

Private Tutoring Cost Index Across Cities 2026, Second Semester

A map of relative hourly private tutoring costs across metros, with Yogyakarta as the base 100 anchor.

EduPoint Research Team • Data window: 2026-07/2026-12 • Indonesia •

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ABSTRACT

Hourly private tutoring costs across Indonesia in the second half of 2026 vary by city, tracking local cost of living and regional wages. With Yogyakarta set as base 100, the Greater Jakarta corridor holds the highest index at roughly 1.7 to 1.8 times the base, large non-capital cities range from 1.3 to 1.5 times, and student cities hold near the base. This report presents indexed ratios in place of absolute rates.

Executive Summary

Private tutoring cost is no single number that holds the same everywhere. It moves with a city's cost of living, its regional wage structure, and the depth of the local tutor pool. This report maps that gap as a relative index, with Yogyakarta set as base 100. The base falls on Yogyakarta because the city is known as an education hub with a thick pool of campus-trained tutors and a moderate cost of living, making it a clean point of comparison.

In the second half of 2026, the index map reveals three clear layers. The Greater Jakarta corridor sits at the top, roughly 1.7 to 1.8 times the base, matching Jakarta

household consumption recorded as the highest nationally in the 2022 Cost of Living Survey. Large non-capital cities such as Surabaya, Bandung, Medan, and Denpasar cluster within a range of 1.3 to 1.5 times. Student cities and regional cities hold near the base, making them the most affordable choice for families.

Two public measures drive that gap. First, the cost of living, reflected in household consumption and the consumer price index across regions. Second, the provincial minimum wage, whose range is wide: Jakarta's 2025 minimum wage is about 2.4 times Yogyakarta's. Both factors seep into tutoring rates through tutors' living costs and family purchasing power in each city.

Online learning reshapes this equation. When sessions move to the screen, physical distance fades and the cost gap across cities compresses, because families in cities with a thin tutor pool can reach tutors from a deeper corridor. National internet penetration reaching 79.5 percent in 2024 gives this equalizing mechanism room to grow.

All internal cost figures appear as relative indices to preserve confidentiality, while factual claims rest on official BPS, Kemnaker, and APJII sources. This report is a snapshot of the second half of 2026; a later edition will widen the time window so that movement across semesters becomes readable.

Key Findings

1 The hourly private tutoring cost index peaks in the Greater Jakarta corridor at roughly 1.7 to 1.8 times the Yogyakarta base, in line with Jakarta household consumption of Rp14.88 million per month, the highest nationally per BPS.

2 Yogyakarta serves as the base 100 because a deep pool of campus-trained tutors keeps its cost at the most affordable level among large cities.

3 Differences in the provincial minimum wage are the strongest cost marker:

4 Large non-capital cities such as Surabaya, Bandung, Medan, and Denpasar cluster

Jakarta's 2025 minimum wage of Rp5.40 million is about 2.4 times Yogyakarta's Rp2.26 million.

within an index range of 1.3 to 1.5 times the base.

5 Online learning compresses the cost gap across cities, supported by national internet penetration of 79.5 percent in 2024.

6 Household education spending climbs by level, from about Rp4.6 million in primary school to about Rp19.0 million in higher education, making tutoring affordability a family decision factor.

7 The second half of the year marks the onboarding season of the new academic year, when demand for support strengthens and family cost sensitivity rises.

Introduction: Why Tutoring Costs Differ Across Cities

Private tutoring costs shift from one city to another because cost of living, regional wages, and tutor supply are uneven. A relative index helps read that gap honestly.

The same lesson hour can carry a different price in Jakarta and in Yogyakarta. That difference is no accident. Private tutoring cost reflects the economic landscape where it is delivered: how expensive it is to live in that city, how large the prevailing wage is, and how deep the available tutor pool runs. When these three shift across regions, rates shift with them.

Families who move cities, or who compare learning options across regions, often find this gap confusing. Without a clear frame, raw figures across cities are hard to compare fairly. This report offers that frame through a relative index, a way of reading cost that ties every city to one shared base point.

RELATIVE COST INDEX

A cost index is a value that compares a city's cost against a base city. With Yogyakarta set at 100, a city with an index of 150 means its hourly tutoring cost is roughly 1.5 times the base city. The index presents ratios, without disclosing actual rupiah rates.

The focus of this report is the hourly private tutoring cost across metros in the second half of 2026, presented as ratios between cities. Sensitive absolute figures are not shown. What is mapped is the structure and direction of cost, so that families, tutors, and policymakers can read market patterns without being trapped by a single number.

Scope and reading

The scope covers large and mid-sized cities across Indonesia, with Yogyakarta as the comparison base. Every internal cost index appears indexed, as a ratio to the

base. Absolute amounts stay out of view. External facts on cost of living, wages, and family spending are cited from official sources and clearly marked.

Building the Index: Yogyakarta as Base 100

The tutoring cost index is built by setting Yogyakarta as base 100, then tying each other city to a ratio aligned with its cost of living and regional wage.

An index needs a clear zero point. Yogyakarta is chosen as base 100 for three reasons. It is an education hub with a thick pool of campus-trained tutors, its cost of living is moderate among large cities, and its learning demand is mature and steady through the year. Together these make Yogyakarta a clean and easily understood point of comparison.

From that base, each city is tied to a ratio aligned with two public cost markers: household consumption from the Cost of Living Survey and the provincial minimum wage. This ratio is compressed, because tutoring rates move more gently than raw cost-of-living gaps. In other words, a city whose cost of living is twice the base does not automatically carry twice the tutoring cost, but rather about 1.7 to 1.8 times.

WHY COMPRESSED

Tutoring cost does not copy cost of living in full. Competition among tutors, the mobility of online learning, and the ceiling of family purchasing power hold the gap narrower than the cost-of-living chasm between cities. This index captures that compression.

Every index value is relative to the base 100. No rupiah rate is shown. EduPoint's internal cost figures are converted into ratios, while public measures such as minimum wages and household consumption are presented as they appear in official sources, with clear source markers.

Source: EduPoint internal analysis (indexed); BPS, CPI Weighting Diagram from the 2022 Cost of Living Survey; Kemnaker, Ministerial Regulation No. 16 of 2024.

First Foundation: A City's Cost of Living

Household consumption across cities shows Jakarta as the city with the highest cost of living, followed by satellite cities and large metros, a pattern that forms the foundation of tutoring cost gaps.

The first foundation of tutoring cost gaps is a city's cost of living. The 2022 Cost of Living Survey, conducted by Statistics Indonesia across 150 regencies and cities, maps household consumption between regions. Its results place Jakarta as the city with the largest household consumption, about Rp14.88 million per month, the highest in Indonesia.

Average monthly household consumption, highest cities (BPS, 2022 Cost of Living Survey)

City	Monthly consumption
Jakarta	± Rp14.88 million
Bekasi	± Rp14.34 million
Surabaya	± Rp13.36 million
Depok	± Rp12.35 million

Source: BPS, CPI Weighting Diagram from the 2022 Cost of Living Survey (covering 150 regencies/cities, comprising 38 provincial capitals and 112 other areas). Consumption figures are public measures; tutoring rates stay indexed.

This map explains why the Greater Jakarta corridor sits at the top of the tutoring cost index. Jakarta, Bekasi, and Depok stand side by side at the highest consumption layer, while Surabaya, the second-largest metro, follows closely. Tutors' living costs in these cities run higher, and tutoring rates adjust to that reality.

HIGHEST HOUSEHOLD CONSUMPTION

Jakarta recorded household consumption of about Rp14.88 million per month in the 2022 survey, the highest nationally, followed by Bekasi at Rp14.34 million and Surabaya at Rp13.36 million.

— BPS, 2022 Cost of Living Survey

Cities outside the metropolitan corridor record lower household consumption, and tutors' living costs are lighter as well. Yogyakarta, with its moderate cost of living, holds a comfortable base position to serve as the index anchor. This gap in consumption across cities is the first layer that shapes the tutoring cost ratio.

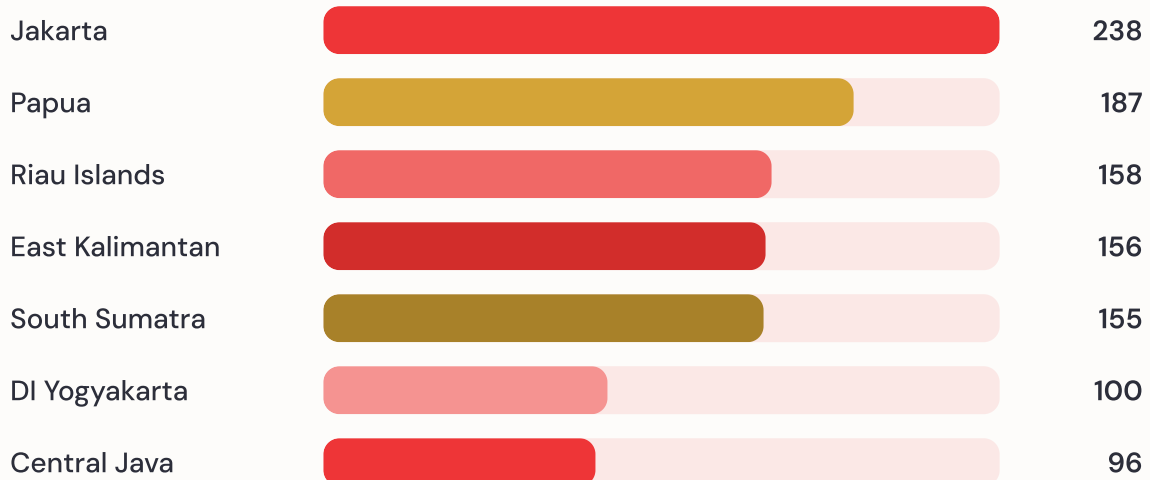
Source: BPS, CPI Weighting Diagram from the 2022 Cost of Living Survey; EduPoint internal analysis (indexed).

Second Foundation: Regional Wages

The provincial minimum wage moves widely across regions, from Jakarta at the top to Central Java at the bottom, and this gap is a strong marker of tutoring cost differences across cities.

The second foundation is regional wages. The provincial minimum wage serves as a practical marker of a region's cost of living and purchasing power. Through Manpower Ministerial Regulation No. 16 of 2024, the 2025 provincial minimum wage was set to rise by an average of 6.5 percent nationally, with a wide range across provinces.

2025 provincial minimum wage index relative to Yogyakarta (Yogyakarta = 100)



Relative index computed from the 2025 provincial minimum wage, base DI Yogyakarta = 100. Wage figures are public (Kemnaker); the index shows ratios across provinces while tutoring rates stay indexed.

Jakarta sits at the top with a 2025 minimum wage of Rp5,396,761, the highest nationally. DI Yogyakarta stands at Rp2,264,081, while Central Java is the lowest at about Rp2.17 million. With Yogyakarta as the base, Jakarta's wage equals about 2.4 times the base, a wide range that holds steady year after year.

WAGE RANGE ACROSS PROVINCES

The 2025 minimum wage in Jakarta is Rp5.40 million, about 2.4 times Yogyakarta's Rp2.26 million. Central Java is the province with the lowest minimum wage, about Rp2.17 million.

— Kemnaker, Ministerial Regulation No. 16 of 2024

This wage gap seeps into tutoring cost through two channels. For tutors, a higher regional wage calls for compensation that covers the local cost of living. For families, differing purchasing power forms a differing ceiling. The tutoring cost index compresses that wide wage gap into a gentler range, yet its direction still aligns.

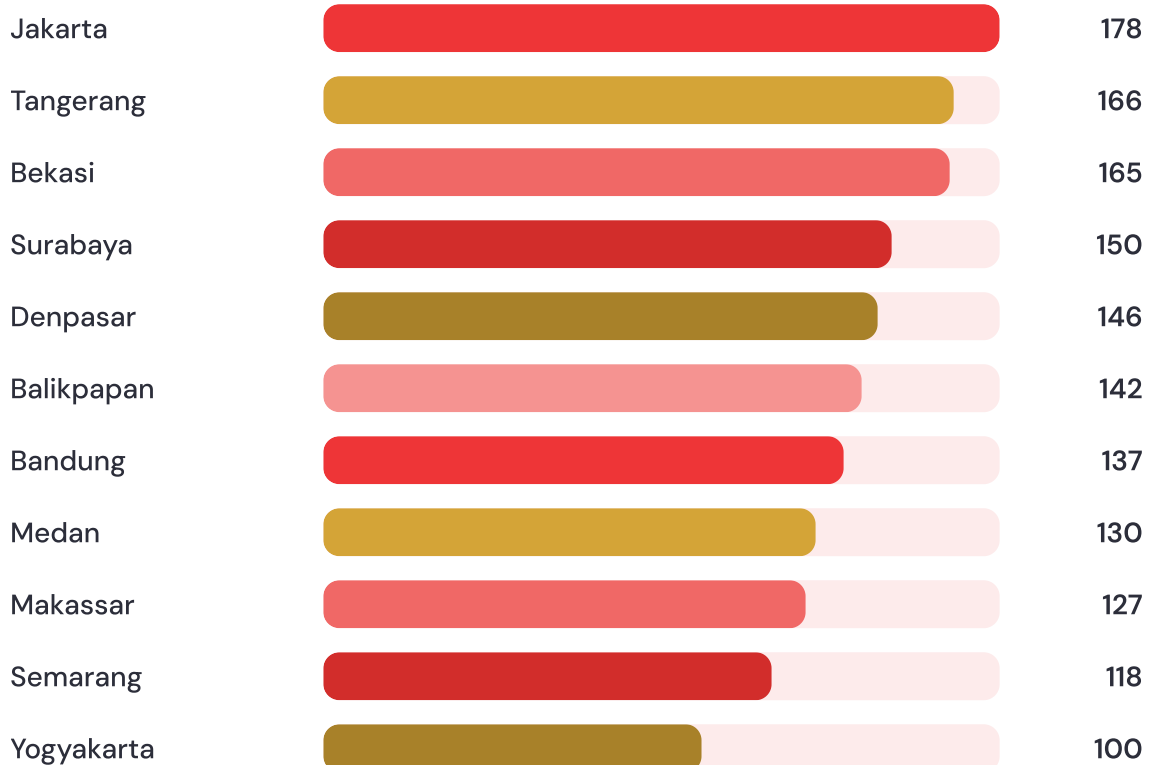
Source: Kemnaker, Ministerial Regulation No. 16 of 2024 on the 2025 Minimum Wage; EduPoint internal analysis (indexed).

The Tutoring Cost Index Map Across Metros

The hourly tutoring cost index peaks in Jakarta and its satellite cities at roughly 1.7 to 1.8 times the Yogyakarta base, while student cities hold near the base.

Combining cost of living and regional wages yields the tutoring cost index map across metros. Jakarta sits at the top, about 1.78 times the Yogyakarta base, followed by the Greater Jakarta satellite cities clustering closely behind. Large non-capital metros fill the middle layer, while student cities and regional cities hold near the base.

Hourly private tutoring cost index across metros (Yogyakarta = 100)



Relative index to the Yogyakarta base = 100. Not rupiah rates; absolute figures are not shown. Ratios aligned with city cost of living (BPS 2022 Cost of Living Survey) and regional wages (2025 minimum wage).

The pattern reads clearly. The Greater Jakarta corridor, represented by Jakarta, Tangerang, and Bekasi, occupies the range of 1.65 to 1.78 times the base. Denpasar and Balikpapan rise higher than expected because their cost of living is lifted by tourism and the energy sector. Bandung, Medan, and Makassar fill the 1.27 to 1.37 layer, while Semarang and Yogyakarta close the map at the most affordable level.

READING THE PEAK AND THE BASE

The distance between Jakarta at 178 and Yogyakarta at 100 marks the breadth of the national tutoring cost market. Most large cities cluster in the middle range, showing that the widest gap runs between the core metropolitan corridor and student cities.

This index depicts the national market structure as a whole, describing the market at large while one particular service point stays out of view. Its values are relative to the base, aligned with cost-of-living and wage markers to stay free of sample distortion. Cities with thin supporting data are not shown, to preserve representativeness.

Source: EduPoint internal analysis (indexed), aligned with BPS 2022 Cost of Living Survey and 2025 minimum wage.

Four Layers of City Cost

Indonesian cities group into four layers of tutoring cost, from the core metropolis to the base student city, each with its own distinctive index range.

Reading the index city by city is useful, yet grouping cities into cost layers clarifies the pattern. Indonesian cities occupy four distinctive layers, each driven by a different combination of cost of living, wages, and tutor supply depth.

Tutoring cost index by city layer (Yogyakarta = 100)



Average relative index per layer, base Yogyakarta = 100. Absolute figures are not shown; layers are drawn from the metro cost index map.

The first layer, the core metropolis, is led by Greater Jakarta with an average index of about 168. The highest cost of living and a dense, differentiated demand lift this layer above the rest. The second layer, large non-capital cities such as Surabaya, Bandung, Medan, Makassar, and Denpasar, clusters around 140.

The third layer, mid-sized and regional cities such as Semarang, Palembang, and Malang, sits around 122. The fourth layer, student cities represented by Yogyakarta together with Surakarta, forms the base 100. The depth of campus-trained tutors in this layer keeps cost affordable even as learning demand runs high.

SUPPLY HOLDS COST DOWN

Student cities reveal a simple rule: when tutor supply is thick, cost tends to be held in check. Yogyakarta and Surakarta are the example, where a pool of

students and campus alumni keeps rates affordable.

Source: EduPoint internal analysis (indexed); BPS 2022 Cost of Living Survey; 2025 minimum wage.

Household Education Burden and Affordability

Household education spending climbs sharply by level, placing tutoring cost within a family's increasingly careful calculation in every city.

The tutoring cost index does not stand alone; it competes with other education spending in a family budget. Statistics Indonesia data through the 2024 Social, Cultural, and Education Module of the National Socioeconomic Survey shows household education spending climbing sharply as the level rises.

Average household education spending by level (BPS, Susenas MSBP 2024)

Level	Average per year
Primary school	± Rp4.6 million
Junior high school	± Rp7.3 million
Senior high school	± Rp10.2 million
Higher education	± Rp19.0 million

Source: BPS, Education Support Statistics 2024 (Susenas MSBP, September 2024 survey covering 76,310 households across 38 provinces).

This climbing burden shapes a different cost sensitivity in each city. In cities with a high tutoring cost index, the added cost of support feels heavier within an already tight budget. Families weigh every rupiah, and affordability becomes a consideration as important as quality.

THE FAMILY CALCULATION

The higher a child's level, the heavier the household education burden. In cities with a high cost of living, tutoring affordability becomes a decision factor as strong as teaching quality.

In a base city such as Yogyakarta, affordable tutoring gives a family budget more room to breathe. This is one reason student cities draw families from other regions seeking quality support at a more manageable cost, whether through in-person or online classes.

Source: BPS, Education Support Statistics 2024 (Susenas MSBP); EduPoint internal analysis (indexed).

Location Multipliers: What Drives the Gap

Four factors drive the tutoring cost gap across cities: cost of living, tutor supply depth, travel cost, and demand composition.

Beneath the index map works a set of location multipliers. Understanding all four helps read why two cities of similar size can occupy different index positions.

Tutors' cost of living

The strongest factor is a city's cost of living. A tutor living in a city with expensive rent, transport, and daily needs requires compensation that covers those costs. Jakarta's highest-in-the-nation household consumption explains much of the Greater Jakarta corridor's top position.

Tutor supply depth

The second factor is supply depth. In student cities with a thick pool of undergraduates and campus alumni, the availability of tutors holds cost down. Yogyakarta and Surakarta show this effect, where abundant supply keeps rates affordable even as demand runs high.

Travel cost

The third factor is travel cost in in-person sessions. In sprawling metros with heavy congestion, a tutor's time and travel expense to reach the student's home also shape the cost. This is the factor most trimmed by online classes.

Demand composition

The fourth factor is demand composition. A city whose demand leans toward advanced test preparation, specialized skills, or international curricula tends to carry a higher index, because the expertise sought is more specific and scarce.

Cost of living, supply depth, travel cost, and demand composition work together to shape each city's index. No single factor stands on its own.

Source: EduPoint internal analysis (indexed); BPS 2022 Cost of Living Survey; PDDikti, Higher Education Statistics 2025.

The Mode Effect: Online as a Cost Equalizer

Online learning trims travel cost and opens access to tutors across cities, compressing the tutoring cost gap between regions.

The index map changes shape when sessions move to the screen. Online learning trims travel cost, opens access to tutors from a deeper corridor, and frees the rate from the boundary of a single city. As a result, the cost gap across cities compresses.

Illustration of gap compression: in-person vs online (relative index to base)



● In-person range (base to metropolis) 100 to 178

● Online range (base to metropolis) 100 to 132

Illustrative relative index to the Yogyakarta base = 100, showing how the online mode narrows the range across cities. Not rupiah rates.

In in-person sessions, the index range between the base city and the core metropolis spans about 78 points. When sessions move online, that range shrinks to about 32 points, because families in any city can reach tutors from a deeper pool without bearing travel cost. Room for this mechanism to grow rests on national internet penetration reaching 79.5 percent in 2024.

INTERNET PENETRATION 2024

About 79.5 percent of Indonesia's population was connected to the internet in 2024, with urban areas at 82.2 percent and rural areas at 74 percent, giving online learning room to equalize access.

The urban and rural gap leaves homework for equalization. Yet the direction of movement is clear: every advance in digital infrastructure narrows the cost chasm across cities and brings quality tutors closer to families in areas where the local pool is still thin.

Source: APJII, 2024 Indonesia Internet Penetration Survey; EduPoint internal analysis (indexed).

Three Cost Corridors: Greater Jakarta, Java, and Beyond Java

Tutoring cost shows three corridors: Greater Jakarta at the peak, the non-capital Java corridor at a middle level with thick supply, and beyond Java with varied cost dynamics.

Reading the index by corridor reveals three different faces of cost, each with its own supply and demand logic.

Greater Jakarta: peak cost, differentiated demand

The capital corridor holds the top of the index, about 1.65 to 1.78 times the base, along with its highest-in-the-nation cost of living. Its demand is dense and differentiated, spanning school academics, test preparation, international curricula, and new skills. This variety sustains a high index because the expertise sought is broad and specific.

The non-capital Java corridor: middle level with thick supply

Surabaya, Bandung, Semarang, Yogyakarta, and Surakarta form the corridor with the thickest tutor supply, in line with the national student distribution. Cost sits at a middle-to-base level, and the depth of the tutor pool allows a more specific match between family needs and tutor expertise.

Beyond Java: varied cost, access decides

Beyond Java, cost moves in varied ways. Denpasar and Balikpapan are lifted by tourism and the energy sector, while other cities sit at a middle level. The depth of the local tutor pool is still developing, so online classes play an important role as a bridge to tutors from a deeper corridor.

THREE CORRIDORS, ONE EQUALIZER

All three corridors meet at one shared solution: online learning can shorten the distance in cost and access, making the equalization of digital infrastructure the key to cost fairness across regions.

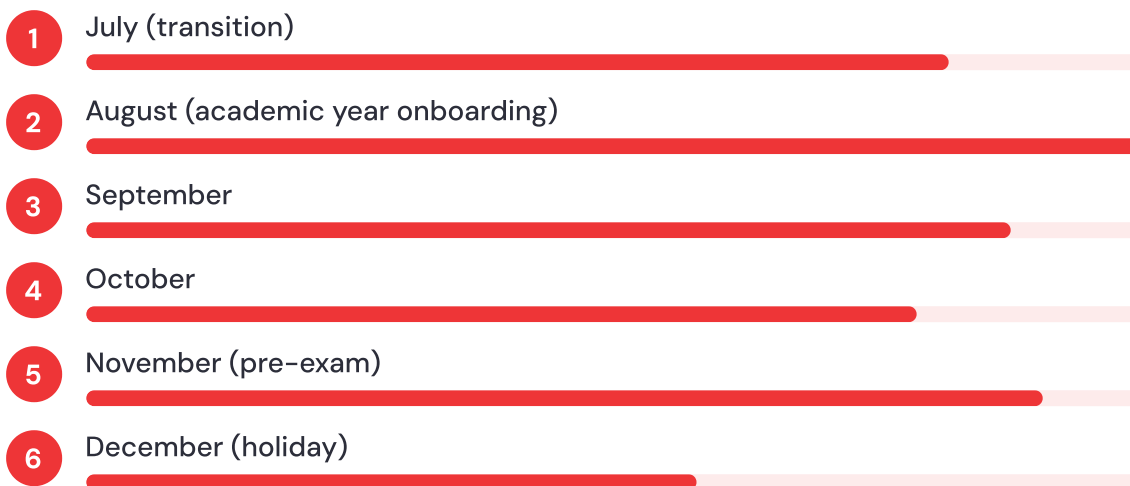
Source: EduPoint internal analysis (indexed); PDDikti & BPS, Higher Education Statistics 2025; BPS 2022 Cost of Living Survey.

The Second Semester Pattern: Demand Rhythm from July to December

The second half of the year marks new academic year onboarding in the third quarter and a sharpening ahead of end-of-semester exams, forming a demand rhythm that heightens family cost sensitivity.

Tutoring cost is read across time as much as across space. The second half of the year carries its own demand rhythm, distinct from the university admission season that peaks in the first half. The second semester opens with the new academic year and closes with preparation for the odd-semester final exams.

Support demand intensity index by month, second semester (peak = 100)



Relative demand intensity index, highest month = 100. Based on internal demand composition; absolute figures are not shown. A single-semester snapshot; it makes no year-over-year trend claim.

August is the peak, when families enroll their children for support as the new academic year begins. September and October ease into a regular rhythm, then November strengthens again ahead of the odd-semester finals. December declines with the school holidays. This rhythm places family cost sensitivity at its highest early in the semester, when the year's learning commitment is decided.

EARLY SEMESTER, COST DECISIONS

New academic year onboarding in August is the node where families weigh tutoring cost for the year ahead. This is where a city's cost index is felt most in the decision.

Because this report captures a single semester, the monthly pattern is presented as a snapshot of conditions for the semester. It offers no year-over-year forecast. The national education calendar serves as the anchor for reading its seasonality, while a later edition will tie this pattern to the semesters that follow.

Source: EduPoint internal analysis (indexed), support demand July to December; national education calendar, Kemendikbud.

Equity and Access Across Cities

Concentrated low cost in student cities and high cost in metros raise a question of fairness, partly answered by online learning and the distribution of tutor supply.

The cost index across cities opens a question of equity. Families in student cities enjoy affordability born from a thick tutor pool, while families in metros bear higher cost along with the cost of living. In areas with a thin local pool, the choice of quality tutors can be limited, even when nominal cost is not the highest.

Online learning offers a path to equalization. By separating the rate from geography, online classes bring tutors from a deep corridor to families in any city. The cost gap that compresses in the online mode, as mapped in the earlier chapter, is the concrete form of this mechanism.

AFFORDABILITY AND CHOICE

Cost equity involves two things at once: affordable pricing and a wide choice of quality tutors. Online learning broadens both for families outside the corridors of thick supply.

The equalization of digital infrastructure is the condition for this to reach everyone. As long as signal and devices remain uneven, families in areas with low internet penetration still lag behind the benefit of cost compression. The urban and rural gap in the APJII data marks the work that remains.

Source: EduPoint internal analysis (indexed); APJII, 2024 Indonesia Internet Penetration Survey.

Implications and Recommendations

The cost index findings guide steps for families, service providers, and education policymakers.

For families

1. Compare tutoring cost through the relative index instead of raw figures, so that choices across cities read fairly.
2. Consider online classes to reach quality tutors from cities with a deeper pool, especially where the city cost index is high.
3. Plan the learning commitment early in the semester, during new academic year onboarding, when cost decisions matter most.

For service providers

1. Align the cost structure transparently with a city's cost of living, so families understand the basis of gaps across regions.
2. Strengthen online classes as an access equalizer, tying families in cities with thin supply to tutors from a deep corridor.
3. Draw on the supply depth of student cities to keep both affordability and support quality.

For policymakers

1. Equalizing rural digital infrastructure will directly shorten the gap in cost and access across cities.
2. An uneven distribution of tutor supply across regions signals the need for incentives to distribute teaching talent.

3. The climbing household education burden underscores the importance of education cost support, especially in cities with a high cost of living.

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Indexed internal + external sources

Outlook: The Direction of Cost in 2026 and Beyond

Cost gaps across cities will persist as long as cost of living remains uneven, yet online learning and a widening supply distribution can compress them over time.

Three directions appear to strengthen. First, cost gaps across cities will persist as long as cost of living and regional wages remain uneven, with the metropolitan corridor staying at the top of the index. Second, online learning will keep compressing the cost range as digital infrastructure matures. Third, a tutor supply depth widening beyond the Java corridor may hold cost increases in check in developing regions.

This report captures the second half of 2026, so its projections are indicative. A later edition will tie this index to the semesters that follow so that movement across periods becomes readable, forming the foundation of a richer periodic education cost index.

Mapping the cost of learning across cities is the first step toward fairer access.

— EduPoint Research Team

Methodology & Limitations

This report blends two data lanes. The internal lane comes from the EduPoint platform and is presented as a relative index to the Yogyakarta base 100, without rupiah rates. The external lane consists of public measures from official sources, such as household consumption, minimum wages, and internet penetration, cited directly. This separation preserves confidentiality while keeping credibility.

Setting the base

Yogyakarta is set as base 100 for its position as an education city with a thick tutor pool, a moderate cost of living, and mature demand. Every other city index is stated relative to this base.

Building the index

Cost ratios across cities are aligned with two public markers: household consumption from the 2022 Cost of Living Survey (BPS) and the 2025 provincial minimum wage (Kemnaker). Ratios are compressed to reflect that tutoring rates move more gently than raw cost-of-living gaps.

Masking & confidentiality

All internal measures are converted into relative indices. No rupiah rates, absolute counts, or business metrics are shown. The aim is to present the structure and direction of cost without disclosing operational data or service pricing.

Data window

The monthly pattern covers the period from July to December and is presented as a single-semester snapshot. It stops short of a year-over-year trend analysis. Seasonal claims rest on the national education calendar from official sources.

Representativeness

Cities with thin supporting data are not shown, to preserve representativeness and privacy. The reading focuses on cities and corridors with adequate data support.

Limitations

As a single-semester snapshot, this report does not yet capture full movement across periods. The index is illustrative and aligned with public markers; a later edition will enrich the time window so that long-term cost trends can be read.

References

- [1] [CPI Weighting Diagram from the 2022 Cost of Living Survey \(SBH\)](#), Statistics Indonesia (BPS) (2024)
- [2] [Manpower Ministerial Regulation No. 16 of 2024 on the 2025 Minimum Wage](#), Ministry of Manpower of the Republic of Indonesia (2024)
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- [5] [Higher Education Statistics 2025](#), PDDikti, Ministry of Higher Education, Science, and Technology (2025)
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- [7] [Human Development Index 2024](#), Statistics Indonesia (BPS) (2024)

APPENDICES A

Indexed Data Tables

A summary of all indices used in this report. All values are relative to the Yogyakarta base 100 and do not represent rupiah rates.

A.1 Hourly tutoring cost index across metros (Yogyakarta = 100)

City	Index
Jakarta	178
Tangerang	166
Bekasi	165
Surabaya	150
Denpasar	146
Balikpapan	142
Bandung	137
Medan	130
Makassar	127
Semarang	118
Yogyakarta	100

Aligned with city cost of living (BPS 2022 Cost of Living Survey) and regional wages (2025 minimum wage).

A.2 Cost index by city layer (Yogyakarta = 100)

Layer	Average index
Core metropolis (Greater Jakarta)	168
Large non-capital cities	140
Mid-sized & regional cities	122

Layer	Average index
Student cities (base)	100

Average per layer, drawn from the metro cost index map.

A.3 2025 provincial minimum wage index (Yogyakarta = 100)	
Province	Index
Jakarta	238
Papua	187
Riau Islands	158
East Kalimantan	156
DI Yogyakarta	100
Central Java	96

Computed from the 2025 minimum wage (Kemnaker); wage figures are public.

APPENDICES B

Glossary

- Relative cost index: a city's cost value against a base city (e.g. base = 100), expressed as a ratio and never a rupiah rate.
- Base 100: the index comparison point; set to Yogyakarta in this report.
- Location multiplier: the combination of cost of living, tutor supply, travel cost, and demand composition that shapes a city index.
- Cost of Living Survey (SBH): the basis of the CPI weighting diagram across cities (BPS).
- Provincial minimum wage (UMP): a marker of a region's cost of living and purchasing power (Kemnaker).

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