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**ANALYSIS OF THE COST OF INTERNATIONAL EDUCATION IN
SELECTED COUNTRIES**

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Abstract

This paper examines the cost of education for international students in selected countries: New Zealand, Australia, USA, UK, Canada and Ireland. These countries export education since long and each one is a competitor for another one. The study defines the cost of education as the total cost that a student has to bear for obtaining a degree. Total cost includes annual tuition fee, living cost, and other costs such as insurance premium. The study collected data from official data sources of the respective countries. The study compared costs and found that cost of education is varied for a specific program from one country to another. It is also varied from one university to another within a country. However, the most costly education is in USA while the cheapest one is in New Zealand. The findings of this study might be useful for researchers, policy makers and educationists.

Keywords - Cost of education, international students, Australia, New Zealand, USA, Canada, UK, Ireland

Introduction

In recent years there has been a steady growth in the number of students seeking to study abroad to pursue higher education. In 2006, for instance, it was estimated by the Organisation for Economic Cooperation and Development (OECD) that there were almost three million students studying in tertiary education institutions outside their own country. This figure is expected to rise to around five million by the year 2020 (Abbott and Ali 2009a). Traditionally the United States and the United Kingdom were the two most important destinations for students wishing to study abroad but in recent years countries like Canada, Australia, Ireland and New Zealand have also become important destinations for students wishing to study at overseas universities (Ali 2008). All of these six study destinations are English speaking countries, offer globally recognised qualifications and have a wide scope of employment. These countries are also competitive to each other in the education export market where cost might be a competitive advantage for an individual country. When deciding on a study destination, students are influenced by a number of factors.



These factors include such things as the reputation of universities, the general impression of life in possible destination countries, the success of the marketing of universities abroad, the ease of entering and exiting the destination country, the possibility perhaps of migrating to the destination country and the cost of education (Ali 2008). Among these, cost of education is the main factor which influences the students' decision to choose a destination. Cost of education includes the tuition fee, cost of living, and insurance for health.

Although there is extensive literature on the factors that might have influence on the choice of study destination, literature on the impact of cost of education is far less extensive (Abbott and Ali 2009a; Chaoshin and Ken 2000; Chaoshin et.al. 2001). Some studies have found that changes in the cost of education have influenced students to either withdraw, or temporarily withhold, their candidature from universities abroad (Christensen 2003, p.1). Some governments have sponsored surveys on the relative cost for international students to studying in their countries (See Abbott and Ali 2009a; Abbott and Ali 2009b; Ali and Randwana 2009; Ali 2008; Abbott and Ali 2005; IDP 2004; ADB 2008; IMF 2005 and Asia 2000). Therefore it is important to see whether a country's education system is expensive or not in comparison to its competitive countries. The purpose of this study is to examine the cost of education in a few selected countries, namely USA, UK, Ireland, Canada, Australia and New Zealand. The fact is that although many European and Asian countries export education, the selected six countries have similar characteristics such as English language, developed economy and offer similar type of qualification which is recognized worldwide. Moreover, due to socio and political reasons a large number of Asian students are interested in studying in these countries. These countries are competitive to each other too.

This study used secondary data which was gathered from published documents such as the statistics department, websites, education ministry and other documented statistics from the respective countries. In countries, such as USA and Canada, online information is limited as not all institutions publish their tuition fees on their web sites. Data presented in this paper is the annual tuition fees for full-time students based on two, and sometimes three, academic terms or semesters. The fees presented do not include student's services, student union, and other additional fees that are usually added to the basic tuition fee. Note also that some countries, such as Canada, require international students who are not covered under an international health plan, to purchase coverage offered through the institution they are attending.

The tuition fees are collected in local currency of a specific country and then converted to US Dollars for comparative purposes. Due to the fluctuations of the US Dollars against other currencies in 2006 - 2008, the exchange rate is taken as at 30 June 2009.



However, as the main purpose of this paper is to analyze the cost of education at selected education exporting countries, dollar to dollar value cost calculation was not done and the data presented has been rounded to the nearest whole number. Exporting education is a knowledge based service sector which has been contributing a significant portion of the economy of the selected countries. The selected countries are competitive to each other in their trade market too. So the findings of this paper might useful for policy makers, educationists, researchers and managers. In this paper, a brief idea about the education system of the selected countries has been presented in section 2 while the cost of education is presented in section 3. Section 4 presents conclusion and policy implications.

Education System of the selected Countries at a Glance

This section describes briefly the education environment, policy measures and delivery system in New Zealand, the United Kingdom, Australia, the United States, Canada and Ireland. However, how the tuition fees for different courses at selected countries are fixed is discussed in the next section.

New Zealand

New Zealand has an excellent education system and qualifications gained that are accepted as equal to the best in the world. For more than one hundred years it has a state system which is 'free, secular and compulsory'. At the same time there is a strong degree of tolerance which enables communities to build and operate private schools along religious or cultural lines. There are eight government-funded universities in New Zealand and all of them have earned global respect for their academic and research standards. A university education is open to anyone who meets the common entrance qualification prescribed by the New Zealand Qualification Authority (NZQA) and the New Zealand Vice-Chancellors Committee (NZVCC) (Education System 2009). The main policy requirement for the setting of fees for international students by New Zealand universities is that the institution must be satisfied that the student is not being subsidized by the New Zealand taxpayer (Ministry of Education 2009). From the outset, the concern of the New Zealand Government has been that the recruitment of fee paying international students must not reduce the access of domestic students to university study. It is the responsibility of the New Zealand universities to ensure that there is no subsidy and no displacement policy is effective.

The United Kingdom

British Education has long attracted and welcomed high caliber students of different nationalities and backgrounds, and builds on hundreds of years of experience in providing quality education to international students.



To ensure that the quality is maintained, Britain has implemented unrivaled quality assurance and academic audit systems. British higher education further provides value for money by offering shorter, more intensive courses than that are available in many other countries. With more than 150 institutes of higher education to choose from, all equipped with extensive facilities, Britain is able to offer a broad spectrum of subjects from the highly academic to the purely practical in anything from architecture to zoology (education UK 2009; University of Central Lancashire 2009). British government legislation allows publicly funded institutions to charge additional fee to international students. Initially, when the full economic fee policy was implemented, the government provided universities with government recommended minimum fees for overseas students. In addition, students from within the European Union pay the same fees as home students. International student fees are for students from outside the European Union.

Australia

Australia has a very developed education system. There are 37 public universities and two private universities in Australia which offer both undergraduate and postgraduate programs. Australia provides special education system for international students and encourages them to develop personal capability (Department of Education, Science and Technology - Australia 2009). Australia's policy for the setting of tuition fees for international students has evolved over more than a decade and the key principles are unchanged. Firstly, the level of fees set reflects the full cost. Secondly, the places provided are additional to places funded by the Australian government, that is, there is no displacement of domestic students. Finally, there are no government imposed quotas on the numbers of international students.

Canada

Education in Canada is under the complete jurisdiction of the provinces and territories and as such, there is no federal education system in Canada. In keeping with the national commitment to education, public education in Canada is free upto and including secondary school in all the provinces. However, each provincial system, while similar to the others, reflects its specific regional concerns, and historical and culture heritage (Foreign Affairs and International Education, Canada 2009). While the setting of fees for international students at Canadian universities will continue to be the responsibility of the individual institutions, within provincial government policy it is clear that all provinces are moving to reduce the level of subsidy and to encourage universities to augment their income through fees paid by international students.



The United States

The United States has more than 3,300 accredited colleges and universities, which offer a wide range of graduate and undergraduate programs. In the United States, private institutions set their own tuition fees without any output from the government at any level and there are no government policies, either at the federal, state, or local level, which governs the setting of fees for international students. The setting of tuition fees for international students is a matter to be dealt with by the respective universities (USA Study Guide 2009).

Ireland

Ireland's long and honorable tradition in educational excellence is recognized world over. Dating back to the middle Ages, Ireland has held the position of one of the principal education providers to the western world (Education Ireland 2009).

Cost of Education

Cost of education has different components such as tuition fees, living costs, purchasing educational materials, medical expenses and other expenses. Among these components, tuition fees, living costs and insurance are major expenditure for a student and these items of expenditure are not avoidable for a student studying overseas. Furthermore, the cost of education varies from one educational discipline to another, degree to degree and it also depends on the duration of the study required to complete a degree. So this study has considered the total cost of education as the sum of tuition fee, living cost and insurance premium for one year.

Tuition fees

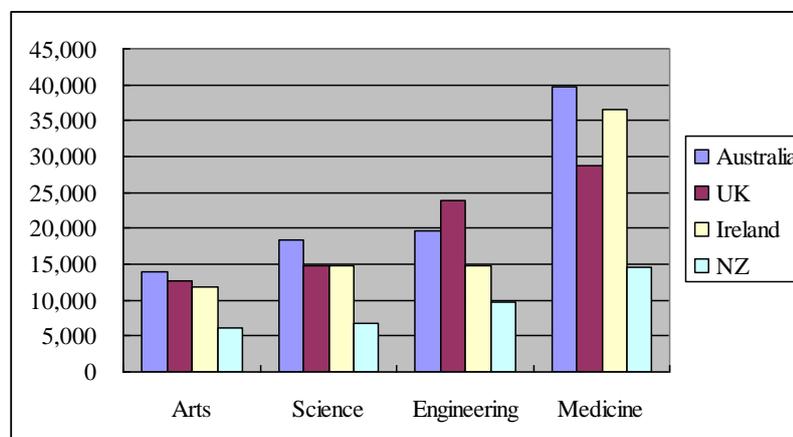
Tuition fees for higher education for international students were calculated for selected countries such as New Zealand, Canada, Australia, the United Kingdom, the United States and Ireland. Although the most common disciplines available at universities are Arts, Commerce, and Science, this paper has classified the data into four groups: Arts, Science, Engineering and Medicine. This is done because these disciplines are well known to all, available at most of the universities of education exporting selected countries, and international students are enrolled to study. Tuition fee was calculated separately for four fields of study---Arts, science, Engineering and Medicine; at two levels---undergraduate and postgraduate plus for MBA programs offered by each of the selected countries. The process of collection of tuition fee data has ensured that, in most cases, all compulsory charges have been included. However, tuition fees do not include other expenses such as the cost of living in an overseas country, or the cost of travel to and from that overseas country.



Tuition fees of Bachelor degrees

Tuition fee for major four disciplines has been converted into US\$ and presented in Figure 1. It appears from Figure 1 that tuition fees between Arts, Science, Engineering, and Medicine disciplines for international students in Australia, UK, Ireland and New Zealand are significantly different. For example, tuition fee for these four disciplines is cheaper in New Zealand compared to Australia. There is a variation of tuition fees at the same level of program within a country. For example, in New Zealand tuition fees for science degrees (US\$6,684 per year) is higher than for Arts degree (US\$6,076); lower than engineering degree (US\$9,722) and medicine degree (US\$14,582). Medicine discipline is the most expensive degree to study. As with Bachelor of Arts programs, fees in UK (US\$12,719) and Ireland (US\$11,770) are relatively close whereas the fees for the same subject has much variation in New Zealand and Australia (in New Zealand US\$6,076, and in Australia US\$14,029). Again the Bachelor of Medicine is the most expensive discipline among all four disciplines in all countries. Comparing the cost for medicine qualification, New Zealand's tuition fees is half of the UK's; two-thirds of Australia's and Canada's (www.Hothousemedia.com 2009; www.studyingaustralia.com 2009; Govt. of Australia 2008). Therefore, New Zealand's Bachelor of Medicine degree has the most competitive advantage compared to other counties. In general, New Zealand offers education at a cheapest cost compare to other competitive countries.

Figure 1: Tuition fees of Bachelor degrees in US\$



Note: Data for undergraduate program were not available for USA and Canada.

Figures of this table are rounded.

Source: <http://www.infozee.com/nz/expenses.htm>

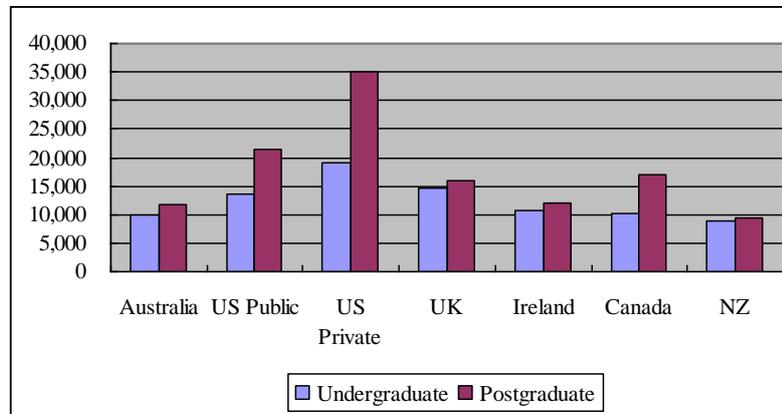
Tuition fees of Degrees

Figure 2 displays the two levels of Degrees: undergraduate and postgraduate in the selected countries. In USA, the levels of fees are very much different between the publicly funded and privately owned universities.



That is why they have been treated as two separate groups in this study; United States public and United States private.

Figure 2: Tuition fees of degree (US\$)



Note: The above figures are based on academic year 2007/2008.

Tuition fees are under review for subsequent years.

Source: <http://uclan.ac.uk/courses/ug/international.htm>

The USA private universities set their own fees, at levels substantially higher than USA public universities. New Zealand offers its undergraduate and postgraduate degrees quite cheaply compare to other selected countries. Figure 2 indicates that the tuition fees of undergraduate is cheaper than postgraduate in all of these six education exporting countries. Universities in Australia and Canada are relatively closely clustered while public universities in UK and USA are more expensive than that of other countries. Tuition fees of USA's private universities in postgraduate degrees are the most expensive which is almost double than any other university in the selected countries. Comparing all six countries, once again, New Zealand's tuition fee is the cheapest, especially in postgraduate degrees.

MBA Program

For international students wanting to study MBA, they have to fulfill different requirements such as academic eligibility, GMAT, and work experience in the respective countries. Table 1 displays three types of requirements in the five (five countries because data for Ireland was not available) education exporting countries.

If one international student wants to study MBA in Australia, UK or New Zealand, he/she must have a 3-year degree qualification. The requirement is much harder in USA and Canada which needs a minimum of 4-years education qualification at graduate level. In New Zealand and Australia, most business schools do not require international students to do GMAT.



Table 1: Eligibility to pursue MBA

Countries	Australia	USA	UK	Canada	NZ
		Min. 4		Min. 4	
	3-year	yrs	3-year	yrs	3-year
Eligibility	graduation	education	graduation	education	graduation
	accepted	after	accepted	after	accepted
		10+2		10+2	
	Not				Not
GMAT	required	Essential	Recommended	Essential	required
	for most				for most
	B-schools				B-schools
Work		Required		Required	
experience	Essential	for most	Essential	for most	Essential
		schools		schools	

Note: (a) Data for Ireland was not available.

(b) The requirements vary with each university, and there's always some flexibility in the system.

Source: MBA Program 2008

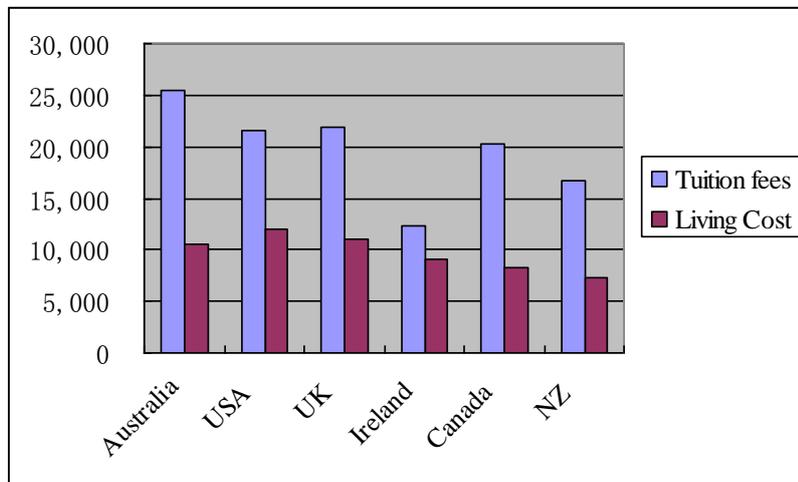
However, GMAT is essential for studying in USA and Canada. Work experience is essential in Australia, UK and New Zealand. This requirement is less strict and flexible in USA and Canada. For example, if studying in New Zealand, all universities require more than two years work experience relevant to the qualification. In general, New Zealand and Australia have the same enrolment requirements. The requirements for studying MBA in USA, UK and Canada are quite difficult and less flexible for international students. Figure 3 shows the tuition fees and living costs for studying MBA in selected countries.

It appears from Figure 3 that the total cost of studying MBA in all the six education exporting countries are: Australia (US\$35,995 per annum), USA (US\$33,500), UK (US\$32,942), Canada (US\$28,453), New Zealand (US\$24,039) and Ireland (US\$21,446). Costs of living for one year of MBA in the top six most expensive destinations are: USA (US\$12,000), UK (US\$10,981), Australia (US\$10,525), Ireland (US\$9,123), Canada (US\$8,194) and New Zealand (US\$7,291). The tuition fee for MBA in Australia is the most expensive compared to other countries. The cost of a MBA program in USA, UK and Canada is cheaper than Australia but more expensive than New Zealand and Ireland. Regarding the duration of the MBA program, it takes 18 months in Australia, 24 months in USA, 12 months in UK, 12 months in Ireland, 24 months in Canada and 15 months in New Zealand. Therefore the possibility that New Zealand and Ireland offer MBA programs at a cheaper cost due to the shorter duration of study. In general, total cost of a MBA program in New Zealand has absolute advantage than the other five education exporting countries. However, the duration of MBA



courses in New Zealand has competitive disadvantage compared to UK and Ireland.

Figure 3: MBA Tuition fees and living cost (US\$)



Notes:

- * Fees given are averages
- * All costs are given in US Dollars
- * Living Costs include accommodation, Energy bills, food etc.
- * Costs are according to 2007 session

Source: MBA Program (2008)

Living and other costs

Living cost is another major component of the total cost for an international student has to spend for obtaining higher education in overseas destinations. The cost of living is defined as the money that an international student spends for accommodation, fuel, power, food, telephone and sundry. The study emphasizes on average weekly expenditure incurred by international students in the six destination countries. Living cost in selected education exporting countries is shown in Table 2.

It appears from Table 2 that New Zealand is the cheapest study destination for international students, with a weekly cost of living for a student is US\$152 followed by Ireland (US\$190) while Canada is the most expensive study destination, US\$315 per week. Cost of living in New Zealand has an absolute competitive advantage than other five education exporting countries. For instance, cost of accommodation is more expensive than groceries, utilities, phone and sundry in most of the countries. Accommodation cost in New Zealand is nearly half than that of Canada, Australia, UK and USA. It is two-third than Ireland one. Living cost in Canada is most expensive because it participates in European Union. European currency rate is higher than the Canadian dollar. Living cost in USA and UK is also high.



Table 2: Living cost (Average per week) in US Dollars

Countries	Australia	USA	UK	Ireland	Canada	NZ
Rent	111	100	110	89	135	61
Groceries	59	50	55	57	72	43
Utilities	15	25	27	6	27	12
Phone	15	25	37	13	36	6
Sundry	22	50	73	25	45	30
Total	222	250	302	190	315	152

Note: These figures were estimated for general guidance purposes only.

The figures do not include travel or social expenses. Estimated Annual living cost for students - 2007/2008

Source: Govt. of New Zealand (2009)

Other Cost

Other cost such as cost for health insurance, and visa also contribute to the total cost of an international student in higher education. Insurance cost is the cost that an international student has to pay to the insurance company to cover his/her health insurance. Insurance cost of selected countries is presented in Table 3.

Table 3: Insurance Cost (Average per year) in US Dollars

Country	Local Currency	US Dollars
Australia	\$A227	US\$168
USA	US\$1,000	US\$1,000
UK	£75	US\$137
Ireland	€ 380	US\$481
Canada	CN\$528	US\$475
NZ	NZ\$280	US\$170

Source: Govt. of Australia (2008)

It appears from Table 3 that the insurance cost for an international student from the selected countries are: US\$1,000 for USA, US\$481 for Ireland, US\$475 for Canada, US\$168 for Australia, US\$170 for New Zealand and US\$137 for UK. Insurance cost for international students is very high in USA and Canada. It is almost three times than that of Australia, New Zealand and UK.

Visa cost

New Zealand, Australia, United Kingdom and Canada all have fixed visa cost for international students, shown in Table 4. The United States has no single figure. One can see from Table 4 that Canada has the lowest visa cost for international students followed by Ireland and New Zealand.



In fact visa cost of these three countries is closely clustered. Australia has the highest cost for visa for international students.

Table 4: Visa Cost in US Dollars

Country	Visa costs
Australia	304
USA	140
UK	156
Ireland	76
Canada	68
NZ	79

Source: Govt of United Kingdom (2007)

We have discussed the different components of cost that international students have to pay for obtaining their qualifications in six selected education exporting countries. It has been found that when cost of Bachelor Degrees is examined, New Zealand has competitive advantage in tuition fees against the United States, Ireland and Australia. New Zealand remains competitive in tuition fees compared to the private and public universities in the United States and the United Kingdom when undergraduate and postgraduate courses are compared. In general terms it can be said that tuition fees are very similar in Ireland, Australia and Canada. The tuition fees for studying MBA in New Zealand is the second cheapest, compared to the other study destinations. Further, the current cost of living in New Zealand makes this country more competitive compared to other main education exporting countries. One of the reasons for cheaper living costs is that the current currency exchange rate of New Zealand is cheaper than that of the other five countries, especially against the US Dollar.

Finally, New Zealand has competitive advantage in insurance fees against the United States, Ireland and Canada. In general it can be said that insurance fees are very similar compared to Australia and the United Kingdom. New Zealand remains competitive in visa costs against Australia, the United Kingdom and the United States. It can be said that visa costs are very similar compared to Canada and Ireland. Therefore, as the cost of education is an important factor for international students to choose their study destination, education exporting countries might be aware about the cost of their product.

However, this study has examined the cost of education as a factor that influences the choice of study destination for international students in selected countries. There are other factors such as immigration policy, quality of education, reputation of universities of education exporting countries. In addition, as most of the Asian students are interested in studying in any of the selected countries where economical and political relationship between the country of education export and import is very important. Finally, there are emerging Asian Study Destinations



countries which consists of China, Hong Kong, Singapore and Malaysia. They are positioned as 'quality study destinations' at cheap costs and hence pose a clear threat to the countries under study including New Zealand as a study destination. This is particularly true considering that New Zealand has always marketed itself as a cheap study destination in the past decade. These issues need further study.

Conclusion and Policy Implication

Cost is a major factor that influences students' decision while choosing study destinations in other countries. Historically there are few countries which have been exporting education since the last few decades. These countries are USA, UK, Ireland, Canada, Australia and New Zealand. All of these countries are originally English speaking countries but competitive to each other in education exporting market where cost is an important factor which contributes to competitive advantage for a particular country. This paper examines the cost of education for international students in the above mentioned six education exporting countries. Cost of education is defined as the amount of money that a student has to spend to obtain a specific degree. It has different components such as tuition fee, living cost, health cost, food, etc. This paper defines the cost as the sum of tuition fee, living cost and insurance. This is because tuition fee, living cost and insurance are the major components of educational cost for an international student. Data for this paper was collected from secondary data such as the published documents, statistics department, web site, education ministry, etc. It is found that tuition fee in New Zealand is cheaper than the other five countries in three categories: in terms of undergraduate, postgraduate and MBA program. Moreover, the length of courses are shorter, especially the MBA program (only 15 months). The cost of living is cheaper again, particularly accommodation is much cheaper than other countries. However, international students also spend more than half their money on accommodation. Insurance fees and visa cost are fixed expenditure for international students. Nevertheless, these costs are relatively cheap. Therefore, considering the total cost, New Zealand has the absolute advantage compared to the other education exporting countries.

This paper indicates that New Zealand has competitive advantage than the other five education exporting countries over cost of education for international students. However, New Zealand is faced with the threat of educational cost from the emerging Asian Study Destinations counties, namely Hong Kong, China, Singapore, Malaysia and so on. Further research on this issue might be of interest for policy makers, educationists and researchers.

Endnote

[1] Tertiary education refers to all post-secondary education and is made up of vocation education and training as well as higher education.



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