Understanding the Data Behind the Interactive Map

Data Source

The data used in this interactive map comes from the Student Support and Fees Dataset (SSFD), a research project aimed at analyzing student finance systems in affluent democracies. The dataset provides a comparative and longitudinal perspective on student financial aid entitlements and tuition fee obligations.

SSFD data is collected within the framework of the Social Policy Indicator Database (SPIN), a major research infrastructure project at the Swedish Institute for Social Research (SOFI), Stockholm University. SPIN is a fundamental resource for comparative and longitudinal research on the causes and consequences of welfare states. It provides systematically collected and methodologically coherent data, focusing on institutional structures embedded in social policy legislation. This ensures a rigorous and consistent quantitative analysis of student finance systems across countries and over time.

For this map, only data from the year 2020 has been used.

Currency and Comparability

- The original SSFD data was reported in national currency (2020 values).

- To facilitate cross-country comparison, all values have been converted into Purchasing Power Parity (PPP) adjusted US dollars ($PPP 2020), which accounts for differences in the cost of living across countries.

- This conversion applies to both student financial aid (grants, loans, family benefits) and tuition fees, ensuring comparability of all values displayed.

Family Models and Income Reference

The SSFD dataset uses three standardized model families to assess student support and fees across different income levels. These models are based on taxable gross income (from employment) and are referenced against the Average Production Worker wage (APW):

- Very low-income model: Household income at 50% of APW.

- Low-income model: Household income at 100% of APW.

- Medium income model: Household income at 200% of APW.

Each model family consists of two legally married parents (40 years old) and two children (aged 7 and 20).

- The 20-year-old child is a full-time undergraduate student.

- The student does not work and is fully dependent on parental income before considering student support.

- The student lives away from parents but remains within the same metropolitan area (not in student housing).

- The student does not receive merit-based scholarships and is assumed to have average academic performance.

The Average Production Worker wage (APW) serves as a key reference point for defining household income levels in the SSFD dataset. It represents the gross annual taxable wage of an average full-time worker in the manufacturing sector, which is commonly used in social policy research due to its availability and comparability across countries. However, the APW does not always accurately reflect overall income distributions or living standards in different national contexts:

In highly industrialized economies with a strong high-tech or export-oriented manufacturing sector, the APW tends to be higher than the median income, making it less representative of the general population.

In economies with lower-skilled industries or a large service sector, the APW may be lower than the median income, underestimating the income level of the general workforce.

To better contextualize the relative economic position of the model families, the APW-based gross income levels were compared to income deciles for each country, using data from Eurostat (adjusted to $PPP 2020 per consumption unit). This adjustment aims to place each model family within a country's wealth distribution more accurately:

For example, a household earning 100% of APW may fall into the upper-middle deciles in some countries but only in the lower-middle deciles in others.

This approach accounts for national differences in income inequality and ensures that the financial conditions of student households are not solely evaluated based on an industrial wage standard.

Scope of Student Financial Aid Considered

The dataset considers three main types of financial support:

- Non-repayable grants and scholarships.

- Publicly financed repayable student loans.

- Family benefits (such as child allowances and tax benefits directly linked to higher education).

All entitlements and obligations are expressed in $PPP 2020 to ensure comparability across countries.

- Only state-financed and state-regulated support and tuition fees are included.

- Merit-based grants, student union fees, and in-kind support (housing subsidies, transport discounts, textbooks, etc.) are excluded.

- Tuition fees are calculated net of discounts or exemptions.

Limitations and Considerations

- Income Deciles vs. Gross Income: While income deciles help position the family models within national income distributions, they should be interpreted with caution.

- Bias in Lower Deciles: For the lowest-income households, gross taxable income may significantly underestimate actual living standards due to non-taxable social benefits. Thus, comparisons based on income deciles for these groups should be viewed as indicative rather than precise.

- Variations Across Institutions: In cases where tuition fees and support vary across higher education institutions within a country, the dataset prioritizes nationally regulated brackets and main universities from the capital city.

This interactive map provides a comparative snapshot of student support and fee structures in 2020 across 33 countries. Users should keep in mind the methodological framework and limitations outlined above when interpreting the data.