Table IV.1. Snapshot of performance in financial literacy

	Mean score in PISA 2022	Low-performing and top-performing students		Gender differences in performance			Socio-economic disparities in performance	
		Share of low performers (below Level 2)	Share of top performers (Level 5)	Girls	Boys	Difference between girls and boys	Difference between advantaged[1] and disadvantaged students in financial literacy	Strength: Percentage of variance in financial literacy performance explained by ESCS[2]
	Mean index	%	%	Mean score	Mean score	Score dif.	Score dif.	%
OECD average	498	17.9	10.6	495	501	**-5**	**87**	11.6
Flemish community of Belgium	527	12.0	16.5	529	524	5	**104**	16.8
Denmark*	521	10.9	12.5	516	525	**-9**	**71**	10.0
Canadian provinces	519	12.7	14.8	517	521	-4	**68**	7.3
Netherlands*	517	17.5	18.5	515	519	-4	**97**	10.8
Czechia	507	15.3	12.5	503	510	-7	**103**	15.3
Austria	506	16.8	13.2	502	510	**-8**	**100**	14.1
Poland	506	14.8	9.9	506	506	0	**92**	12.1
United States*	505	16.8	13.5	501	509	-8	**92**	10.3
Portugal	494	15.5	6.6	490	498	**-8**	**74**	10.3
Hungary	492	18.2	8.6	484	500	**-16**	**110**	18.3
Norway	489	21.8	10.5	494	484	**10**	**82**	6.9
Spain	486	17.1	4.7	486	486	-1	**73**	10.1
Italy	484	18.3	5.1	474	494	**-20**	**68**	9.0
United Arab Emirates	441	39.0	7.1	447	435	**12**	**85**	6.8
Bulgaria	426	40.8	2.7	433	421	**12**	**116**	17.6
Peru	421	41.9	1.0	419	423	-5	**105**	18.9
Costa Rica	418	43.0	1.3	415	422	**-7**	m	m
Brazil	416	45.1	2.0	418	413	5	**86**	9.4
Saudi Arabia	412	45.4	0.6	416	409	6	**59**	7.7
Malaysia	406	47.5	0.8	415	396	**19**	**90**	14.8

▪ Countries/economies with a mean performance/share of top performers above the OECD average
Countries/economies with a share of low performers below the OECD average"
Countries/economies with a strength of socio-economic gradient below the OECD average

▫ Countries/economies with a mean performance/share of top performers/share of low performers not significantly different from the OECD average
Countries/economies with a strength of socio-economic gradient not significantly different from the OECD average

▪ Countries/economies with a mean performance/share of top performers below the OECD average
Countries/economies with a share of low performers above the OECD average"
Countries/economies with a strength of socio-economic gradient above the OECD average

* Caution is required when interpreting estimates because one or more PISA sampling standards were not met (see Reader's Guide, Annexes A2 and A4).

1. A socio-economically advantaged (disadvantaged) student is a student in the top (bottom) quarter of ESCS in his or her own country/economy.

2. ESCS refers to the PISA index of economic, social and cultural status.

Notes: Values that are statistically significant are marked in bold (see Annex A3).

Countries and economies are ranked in descending order of the mean financial literacy score in PISA 2022.

Source: OECD, PISA 2022 Database, Table IV.B1.2.1, Table IV.B1.2.5, Table IV.B1.3.9, Table IV.B1.3.11 and Table IV.B1.3.12.

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