

# Affordability of Higher Education Across Countries: A Systematic Review

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## **Abstract**

*This systematic review aimed to synthesize the factors in the affordability of higher education across countries. Fifteen (15) out of 541 studies published from 2010-2021 were included using a set of inclusion and exclusion criteria. Studies were screened using the Critical Appraisal Skills Programme (CASP) checklist for quality assessment. They were organized using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) flow diagram. Thematic data analysis was used for the identification of essential or recurrent themes. Four themes emerged from the included studies: unaffordability is a barrier to higher education, lack of government funding, increasing population and inflation, and a key to a better life. The affordability of Higher education was identified as the meta-theme by clustering the emergent themes. It is concluded that affordability in higher education is a significant issue globally. Lack of government support and inflation affected the affordability of education that, made it primarily unattainable for students who came from low-income families. Hence, significant support and funding are needed for higher education to be affordable and attainable for all students in the countries included in this meta-synthesis.*

**Keywords:** *affordability, higher education, meta-synthesis*

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## **I. Introduction**

Higher education plays a crucial role in fostering intellectual growth, cultural awareness, social interaction, and personal change, as Taraman (2017) pointed out. With the increasing population in the United States, higher education institutions need to be more responsive to these changing circumstances and conscious of their impact, according to Teranishi and Nguyen (2011). Consequently, academic excellence has acquired a new meaning, where students are expected to acquire skills that enable them to command a fair market price for those abilities. There is a growing demand in all countries for affordable and accessible education, as vocal lobbies insist (Usher & Meadow, 2010). The study conducted by Varghese (2015) highlights how the expansion of higher education in India is a market-mediated process, facilitated mainly by private institutions and financed by households.

Having a degree allows people to have easier access to jobs. According to Redden (2022), Highschool Junior students in the US believe that they cannot afford higher education, but some believe that affordability is not a barrier. In the study of Gupta (2016), excellence entails providing skills to be judged according to the fee charged. According to APPA (2013) leadership in facilities, some challenges that cost higher education in America are the demand for upgraded facilities to improve the student and facility in maximizing school rankings and the growing labor concerns, including an aging workforce and lack of flexibility in human resource policies. Furthermore, the barrier for students to pursue higher education is the financial investment required to take even a semester's worth of college courses. Students also admitted that the amount of their exploration in their learning interest is limited due to the affordability of education.

In the study of Tar (2013), in Munich, Germany, the economy is one of the reasons why college education is experiencing questioning. Having a four-year degree before beginning employment is preferable because experience is the most critical factor. Others assert that statistics prove that a college graduate makes significantly more money than someone with only a high school diploma, according to Benjamin et al. (2011). In Malaysia, it is true that students from private tertiary education are out of reach for low- and middle-income families; current policies and practices need to be reviewed, and the issue needs to be resolved. Funding for public higher education is one of many competing budget priorities, and allocations to higher education are frequently reduced to make

room for other priorities (Syverud, 2015). Upp's (2014) study in Nebraska that those who are raised in urban, high-risk environments could not have enough preparation for a college education. From the study of Masanja (2019), due to the increment of Tanzania's population and students joining universities, the government is having a hard time providing free tuitions where most of the Tanzanians are low-income earners that causes them not to bear the cost of higher education that raises the issue of affordability of higher education in Tanzania, Africa. The findings of Mgaiwa (2018) suggest that sources of financing for public and private universities in Tanzania are unreliable and unsustainable.

This meta-synthesis study aims to synthesize students' viewpoints and perceptions of the affordability of higher education and perceive the factors that affect the affordability of higher education. Specifically, this study aims to identify the factors that affect the affordability of higher education.

## **II. Methodology**

### **Research Design**

Meta-synthesis was used in this study to provide unique interpretations of the main study data and summaries. It is a technique for combining the findings of studies related to the affordability of higher education. Understanding current knowledge is one of the numerous goals of meta-synthesis. This method involves synthesizing studies that use mixed methods and qualitative findings from relevant qualitative research (Chowdhury & Turin, 2019).

### **Research Strategy**

The papers published in English-language journals and dealt with students' perceptions of the affordability of higher education through Publish or Perish via Google Scholar were found using a scholarly electronic database. Downloaded and examined were all studies on the affordability of higher education that were published between 2010 and 2021. Affordability in higher education and students' perceptions of affordability are keywords used in the Google Scholar database through the Publish or Perish software. Both affordability in higher education and students' perceptions of the cost of a college degree are simultaneously utilized as keywords in Google searches. These keywords were chosen on purpose to gather information from Google Scholar and combine factors for the meta-synthesis.

### **Inclusion and Exclusion Criteria**

The following selection criteria were used to determine which studies should be included in this review: (a) affordability in higher education; (b) students' perceptions of affordability in college education; (c) studies related to affordability of higher education; (d) factors that affect the affordability of higher education; (e) studies conducted between 2010 and 2022; (f) Google Scholar database; (g) English language; and (h) studies that met the requirements for the CASP checklist for quality assessment.

### **Data Analysis**

The identification of recurring themes was accomplished using thematic data analysis. The results were condensed into many themes. According to Cadosales et al. (2021) thematic analysis is a technique for finding, examining, and interpreting themes within qualitative data. The thematic analysis consists of six steps: familiarizing with the data, create initial codes, compile codes with supporting data, arrange codes into themes, review and update themes, and compose a narrative.

## **III. Results and Discussion**

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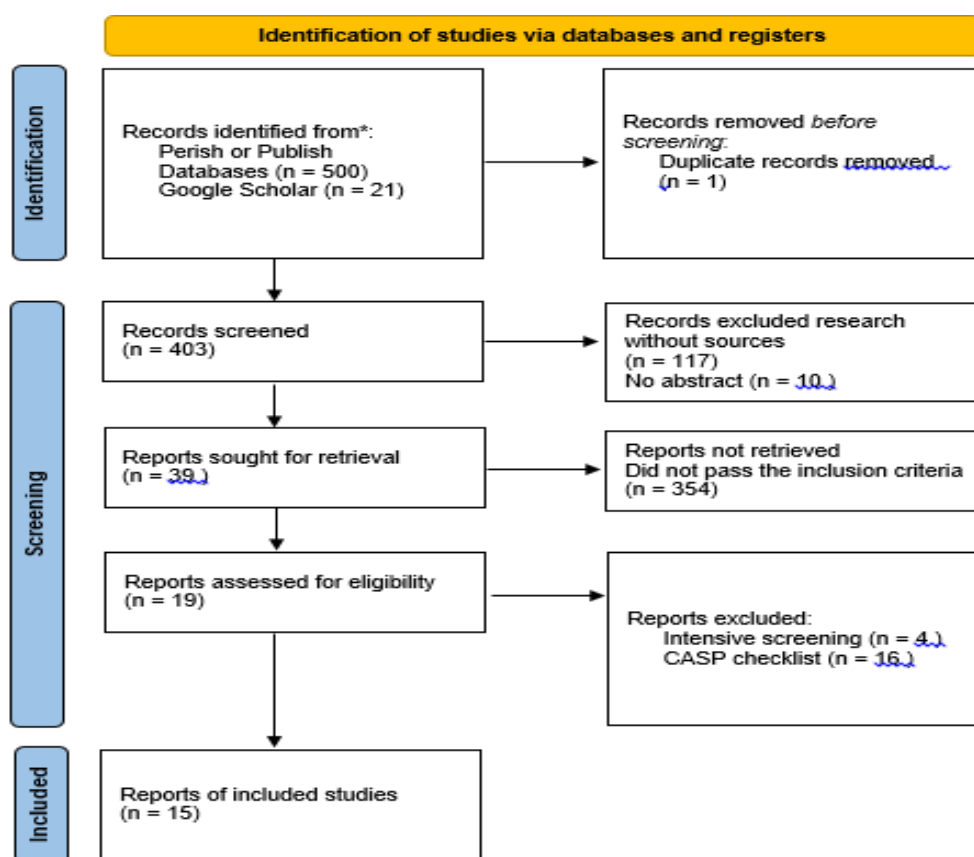


Figure 1. Identification of studies via databases and registers using PRISMA

The PRISMA Flow Diagram was used to select the research papers in three (3) steps. Identification, screening, and inclusion are the three phases. A total of 521 studies were recorded in Google Scholar during the identifying phase. There were 521 studies on the initial screening using the Publish or Perish software. There were 520 studies in the identification stage after one (1) study was eliminated due to duplication in Google Scholar. The screening stage has three sub-stages. In the first substage, four hundred three (403) studies were left after one hundred seventeen (117) studies were eliminated for lack of sources, and ten (10) studies were eliminated for lack of an abstract. One hundred seventeen (117) studies were excluded because of the unavailability of sources, and ten were excluded because it has no abstract, resulting in Four hundred three (403) studies. The Meta-Synthesis of Students' Perception of Affordability of Higher Education inclusion criteria excluded three hundred four (354) studies from the second substage, leaving only thirty-nine (39) studies. Four (4) studies were excluded due to extensive screening on the third sub stage, and sixteen (16) studies were also excluded because they did not fulfill the criteria utilizing the CASP checklists, leaving nineteen (19) studies on the screening stage's final substage. The remaining 15 studies were chosen after another rescreening, which excluded the additional four (4) investigations.

Table 1. Studies focusing on affordability of higher education included in the qualitativemeta-synthesis

No.	Authors	Year	Setting	Affordability in Higher Education
S1	Taraman, S.	2017	Egypt	<ul style="list-style-type: none"> <li>The government is establishing a system in higher education where quality and professional training are being prioritized.</li> <li>Higher education promotes intellectual development, sensitivity to other cultures, social interaction, and personal change.</li> </ul>
S2	Usher, A. & Medow, J.	2010	Global	<ul style="list-style-type: none"> <li>Student loans are an essential tool for increasing the affordability of higher education.</li> <li>There are nations like Sweden, Germany, Norway, and Denmark where tuition fees do not exist or are only present in some areas.</li> <li>Japan and the United States are two nations with expensive tuition.</li> </ul>

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S3	Masanja,N.M.	2019	Tanzania	<ul style="list-style-type: none"> <li>• Fewer students from the East African population are enrolling in public and private universities due to growing tuition costs that make higher education less affordable.</li> <li>• Public institutions depended on the government's financial provisions, which raised significant concern for all stakeholders and caused tuition costs and higher education to be critical debatable topics in Tanzania.</li> <li>• Increasing the Tanzania population and the number of students joining universities, it has become impossible for the government to provide free education.</li> <li>• Most Tanzanians are low-income earners and, therefore, cannot bear the cost of higher education.</li> <li>• Essential factors for the rise in tuition are inflation and the rise in the cost of living in Tanzania</li> </ul>
S4	Reynolds,R.	2021	UnitedStates	<ul style="list-style-type: none"> <li>• The affordability of higher education lowers the risk for students to explore their learning interests.</li> <li>• The affordability of higher education lowers the cost of pursuing a four-year degree.</li> <li>• Affordability is a primary barrier to pursuing higher education, and removing this barrier causes college to be more affordable.</li> </ul>
S5	Tar, A.	2011	USA	<ul style="list-style-type: none"> <li>• The affordability of a college degree is being questioned due to a struggling economy that is not showing any indications of change.</li> <li>• With the economy showing no signs of recovery and a very low employment rate, there are already too many people with undergraduate degrees in the workforce.</li> </ul>
S6	Syverud, G	2015	England	<ul style="list-style-type: none"> <li>• One of the priorities is the funding for public higher education.</li> </ul>
S7	Varghese, N	2015	India	<ul style="list-style-type: none"> <li>• In India, higher education has evolved from being expanded and grown during its elite era of development, which public institutions characterized.</li> <li>• The massification of higher education in India has created challenges for administering the sector effectively and efficiently, growing the system relatively, and increasing quality as it grows.</li> </ul>
S8	Upp, K.	2014	USA	<ul style="list-style-type: none"> <li>• Higher education experts are working on steps to ensure each student has a fair chance to pursue a college education.</li> <li>• Those raised in urban, high-risk environments might not receive enough college preparation.</li> </ul>
S9	Teranishi et al.	2011	USA	<ul style="list-style-type: none"> <li>• The country's higher education system needs to be more aware of and responsive to these new realities as it expands and its population changes.</li> <li>• In order to achieve the goals of access to and success in college, America evaluates higher education policy and practices regarding the Asian American and Pacific Islander populations.</li> </ul>
S10	Tomlinson, M	2017	United Kingdom	<ul style="list-style-type: none"> <li>• This will enable fee-paying students to compare and select institutions based on their performance in important student and graduate outcomes provided by UK higher education institutions.</li> <li>• The notion that higher education's relationship with students has fundamentally changed means that their contributions are becoming increasingly private.</li> <li>• In many national contexts, student experience in higher education relates to crucial topics in the student-consumer literature, including students' shifting identity situations.</li> <li>• Students approach higher education in light of recent policy changes and how these and related policy changes affect their opinions of higher education.</li> </ul>
S11	Gupta, T.	2016	India	<ul style="list-style-type: none"> <li>• The government was underfunding higher education in India, which contributed to the growth of private schools of higher education.</li> <li>• Obtaining a college degree has become a strategy to increase one's income.</li> <li>• Students would instead avail private universities even if they are expensive rather than to avail public universities that only offer a few and are underfunded by the government.</li> </ul>
S12	Benjamin et al.	2011	Malaysia	<ul style="list-style-type: none"> <li>• Private tertiary institutions' tuition fees are six to 10 times greater than public tertiary institutions, making them unaffordable.</li> <li>• It shows that Malaysia's tertiary education is incredibly inefficient, which makes education there more expensive than in its neighbors.</li> </ul>
S13	Redden, E.	2022	USA	<ul style="list-style-type: none"> <li>• Families with less income annually cannot afford higher education.</li> <li>• For families referred to above, the high cost of college is not a perception but a reality they must deal with.</li> </ul>
S14	APPA	2013	USA	<ul style="list-style-type: none"> <li>• It acknowledged the presence of expensive higher education in different countries based on research studies.</li> <li>• Higher education costs problems and shows mixed strategies could be adapted to campuses.</li> </ul>
S15	Coker & Glynn	2017	USA	<ul style="list-style-type: none"> <li>• Numerous obstacles stand in the way of low-income students pursuing higher education, such as insufficient funding and college being out of reach and costly.</li> </ul>

The final collection of 15 studies included eight (8) research studies and seven (7) journal articles. The authors were affiliated with institutes located in the United States of America (7 publications), Europe (2 publications), Asia (3 publications), Egypt (1 publication), Africa (1 publication), and Globally (1 publication). Data were gathered and examined using qualitative (10), quantitative (4), and mixed (1). Out of the fifteen publications, one meta-theme and three themes were produced.

Higher education's affordability is mainly why people cannot pursue a college degree. According to Tar (2011), many people working with an undergraduate degree with significant concern about the cost of higher education given the economy's worsening issues, which show little prospect of improvement, and it is extremely low employment rate.

### **Theme 1: Unaffordability a barrier of higher education**

According to Masanja (2019), those students who are from low-income earners families are the ones who cannot afford to pay for higher education because their income is enough for their basic needs, according to Benjamin et al. (2011). In Malaysia, families of low-income and middle-income earners stated that college is unaffordable for them. There are too many reasons why students cannot pursue their desired degree since higher education is so expensive. A major obstacle to students seeking higher education and pursuing their interests is the cost of a four-year degree, which is reduced by the affordability of higher education (Reynolds, 2021). Financial difficulties are significant in why many students' college dreams stay unfulfilled. At the same time, some students view money as an investment and others as a waste (Upp, 2014).

### **Theme 2: Lack of Government funding**

Coker and Glynn (2017) stated in their study that college is unaffordable and unattainable; one reason is the lack of adequate funding, specifically from the government. The government was also underfunding in India, which contributes to the higher tuition fee and is one of the causes why private schools of higher education grow (Gupta, 2016). One of many competing financial priorities is the government funding of public higher education. Higher education funding is frequently reduced in order to balance the budget. One of many competing financial priorities is the funding of public higher education. Higher education funds are frequently reduced in order to balance the budget according to Syverud (2015). According to Benjamin et al. (2011), the education sector faces several difficulties without government assistance because only a tiny percentage of households with ordinary incomes can afford private higher education.

### **Theme 3: Increasing population and inflation rise**

Masanja, N.M. (2019) stated that the government is finding it difficult to provide free tuition due to Tanzania's growing population and the number of incoming students in universities. Since most Tanzanians have low incomes, this raises the question of whether higher education is affordable. Inflation and the rising cost of living in Tanzania are the main reasons tuition fees increased. In addition, public institutions relied on government funding, which made higher education tuition a hot issue and less affordable when fewer students from the East African population were enrolled in public or private institutions. Nguyen and Teranishi (2012) believe that higher education institutions must be more aware of and attentive to these new realities as the U.S. population changes. Rises and the country's demographics change. Academic excellence now has a new definition. It refers to the student's ability to get the skills necessary to fetch a reasonable market price for such skills in the current scenario.

### **Meta-theme: Affordability of Higher Education**

Higher education affordability is an issue globally. Some students say that the affordability of higher education is a barrier to pursuing higher education, while some say that affordability is not a barrier (Redden, 2022). According to the study of Coker & Glynn (2012), the affordability of college education is a multi-faced challenge where students and families are asked to pay continuing increases in college tuition. Some countries, such as Japan and the United States, provide higher tuition fees, but there are also countries where tuition fees do not exist, such as Sweden, Germany, Norway, and Denmark. Coker & Glynn (2017) concluded in their study that college is unaffordable and unattainable.

## **IV. Conclusion and Recommendation**

Affordability in higher education is a significant issue globally. Lack of government support and inflation affects the affordability of education, making it primarily unattainable for students who come from low-income families. Hence, significant support and funding are needed for higher education to be affordable and attainable for all students in the countries included in this meta-synthesis.

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