STUDENT SUPPORT AND FEES DATASET (SSFD)

Documentation

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SPIN Social Policy Indicators

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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. https://doi.org/10.1080/03075079.2020.1716316.

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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 (see pages 20-21) for the years 2005, 2010, 2015, 2020, and 2022 – specifically, for their winter semesters or the months closest to the last day of the year. The future updates envisage the extension of the dataset every second year.

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 managed and 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. Lovisa Lindén collected the data for the year 2022 under the research project *To borrow or not to borrow? Cross-country comparative analyses of student loan take-up* (2025-2027, no. P24-0884), financed by the Swedish Riksbankens Jubileumsfond.

DATA COLLECTION

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 entitlement 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 belongs to any ethnic minority group or has 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 model student) is assumed to be enrolled full-time in undergraduate education. Calculated student support and tuition fees are the averages of those for the first, second and third year of studies in a particular year under investigation. 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 or state-guaranteed repayable student loans, and family benefits*. The family benefits include 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 obligations to pay fees are expressed in national amounts (current prices) and as percentages of the net wage (APW, after taxes and social security contributions) 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/or state-regulated support and tuition fees are considered. 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 loan uptake is non-negligible (a 5% threshold is assumed). 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 higher education institutions (HEI). The focus is primarily on regulations at the national and federal levels, where applicable. When specific entitlements to support and fees differ across 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. Financial support (grants and scholarships) financed from public sources but distributed at the HEI level according to autonomously stipulated criteria is not included in the data.

If tuition fees and support entitlements differ between private and public HEIs, and the private sector is non-negligible in size and comprehensive in its study offerings (including sociology, medicine, and engineering), or if they differ between self-funded and state-funded students (as in dual-track tuition fee systems), separate calculations are made for each student category. Each country's indicator is then calculated as the weighted average of the two categories, based on the proportion of students in each group. Indicators for the separate student groups (labelled as "weighted", "higher fees", and "lower fees") can be found in the country-specific sheets attached

to the dataset. These sheets also provide the values of the underlying entitlements and obligations, allowing the indicator values in the dataset to be broken down into their components.

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 individual countries are available upon request from the designated contact person (see the Disclaimer on page ii).

COUNTRY PROFILES

Australia

Non-repayable grants
Means-tested Youth Allowance is the basic scheme. Additionally, the students not living with their parents receive the Relocation Scholarship (since 2010), but they are disregarded due to the geographical distance criterion. The higher levels of non-repayable support in 2010 and 2015 are due to the introduction of the means-tested Start-Up Scholarship.

Indirect benefits
None

Student loans
Students are eligible for an income-contingent loan scheme to cover tuition fees (HECS-HELP). Since 2016, they have also been supported with a Start-up Loan, which replaced the Start-Up Scholarship.

Tuition fees
Tuition fees, labelled "Student Contributions", vary across fields of study, but not between universities. Almost all full-time domestic bachelor students study at Commonwealth-supported study places (qualifying for HECS-HELP), hence the situation of students with a full fee-paying place (FEE-HELP) is disregarded. Until the end of 2016, discounts were provided if fees were paid up-front. It is assumed that the deferred tuition fee option is used.

Austria

Non-repayable grants
An income-tested scholarship scheme – Studienbeihilfe. Its generosity was significantly improved in 2022.

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. Specific criteria, potentially extending the entitlements to low-income students, are determined at the institutional level – apart from the range of monthly amounts, which are determined in national regulations. The scheme is disregarded due to its high decentralisation. Universities also allocate merit-based grants.

Indirect benefits
None

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

Tuition fees
Tuition fees for state-funded and self-funded students vary between universities and fields of study (within the limits set by the government) and have increased substantially between 2005 and 2010. Sofia University (sociology and medicine) and Sofia University of Technology (engineering) are taken into account. The vast majority of students are state-funded. Statistics on the number of self-funded students are not available for the years before 2020 for the institutions in question.

Canada

The 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. However, it has to be noted that 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). The maximum amounts of CSG were increased in 2020 in response to the COVID-19 crisis, and remained at that level until the academic year 2022/23.

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. Because the amounts have barely increased with wages, the relative value of student loans has declined.

Tuition fees
Tuition fees and Compulsory fees are determined at 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 are 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 2022. 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, as the biggest private university, is taken into account).

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 as well, but are disregarded in the dataset despite the relatively high recipiency rate.

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 has been low (around 10%), and their educational offer is limited to only some study programmes (e.g., business and administration). Therefore, they are disregarded.

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 has been 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). Before that, state-sponsored students (selected on the basis of merit through a quota admission system) were exempt from paying tuition fees.

Finland

Non-repayable grants
Universal, flat-rate benefit, consisting of a study allowance and an additional housing allowance (Bostadstillägget). The latter was 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 is disregarded in SSFD.

Indirect benefits
None

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

Tuition fees
None

France

Non-repayable grants
Need-based grants (Bourses). The 100% APW student was below the eligibility threshold in 2005. An 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) have 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 and considering 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). The BAföG reform from 2022 increased the maximum subsidy rate and parents' income limit. 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 a family's tax liability. The families of model students benefited more from Kindergeld, except for the 200% of APW family, which was assumed to receive the Child allowance in 2010-2015. Both benefits are flat-rate (entitlement is not means-tested).

Student loans
BAföG loan. Other state-subsidised loan schemes existed (Bildungskredit), but their take-up rates never passed the assumed threshold in the period covered by the dataset.

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 has been 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

Non-repayable grants
Small-scale scholarships were allocated based on merit (educational performance) and need simultaneously. Support to students is provided mostly in-kind.

Indirect benefits
Child allowance (means-tested after 2010); 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
A student without labour income is considered a dependent child. Although the family was not entitled to a child benefit for the student, the amount of the benefit paid for the sibling was higher. This increased amount is included in calculations for the years 2015-2022.

Student loans
Two types of universal loans (Diákhitel) existed: type 1 – maintenance loan; type 2 – tuition fee loan, covering the full fee amount. The popularity of student loans has been declining over time, leading to the disregard of the loan type 1 in 2022 after its recipiency rate fell below the 5% threshold.

Tuition fees
A dual-track tuition fee system has been in place – with the distinction between self-funded (paying fees) students and state-funded (fee-exempt) 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 the end of studies (since 2020): students who complete a degree within the expected period qualify for a study grant amounting to a 30% reduction of the principal of their student loan debt.

Indirect benefits
None

Student loans
Universal and flat-rate student loan. In 2005, the scheme also included a book 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 range of study 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, 2022) grant, whereby their tuition fees are paid by the state (hence, they are accounted for as the reduction of the fees to zero).

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, 2020, and 2022, they were replaced by also means-tested but significantly higher Student Contributions. Due to a budget change for the academic year of 2022/23, the government contributed an additional 1000 EUR, reducing the Student Contribution Charge of each student in public HEIs eligible for the Free Fees Scheme. The standard was then reduced from EUR 3000 to 2000.

Italy

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

Indirect benefits
An education tax credit existed, which could be used to deduct part of the tuition fee costs. The benefit was non-refundable. Only the 200% APW family was eligible – the other families did not have to pay tuition fees as the recipients of Borse di studio.

Student loans
No unified, national student loan scheme.

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 could 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.

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. Calculations are conducted separately for public and private universities, and the country-level indicator is the weighted average that accounts for their share of students.

Latvia

Non-repayable grants
Merit-based grants (one type including an additional need-based component since 2009) were allocated only to students at state-subsidised study places. Since 2021, Social Grant (Studētgods) has been implemented, targeting disadvantaged students based on family size, orphan status, and disability – none of these criteria were fulfilled by the model-type student.

Indirect benefits
Child tax allowance, Educational expenses tax allowance (not only tuition was deductible). Both were non-refundable, leading to relatively 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). The data on take-up by loan type are missing for 2020 and 2022, so calculations are based on the whole population. However, it can be assumed that more than 5% of students in self-funded places (hence paying tuition) were taking student loans.

Tuition fees

A dual-track tuition fee system was in place, in which only state-sponsored students (41% at bachelor's level) were exempt from paying tuition fees. Fee amounts vary by field of study. Each HEI sets its own 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 have been prominent, 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, 2020, and 2022), this benefit is not available for their parents.

Student loans
Maintenance student loans are excluded because of the very low take-up. Tuition fee loans are included only for the years 2015, 2020, and 2022. Neither type of loan was income-tested.

Tuition fees
A dual-track tuition fee system. State-funded students (the majority of the student population) 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 a Graduation bonus (of a small amount) when graduating on time. In 2015, 2020, and 2022, 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 the years 2005-2015.

Student loans
Basic loans (all years) and Additional loans (2015, 2020, 2022), the latter diminished by the amount of Social grant received. The 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 that grant declined considerably (relative to APW) between 2005 and 2010.

Indirect benefits
In 2015, 2020, and 2022, 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 – cancelling Basisbeurs, 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 product (Studentenreisproduct), although quite generous, is disregarded because it is earmarked for 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 have been 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 a 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
The 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) – 40% the student loan is transformed into a student allowance upon graduation. The benefit is conditional on study completion and other criteria – all are fulfilled by the model students. Travel grant (Reisestipend) was also available for those studying away from home (not the case of the model students) in 2005, 2010, and 2015.

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 – part-time students at public HEIs (de facto extramural students in programmes of the same length as full-time ones) and private HEI students had to pay fees. However, students at private HEIs are not considered in the dataset since engineering and medicine are almost uniquely offered at public universities. The fees were determined by individual HEIs, separately for each programme. Hence, the values are based on fee amounts charged from part-time students for the programmes used in the Need-based scholarship calculation (see above).

Portugal

Non-repayable grants
Bolsa de Estudo – the need-based grant, administered at the national level. Since 2020, the +Superior Programme has been in place as well, but it is disregarded because it was not addressed 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, suspended in 2015, and implemented again in 2018. The take-up rates were very low, so 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 also took 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 entitlements 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 due 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 Bucaresti.

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 the minimum wage – each model family qualifies).

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) – disregarded; 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 place of residence, hence not for the model-type students). After 2005, eligibility criteria changed from gross to net income (including family allowances) means-test, which implied a rise in entitlements between 2010 and 2015 due to the lowering of age restrictions in the child benefit (see below). The universal eligibility to the Basic amount was removed, and the Transportation allowance was merged into the Need-based scholarship, which also, since 2010, included additional amounts depending on performance (average performing student is assumed to qualify) and special needs. Generous meal vouchers are disregarded as in-kind benefits.

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, 2020, and 2022.

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-existent 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, 2020, and 2022, the Type I National Scholarship was the only existing non-repayable grant the model students were eligible for. It was means-tested and had extensive 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, 2020, and 2022. Both non-refundable. Tuition fees and the corresponding admission fees could be deducted from the parents' taxable income (Tax allowance) or 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 paid the fees, which implied no expenses incurred by the family that could then be deducted from taxes. Since the loan solution is more favourable, the dataset does not include the tax benefit. However, it is included in the country file.

Student loans
Since 2010, two types of loans have been available: a Living expenses loan and a Tuition fee loan (covering up to the full tuition amount). Similar to the need-based scholarships, they were conditioned on income and educational performance. However, all model students were 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 sectors. Since private HEIs typically charge higher fees, Korea can be considered a dual tuition fee system. Thus, the variable value is the weighted average of fees across the two sectors.

Spain

Non-repayable grants
The need-based support (Becas) is organised at the national level and consists of several components. In 2015, 2020, and 2022, a part of Becas (a variable amount) was conditioned on merit, but performance criteria were likely fulfilled by the average performing model student.

Indirect benefits
None

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

Tuition fees
Tuition fees are organised at the university level, within the range determined at the regional level. The Madrid Autonomous Region is taken into account. Based on the 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), and to low and very low-income students in the other years.

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 a 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
Child benefits were available only for children under 20 and in formal education.

Student loans
Universal maintenance loans were available in all years. The London rates are considered. 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 has been 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 charged in a country. The values of specific entitlements and fees are listed in the corresponding country files, where the general coding rules are as follows:

- **0** indicates that a student is ineligible for a benefit or is not required to pay tuition fees even though they do exist;
- **Empty cell** indicates that a financial instrument (benefit or fee) did not exist in a given country-year;
- **Dash ("-") in the Total columns** indicates that a type of instrument did not exist (e.g., no grants were available);
- **Dash ("-") in the loan1 or loan2 column** indicates that a student loan scheme was disregarded due to low take-up (below 5% of the eligible student population).
- In countries with **dual tuition fee systems**, "*higher fees*" refers to coding for students in a type of HEIs that charge higher tuition fees (e.g., private HEI) or for self-funded students (in dual-track tuition fee systems), while "*lower fees*" refers to coding for students at a type of HEIs that charge lower or no tuition fees. "*Weighted*" indicates calculations based on a weighted average of entitlements or obligations for these students, using the proportion of students in each category as a weight.

Variable	*Description*
country (ctr) (iso) *Numbers as given in ISO-3166 by International Organization for Standardization*	Australia (AU) (36) Austria (AT) (40) 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, 2022 for 2022/2023
dual_fee	Indicates a presence (=1) or absence (=0) of a dual fee system, in which students pay differential fees depending on their status as state-funded or self-funded or the type of institution they attend.
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 parents of a student 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/child 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 (*net52*), an average for the three model families
r_fee	Tuition fee as a percentage of net APW (*net52*), an average for the three model families
r_fam	Family benefits (indirect support) as a percentage of net APW (*net52*), an average for the three model families
r_loan	Repayable student loan as a percentage of net APW (*net52*), an average for the three model families
r_nonrep	Non-repayable student support as a percentage of APW (*net52*), an average for the three model families
r_ttl_sup	Total support as a percentage of APW (*net52*), an average for the three model families
r_net_sup	Total support net of tuition fees as a percentage of net APW (*net52*), an average for the three model families