DK) (208)
	Estonia (EE) (233)
	Finland (FI) (246)
	France (FR) (250)
	Germany (DE) (276)
	Greece (GR) (300)

Hungary (HU) (348)
 Iceland (IS) (352)
 Ireland (IR) (372)
 Italy (IT) (380)
 Japan (JP) (392)
 Latvia (LV) (428)
 Lithuania (LT) (440)
 Luxembourg (LU) (442)
 Malta (MT) (470)
 Netherlands (NL) (528)
 New Zealand (NZ) (554)
 Norway (NO) (578)
 Poland (PL) (616)
 Portugal (PT) (620)
 Romania (RO) (642)
 Slovakia (SK) (703)
 Slovenia (SI) (705)
 South Korea (KR) (410)
 Spain (ES) (724)
 Sweden (SE) (752)
 United Kingdom (England) (EN) (826)

Year	Year of reference - 2005 for academic year 2005/2006, 2010 for 2010/2011, 2015 for 2015/2016, 2020 for 2020/2021
net26, net52, net104	Net Average Production Workers Wage (APW) of the three model families (national currency), Source: SPIN
grant26, grant52, grant104	Total amount of non-repayable support (grants) 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)
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)
loan26, loan52, loan104	Total amount of student loans of different model families (national currency)

nonrep26, nonrep52, nonrep104	The sum of non-repayable support (grants and indirect support) of different model families (national currency)
ttl_sup26, ttl_sup52, ttl_sup104	The sum of all types of support 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_grant	Non-repayable student support as a percentage of net APW, an average for the three model families
r_fee	Tuition fee as a percentage of net APW, an average for the three model families
r_fam	Family benefits (indirect support) as a percentage of net APW, an average for the three model families
r_loan	Repayable student loan as a percentage of net APW, an average for the three model families
r_nonrep	Non-repayable student support as a percentage of APW, an average for the three model families
r_ttl_sup	Total support as a percentage of APW, an average for the three model families
r_net_sup	Total support net of tuition fees as a percentage of net APW, an average for the three model families

