

**Table A7.3b. Private costs and benefits for a woman attaining tertiary education (2011)**  
*As compared with a woman attaining upper secondary or post-secondary non-tertiary education,  
in equivalent USD converted using PPPs for GDP*

OECD	Direct costs (1)	Foregone earnings (2)	Total costs (3) - (1) + (2)	Earnings benefits decomposition				Total benefits <sup>1</sup> (8)	Net financial returns (9) - (8) + (3)	Internal rate of return (10)
				Gross earnings benefits (4)	Income tax effect (5)	Social contribution effect (6)	Transfers effect (7)			
Australia <sup>2</sup>	- 27 400	- 53 500	<b>- 81 000</b>	321 200	- 112 300	0	0	<b>207 500</b>	<b>126 500</b>	8.5%
Austria	- 1 900	- 61 000	<b>- 62 900</b>	432 400	- 120 400	- 81 600	0	<b>227 500</b>	<b>164 600</b>	8.8%
Belgium	m	m	<b>m</b>	m	m	m	m	<b>m</b>	<b>m</b>	m
Canada <sup>3</sup>	- 17 400	- 38 200	<b>- 55 600</b>	328 800	- 73 600	- 25 100	0	<b>227 600</b>	<b>171 900</b>	13.5%
Chile	- 38 100	- 32 100	<b>- 70 200</b>	463 000	- 25 900	- 75 800	- 1 300	<b>356 300</b>	<b>286 100</b>	13.7%
Czech Republic	- 3 300	- 26 600	<b>- 29 900</b>	282 400	- 56 800	- 31 100	- 3 700	<b>191 700</b>	<b>161 800</b>	16.3%
Denmark	- 4 300	- 54 400	<b>- 58 700</b>	236 600	- 98 300	0	- 13 000	<b>120 800</b>	<b>62 100</b>	6.9%
Estonia	- 4 900	- 21 000	<b>- 25 900</b>	133 200	- 27 200	- 3 700	0	<b>102 500</b>	<b>76 600</b>	13.8%
Finland	- 3 400	- 72 100	<b>- 75 400</b>	290 100	- 95 500	- 21 700	- 2 600	<b>169 800</b>	<b>94 300</b>	7.1%
France	q	q	<b>q</b>	q	q	q	q	<b>q</b>	<b>q</b>	q
Germany	- 5 200	- 72 500	<b>- 77 700</b>	326 000	- 83 300	- 68 000	0	<b>175 600</b>	<b>98 000</b>	6.4%
Greece	m	- 21 900	<b>m</b>	235 300	- 16 700	- 38 100	0	<b>152 900</b>	<b>m</b>	m
Hungary	- 9 100	- 22 200	<b>- 31 300</b>	323 200	- 93 800	- 56 600	0	<b>171 200</b>	<b>139 800</b>	16.2%
Iceland	m	m	<b>m</b>	m	m	m	m	<b>m</b>	<b>m</b>	m
Ireland	m	m	<b>m</b>	m	m	m	m	<b>m</b>	<b>m</b>	m
Israel	- 11 300	- 31 600	<b>- 42 900</b>	225 300	- 31 700	- 25 800	0	<b>168 400</b>	<b>125 600</b>	11.0%
Italy <sup>3</sup>	- 15 800	- 38 900	<b>- 54 700</b>	316 800	- 102 900	- 30 100	0	<b>179 300</b>	<b>124 600</b>	9.5%
Japan	m	m	<b>m</b>	m	m	m	m	<b>m</b>	<b>m</b>	m
Korea	- 20 300	- 35 000	<b>- 55 400</b>	131 600	- 900	- 10 600	0	<b>117 000</b>	<b>61 700</b>	5.5%
Luxembourg <sup>3</sup>	m	- 65 200	<b>m</b>	721 500	- 223 400	- 89 100	0	<b>407 200</b>	<b>m</b>	m
Mexico	m	m	<b>m</b>	m	m	m	m	<b>m</b>	<b>m</b>	m
Netherlands <sup>3</sup>	- 16 900	- 95 300	<b>- 112 200</b>	479 300	- 189 100	- 6 900	0	<b>281 600</b>	<b>169 400</b>	8.6%
New Zealand	- 14 000	- 55 100	<b>- 69 100</b>	206 300	- 44 100	0	- 3 300	<b>156 900</b>	<b>87 800</b>	8.1%
Norway	- 2 300	- 57 600	<b>- 59 900</b>	304 100	- 85 100	- 23 700	0	<b>196 300</b>	<b>136 400</b>	8.9%
Poland <sup>3</sup>	- 6 100	- 17 000	<b>- 23 100</b>	316 400	- 28 000	- 56 400	0	<b>233 800</b>	<b>210 700</b>	24.0%
Portugal	- 8 600	- 22 500	<b>- 31 100</b>	413 600	- 119 700	- 45 500	0	<b>248 300</b>	<b>217 200</b>	20.5%
Slovak Republic	- 9 100	- 24 400	<b>- 33 500</b>	233 600	- 38 400	- 31 300	0	<b>168 700</b>	<b>135 200</b>	14.8%
Slovenia	- 4 100	- 32 800	<b>- 36 900</b>	463 800	- 110 500	- 102 500	0	<b>246 700</b>	<b>209 800</b>	16.1%
Spain	- 12 900	- 46 400	<b>- 59 300</b>	284 200	- 73 100	- 18 000	0	<b>190 600</b>	<b>131 200</b>	10.5%
Sweden	- 200	- 52 100	<b>- 52 100</b>	190 400	- 43 300	- 13 300	0	<b>132 900</b>	<b>80 800</b>	7.3%
Switzerland	m	m	<b>m</b>	m	m	m	m	<b>m</b>	<b>m</b>	m
Turkey	m	m	<b>m</b>	m	m	m	m	<b>m</b>	<b>m</b>	m
United Kingdom	- 25 900	- 43 100	<b>- 69 000</b>	422 200	- 93 000	- 50 700	- 80 300	<b>195 600</b>	<b>126 600</b>	8.7%
United States	- 55 000	- 49 200	<b>- 104 200</b>	566 600	- 139 100	- 32 000	0	<b>390 200</b>	<b>286 000</b>	12.2%
<b>OECD average</b>	<b>- 13 200</b>	<b>- 43 900</b>	<b>- 57 200</b>	<b>332 600</b>	<b>- 81 800</b>	<b>- 36 100</b>	<b>- 4 000</b>	<b>208 300</b>	<b>145 200</b>	<b>11.5%</b>
<b>EU21 average</b>	<b>- 8 200</b>	<b>- 43 900</b>	<b>- 52 100</b>	<b>338 900</b>	<b>- 89 600</b>	<b>- 41 400</b>	<b>- 5 500</b>	<b>199 800</b>	<b>137 700</b>	<b>12.2%</b>

Notes: Values are based on the difference between women who attained a tertiary education compared with those who have attained an upper secondary or post-secondary non-tertiary education. Values have been rounded up to the nearest hundred.


1. Total benefit is a weighted sum of gross earnings benefits (4), income tax effect (5), social contribution effect (6) and transfer effects (7), taking into account the probability of employment and the unemployment benefits in case of unemployment. For further details, please refer to the *Methodology* section.

2. Australia: Year of reference 2009.

3. Canada, Italy, Luxembourg, the Netherlands, Poland: Year of reference 2010.

Source: OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

Please refer to the *Reader's Guide* for information concerning symbols for missing data and abbreviations.

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