

Private Costs in Finance of Higher Education: Sample of Gaziantep Province¹

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Abstract

In many countries, government spends considerable amount of money on defence, social welfare, health and education. Financial support included by these expenditures varies according to the specific countries. However, educational expenditures are provided both by public funding and families of students. Expenditures which are made by the families of the students are considered to be private costs and include various expenses such as higher education entrance exam, accommodation, food, transportation, clothing, education and educational tools and materials. Data which belong to these expenditures has significant implications in the finance of higher education. Main purpose of this study is to estimate the private cost which belongs to the expenditures made by the families of the students in Gaziantep province for both preparations for the university entrance examination and during education. In consequence of the study, it is observed that private costs of the students with higher socio-economic status are higher and they benefit higher education service more.

Key Words: Education economy, finance of higher education, socio-economic status, private cost of higher education.

1. Introduction

In literature, it is recognized that private expenses include earnings waived and expenditures made by the families or students for preparation cost of university entrance examination, if any, clothing, accommodation, food, transportation, education fees and textbooks, and the mentioned items depend on the families' income.

While it is relatively easier to reach the data of public expenditure in higher education, it is more difficult to reach data of private expenditures. Related data are not published regularly because living costs of the students and many other education related costs are not the concern of public policies. Private expenditures made for education were only speculated in the past. Afterwards, the data which were obtained from the study on the educational expenditures of 2002 which was conducted through the cooperation of the State Planning Organisation (SPO) and Turkish Statistical Institute (TSI) were considered to have qualities to lead new approaches about the finance structure of Turkish educational system and in that study, it was recognized that expenditures made by families include payments for private courses, lessons and clothing.

Within this framework, main purpose of this study is to acquire data about expenditures made by the families of the students registered in Gaziantep Province for both preparations to university entrance examination and during education. The study consists of four sections including introduction and conclusion. In the second section is the literature review including related study findings. In the third section, the data related to the private cost which is the sum of the expenditures made by the families for higher education entrance examination and the expenditures made by the families of the students who are registered at a higher education institution are provided. In the conclusion section of the study, it is concluded that the students with higher socio-economic status bear high private costs and consequently benefit higher education services more.

¹ This study is derived from the postgraduate thesis named Higher Education Entrance Systems and Costs: Samples of Diyarbakır and Gaziantep Provinces

2. Theoretical Framework

Educational costs do not have a standard international terminology or classical classification due to the fact that it differs among countries and is complicated. Nevertheless, the notion that suppliers of educational services are educational institutions and consumers of them are students and families is accepted. Accordingly, higher education costs involve public expenditures made in order to produce education services and spendings by students or families on education process. These expenditures are accrued in direct and indirect ways (Fournier and Rasmussen, 1986: 179; Brinkman, 2000: 6).

Total amount of direct and indirect expenditures made by the higher education students and their families constitute private costs. Direct private costs include the expenditures made by the students and their families for various items. These expenditures comprise transportation, food, accommodation, clothing, education fees, textbooks, stationary and other expenses made for other materials related to the education and students' pocket money (Cohn, 1979: 62; Coombs and Hallak, 1994: 100).

Indirect costs is another cost element borne by the families of the higher education students (opportunity cost). It generates opportunity cost that student prefers to receive education rather than work. A certain amount of waived income is in question due to the fact that a higher education student prefers to receive education at school rather than work (Psacharopoulos and Woodhall 1986: 33–35; Abbott and Leslie, 2004: 67-68).

As long as there are job opportunities, the fact that students waive the income which they could have if they did not prefer the school is a real but indirect cost. Therefore, the opportunity cost of a student's book reading is the value of the activity which he waives instead of reading a book (Atkinson, 1983:12; Fournier and Rasmussen, 1986: 179).

Opportunity cost, at the same time, includes also the student's time as a part of real resource cost which, however, does not form monetary cost of the education (Solmon, 1971: 1413; Woodhall, 1994: 3).

Transportation, food, accommodation expenditures which are among private expenses are important cost elements for students and families. Even the region in which higher education institution exists affects the students' preferences. In general, students prefer a higher education institution which is close to their home (Abbott and Leslie, 2004: 69-70, Gölpek, 2012: 52).

The amount of the said expenditures depends on the socio-economic status of the student families. Socio-economic status is the income and education level of the parents which helps to understand the complicated relationship between the background of a student and the profession which he will get at the end. Thus, the background of a family is the socio-economic status which strongly predetermines the success at the school. Accordingly, high status means high education level (Miller 1977: 44- 49). In other words, the children of the families with higher socio-economic status have greater opportunities in education compared to the children of poorer families (Gustman and Pidot, 1973: 3; Lewis and Dünder, 2002: 177-178; Bowen, 2004: 8).

The education level and status of parents determine the education level and status of the child. The children whose parents are educated will probably reach a high education level. The children of high-income families will have more chance to receive higher education and will earn more income and more income will be transferred to the next generations. Thus, education will notably affect the income distribution in the next generations just as it affects the income distribution of today's generation. This will dynamically continue the income distribution.

3. Literature Review

In the studies pertaining private expenses, when education fee is not available and when financial support which meets pocket money, clothing, transportation expenses, textbooks or other educational materials and waived earnings is not present, it is observed that lower income families have difficulty in meeting education expenses (Psacharopoulos and Woodhall, 1986; 112-113). Furthermore, in studies, it is observed that there is no significant difference in the expenses which the families make for education fees at the primary and secondary education level while there is a considerable difference at higher education level. For example, in an empirical study in which the effect of an increase in education fees on the rate of enrollment at higher education; it is observed that enrollment rates decrease with an increase in education fees and enrollment rates increase with a decrease in education fees (Berger and Kotsal, 2002: 109).

In a study performed in India on waived gains which is one of the components of private expenditures, it was observed that low-income families prefer to put their children to work rather than send them to school, due to that fact that they cannot afford school uniform and books (Psacharopoulos and Woodhall, 1986: 114-115).

Transportation expenditures which is of private expenditures is one of the important cost element for families. Even the region where higher education institution is influences the student preferences. Students, in general, prefer the higher education institutions which are around their hometown. In a study in England in which statistical data were used, it was observed that the top ten universities in terms of student preference are in the regions close to the residence of students and where life is cheap (Abbott and Leslie, 2004: 71-72).

Accommodation and food expenditures depend on the place at which students reside. For example, it is observed that in Spain, a student spends between 15 to 75 Kpta per month in the event of staying at a hostel although the monthly cost varies between 10 to 40 kpta/person in the event of hiring an apartment; and the it varies between 170 to 760 Kpta in the event of staying at a university dormitory for an academic year. Moreover, in this study, a calculation was made by assuming a student meets his need for food from the university canteen and it was estimated that the food expenditure excluding weekends is 20 Kpta, expenditure for a meal varies between 400-600 pta (Mora and Garcia, 1999: 95-100). In a study performed in Portugal, it was observed that students registered at higher education spent 32.600 on average on books, photocopies and technical materials; 21.000 per month for accommodation, between 25.000 to 40.000 Pte per month for food and 3.500 to 6.000 Pte per month for transportation (Oliveira and Pereira, 1999: 112-121).

In a study performed in Greece, residence at which students registered at higher education have, results related to their fathers' job, family income and private income were obtained. Accordingly, expenditures of a higher education student cover almost 20% of the income of a worker and farmer. In the highest income bracket where father is a manager, the share of private expenses is approximately 10% (Psacharopoulos and Papakonstantinou, 2005: 103-108).

Socio-economic status of families becomes much more important particularly in the systems in which entrance examination is applied. This affects the success of the candidates in a rather competitive system. For example, in the survey called Socio-Economic Characteristics of the Candidates and Their Success made by SSPC (1991: 27), it was seen that 4% of students whose net monthly income is less than TL 200 thousand (According to the prices of 1991), almost 1% of those whose net monthly income is more than TL 3 million took the examination for once. These rates for those who took the examination for three times are about 2% and 1%, respectively. Furthermore, 3% of the candidates' mothers and 11% of their fathers are graduates. 44% of the candidates whose mothers are graduate and 35% of those whose fathers are graduate entered a higher education program. The number of those who took the examination decreased as the income and education level rise.

In the study of the Council of Higher Education (1997: 21) called "Family Income, Education Expenses of University Students, Financial Support and Job Expectation", data pertaining to the expenses of students registered at public higher education institutions which were spent for university entrance examination were obtained. According to the study, students disbursed TL 148 million (according to the prices of 1997) and TL 43 million for private courses and books, magazines etc. respectively. Moreover, 12% of the mothers of the students registered at a higher education institution and 28% of the fathers of the same are graduate or at higher educational level.

According to the study called "Assessment of the Prospects of the Students Registered at Hacettepe and Erciyes Universities on Financing Higher Education Basing on Their Socio-economic Characteristics" performed by C. Erkin (1999: 73), 31% of the students are graduates and 2% of them are illiterate. Almost 13% of the mothers of the students are university graduates and 43% of them are primary school graduates. Approximately 16% of the fathers of the students are civil servants and freelancers, 78% of their mothers are housewives and 1% of them are freelancers. According to another study of the same author (2009: 20) called "Student Expenses and Costs in Higher Education in Turkey", student families of the first (low), second (medium-low) and fifth (high) income groups spent almost 52%, 30% and 9% of their annual income, respectively, for university exam preparation².

² The researcher determines the income groups over TL 750 and multiples: 1st Group: TL 0-750 (low income group), 2nd Group: TL 751-1.500 (middle-low income group), 3rd Group: TL 1.501-2.250 (middle income group), 4th .Group: TL 2.251-3.000 (high-middle income group) and 5th Group: TL 3.001 and more (high income group).

According to the study results performed by A. Adıyaman (2004: 74) named “Economical Analysis of Higher Education Structure in Turkey and Cost Decreasing Measures”, 79% of the students registered at a higher education institution attend to only private teaching institutions, 4% took only private lessons, 5% both attend to private teaching institutions and took private lessons, 3% studied books and periodicals and 9% did not spend anything for preparation for the examination. 11% of those students spent less than TL 850 million (according to the prices of 2003), 28% spent between TL 951 million- 1 milliard.

According to the study by TEA (2005: 124) named “Research on University Entrance System in Turkey and Solution Proposals”, percent of the students who belonged to the families with a monthly income more than TL 1 milliard was 31.6% (21.5%+ 7%+ 3.1%) while the percent of those whose monthly income was less than TL 300 million was only 10%. In this study, data on the expenses per student which were made by the families of the students who only attended to private teaching institutions and annual fees which were paid to private teaching institutions were obtained. According to the mentioned data, nearly 34% of the families of the students spent between TL 1-2 milliard (according to the prices of 2004); about 10% spent less than TL 500 million. Considering the gross minimum wage in 2004 was TL 423 million, expense for the private teaching institution is more than total annual wage of a worker. This suggests that those who belong to low-income families cannot attend to private teaching institutions. Moreover, in this study, it was observed that the rate of students who prepared for the examination through receiving private lessons (16.5%) is relatively high. 30.1% of the students who received private lessons spent TL 451 million 500 thousand annually in total. Approximately 2% spent TL 4 million 500 thousand. These data manifest that the students receiving private lessons belong to the middle-upper income groups, annual income of low-income group is not enough for examination preparation, and thus, these students cannot attend to private teaching institutions.

In a research named “Economical and Social Situation of University Students in Turkey” performed by Türk Eğitim-Sen (Turkey’s Education Union-2005), the first grade university students’ accommodation, clothing, transportation, food, course tool and material expenses and education fees as the first step cost to university were estimated. According to this research, the lowest initial cost for university of a student who resides in a city other than his hometown including accommodation, transportation, food, social activity, course material and tool and book expenses, in the event that he is at first grade and daytime education, is YTL 1.782,50 and average cost is YTL 2.295,50. If the student receives evening classes, the initial cost for university will rise. Initial cost of a student who studies at Faculty of Engineering and Architecture is minimum YTL 2.878,50; maximum YTL 3.788,50. If the student hires an apartment alone, then, the cost will increase.

In the research named “Data of Expenditures According to Household Income Groups” performed by TUIK in 2005, it was observed that expenditures on education differed significantly among income groups. In the study in which each 20% brackets included 3 million 509 thousand 804 families, it was seen that education expenditures of the richest 20% and the poorest 20% differed 18 fold. Education expenses were YTL 11.4 million in the lowest bracket and YTL 204.5 million in the highest bracket on a monthly basis and on average.

In a research performed by A. Tansel and F. Bircan (2006: 303) named “Demand for Education in Turkey: a tobit analysis of private tutoring expenditures”, it was observed that the student families who were fallen into the lowest and highest brackets allocated 15% and 1% of their monthly income to private education expenses, respectively.

In a study named “Economical Contribution of University Students to the City Center in which They Live: Isparta, 2003-2009 Samples” performed by T. Akcakanat, I. Carıkcı and M. Dulupcu (2010: 171), following findings were obtained: From the survey study conducted to 3.591 students and according to the data of 2009, 39%, 44% and 17% of the student families’ monthly income were up to TL 1.000, between TL 1.001-2.000 and 2.001 and more, respectively.

In a research named “Secondary and Higher Education Entrance System” performed by TED (Turkish Education Association) (2010: 73), considering a student who enters a higher education program meets his accommodation need at a public dormitory; he will pay TL 400 for three months including the deposit which he will pay at the registration. This amount will go up to TL 700, in the event that the student prefers a private dormitory. In the event that he meets his accommodation need by hiring an apartment flat, this amount will be TL 1450 together with the electric, water and natural gas expenses. The amount which the student will spend on clothing is TL 500 and he will spend TL 570 on transportation, food and social activities.

Furthermore, 52%, 25% and 6% of student families receive less than TL 1.000, between TL 1.001 and 1.500, more than TL 3000 monthly income, respectively. 32%, 28% and 13% of the candidates who graduate from a secondary education institution and prepare for higher education receive less than TL 1.000, between TL 1.001 and 1.500 and more than TL 3000 monthly income, respectively.

According to the data obtained from a study named "Contribution of the Cost of University Students In City Economy: The Usak University Sample" performed by S.Caliskan (2010: 169), the highest expense is accommodation with TL 191,20 and the second highest expense is food with TL 111,75. More than half of the total cost consists of the expenses made for accommodation and food with TL 559,60 in total. 15%, 42% and 4% of the fathers of the students are university graduates, primary school graduates and illiterate, respectively. 3%, 69% and 12% of the mothers of the students are higher education graduates, primary school graduates and illiterate, respectively. Practically 30%, 21%, 13% and 30% of the fathers of the students are workers and officers, freelancers, farmers or artisan and retired, respectively.

According to the study named "Contribution of the Students' Socio-Economic Characteristics Studying at 19 Mays University to Samsun Province" performed by M. Cakır (2011:2), the student percentages whose monthly income is up to TL 1500, between TL 1500-2.500, and TL 2.500-4.000 and more than TL 4000 are 55%, 30%, 11% and 3%, respectively.

4. Methodology

4.1. Model of the Study

This study employs descriptive survey model. In this model, an existing situation is described as it is. Data pertaining to two different situations are analyzed. The first of these is the determination of the costs of the families whose children prepare for higher education entrance examination. The Costs of families whose children study at 11th and 12th grades at secondary education and whose children are secondary education graduates are studied separately. In the second case, monthly costs of 1st and 2nd grade students registered at higher education are determined. Survey study has been applied for both cases. Data on the socio-economic characteristics of the subjects and the examination preparation costs have been obtained; each variable has been assessed in appropriate categories and in categorical measuring level through tables.

4.2. Population and Sample

Population includes the 11th and 12th grade students at secondary education institutions in 2012-2013, secondary education graduates who did not enter a higher education institution in the previous years and still attend a private teaching institution, 1st and 2nd grade university students registered at different higher education institutions.

In terms of the schools which are the subjects of the study, general average of the province has been aimed to reflect, total 13 education institutions which consist of 1 university, 2 science high schools, 3 Anatolia high schools, 2 common high schools, 1 religious vocational high school and 4 private teaching institutions have been included in the sample.

Survey forms which have been filled by total 835 students who consist of 621 11th and 12th grade students preparing for the entrance examination, 42 secondary education graduates, 172 university students are analyzed in the sample.

4.3. Data Collection Tool and Application

Data of the study have been obtained through the surveys prepared by the researcher. The survey has been developed in line with literature review and expert opinion. Two different surveys have been used for the survey:

1. Survey Form 1 – Candidates Preparing For Higher Education Entrance Examination (Attachment-1)
2. Survey Form 2 – Students Registered at Higher Education (Attachment -2)

In the surveys, thirteen questions on the socio-economic characteristics of the sample groups and the expenses of the families whose children prepare for the university entrance examination and twenty questions about the students registered at higher education have been asked.

Survey forms have been applied at private teaching institutions under the supervision of the researcher and by making necessary explanations to the subjects.

Total 900 survey forms were answered and 65 of them were excluded from assessment due to lack of data and thus 835 survey forms were evaluated. Survey forms which had been answered by the subjects were transferred to Excel and then assessed through frequency analysis technique after transferring to SPSS program.

5. Data Analysis

Data analysis has been performed according to 835 survey forms which are considered to be convenient to be assessed. It was ascertained that the subjects' parents who answered the question by checking *Other* which was asked to learn the working condition of the subjects' parents were deceased. Such expense items as private teaching institution, course, private lessons and books were checked "0" due to the fact that some students did not spend on them and these data were also included in the calculations.

Subject details concerning survey forms which were considered to be convenient to perform data analysis are presented in Table 1.

Table 1: Subject Numbers Who Answered the Survey

Gender	Subjects Preparing for the Higher Education Entrance Examination			Subjects Registered at Higher Education	
	11 th Grade	12 th Grade	Graduate	1 st Grade	2 nd Grade
Male	62	225	35	80	9
Female	65	269	7	62	21
Total	127	494	42	142	30

As can be seen in Table 1, total 835 survey forms including 621 (127+494) students who prepare for the higher education entrance examination and, at the same time, continue education at a secondary education institution; 42 secondary education graduates and 172 (142+30) students who are registered at higher education have been assessed.

Table 2: Educational Level of Students' Parents

Educational Level of Father	Subjects Preparing for the Examination		Subjects Registered at Higher education		Educational Level of Mother	Subjects Preparing for the Examination		Subjects Registered at Higher Education	
	Frequency	%	Frequency	%		Frequency	%	Frequency	%
Not Graduate	11	1,7	5	2,9	Not Graduate	67	10,1	16	9,3
Primary school	201	30,3	18	10,5	Primary school	277	41,8	42	24,4
Secondary School	114	17,2	12	7,0	Secondary School	105	15,8	16	9,3
High School	145	21,9	39	22,7	High School	123	18,6	54	31,4
Upper Secondary Education	31	4,7	20	11,6	Upper Secondary Education	18	2,7	3	1,7
Bachelor	108	16,3	63	36,6	Bachelor	55	8,3	33	19,2
Postgraduate	42	6,3	12	7,0	Postgraduate	13	2,0	5	2,9
Doctorate	11	1,7	3	1,7	Doctorate	5	0,8	3	1,7
Total	663	100,0	172	100,0	Total	663	100,0	172	100,0

As can be seen in Table 2, approximately 69% (30,3%+17,2%+21,9%) of the students' fathers preparing for the higher education entrance examination and 76% (41,8%+15,8%+18,6%) of the mothers are primary or secondary school graduates while nearly %29 (4,7%+16,3%+6,3%+1,7%) of the fathers and %14 (2,7%+8,3%+2%+0,8%) of the mothers are bachelors.

Almost 40% (10,5%+7%+22,7%) of the fathers and 65% (24,4%+9,3%+31,4%) of the mothers of the students registered at higher education are primary or secondary school graduates while 57% (11,6%+36,6%+7%+1,7%) of the fathers and 26% (1,7%+19,2%+2,9%+1,7%) of the mothers are bachelors.

These findings show that educational level of the parents whose children are registered at a higher education institution is higher than that of the parents whose children prepare for higher education.

Table 3: Data on Parents' Profession

Father's Profession	Subjects Preparing For the Examination		Subjects Registered at Higher education		Mother's Profession	Subjects Preparing For the Examination		Subjects Registered at Higher education	
	Frequency	%	Frequency	%		Frequency	%	Frequency	%
Worker	162	24,4	7	4,1	Worker	3	1,7	18	2,7
Officer	154	23,2	55	32,0	Officer	43	25,0	53	8,0
Freelancer	244	36,8	70	40,7	Freelancer	4	2,3	18	2,7
Retired	84	12,7	33	19,2	Retired	10	5,8	26	3,9
Unemployed	9	1,4	2	1,2	Housewife	112	65,1	543	81,9
Other	10	1,5	5	2,9	Other	0	0,0	5	0,8
Total	663	100,0	172	100,0	Total	172	100,0	663	100,0

As can be seen in Table 3, 37% of the fathers whose children are preparing for higher education and 41% of those whose children are registered at higher education are freelancers. Second highest percentage of the fathers' profession of the students preparing for the university entrance examination belongs to "worker" with 24% while it is "officer" with 32% for the students registered at higher education.

Almost 65% of the mothers of the students preparing for higher education and 82% of the mothers of the students registered at higher education are housewives.

While most of the families of the students in both groups do not work, it is observed that the most prominent area of activity for the employed is official duty (25%-8% respectively); and most of the fathers are freelancers (36,8%-40,7% respectively)

Table 4: Monthly Income of Student Families and Percentages

Monthly Income (TL)	Preparing for Higher Education		Registered at University	
	Frequency	%	Frequency	%
Less than 750	57	8,6	3	1,7
Between 750-1.000	136	20,5	13	7,6
Between 1.001-1.500	112	16,9	14	8,1
Between 1.501-2.000	109	16,4	19	11,0
Between 2.001-3.000	119	17,9	39	22,7
Between 3.001-4.000	48	7,2	28	16,3
Between 4.001-5.000	42	6,3	18	10,5
More than 5.001	40	6,0	38	22,1
Total	663	100,0	172	100,0

As can be seen in the table, nearly 9%, 21%, 12% (6%+6,3%) of the student families whose children are preparing for higher education have a monthly income of less than TL 750, between TL 750-1000 and more than TL 4000, respectively.

Almost 2%, 22% and 23% of the student families whose children are registered at higher education have a monthly income of less than TL 750; more than TL 5000; and between TL 2001-3.000, respectively.

According to these findings, monthly income of the families whose children are registered at higher education is higher than that of the families whose children are preparing for higher education entrance examination.

Table 5: Annual Expenses of the Families whose Children Are Preparing for Higher Education Entrance Examination in 2013 on Private Teaching Institution (TL)

Annual Expense	Frequency	%
Free	84	13,1
Less than 500	23	3,6
500 - 1000	38	5,9
1.001- 1.500	57	8,9
1.501- 2.000	121	18,9
2.001- 2.500	218	34,1
2.501- 3.000	60	9,4
3.001- 4.000	15	2,3
4.001 – 5.000	6	0,9
More than 5.000	17	2,7
Total	639	100,0

As can be seen in the table, approximately 15% (3,6%+5,9%+8,9%), 34% and 3% of the families whose children are preparing for the university entrance examinations through private teaching institutions have spent less than TL 1.500; between TL 2001-2500 and more than TL 5.000, respectively.

Table 6: Monthly Transportation, Food, Pocket Money Expenses of the Families in Private Teaching Process Whose Children Are Preparing For Higher Education Entrance Examination in 2013 (TL)

Monthly Expense	Frequency	%
0	54	8,5
Less than 300	33	5,2
300-600	75	11,7
601-1000	270	42,3
1.001-1.300	92	14,4
1.301-1.600	7	1,1
1.601-2. 000	71	11,1
More than 2.001	37	5,8
Total	639	100,0

As can be seen in the table, 42% of the students spend between TL 601-1000 annually on transportation, food and pocket money while attending a private teaching institution; almost 6% spend more than TL 2.001. Nearly 9% of the families do not spend any money.

Table 7: Annual Material Such As Book, Testing, CD etc. Expenses of the Families in Private Teaching Process Whose Children Are Preparing For Higher Education Entrance Examination in 2013 (TL)

Annual Expense	Frequency	%
0	119	18,6
1-100	100	15,6
101-250	203	31,8
251-400	89	13,9
401-600	83	13,0
601-750	20	3,1
More than 751	25	3,9
Total	639	100,0

As can be seen in the table, 32% and 4% of the families whose children are preparing for higher education entrance examination spend annually TL 101-250; TL 750 respectively, on material such as book, testing, CD etc. in private teaching process. It can be inferred from the fact that almost 19% do not spend anything on materials such as books and CDs means that the children use the materials which were used in the previous term.

Table 8: Monthly Transportation, Food, Pocket Money Expenses of the Families in School Course Process Whose Children Are Preparing For Higher Education Entrance Examination in 2013 (TL)

Monthly Expense	Frequency	%
0	2	11,8
1-300	5	29,4
301-600	5	29,4
601-1000	4	23,5
1.001-1.300	-	-
1.301-1.600	1	5,9
More than 1.601	-	-
Total	17	100,0

As can be seen in the table, 82% (29,4%+29,4%+23,5%) of the students spend between TL 1-1000 annually on transportation, food and pocket money while attending the courses opened on the purpose of preparation for higher education entrance examination within the body of the schools at which they are studying.

Table 9: Monthly Material Such As Book, Testing, CD etc. Expenses of the Families in School Course Process Whose Children Are Preparing For Higher Education Entrance Examination in 2013 (TL)

Monthly Expense	Frequency	%
0	14	82,4
1-100	0	0,0
101-250	0	0,0
251-400	1	5,9
401-600	0	0,0
601-750	1	5,9
More than 751	1	5,9
Total	17	100,0

As can be seen in the table, while 82% of the families whose children are preparing for higher education entrance examination without any fees at the schools at which they are studying do not spend any money on materials such as books, tests, CDs etc. , almost 12% (5,9%+5,9%) spends between TL 250-750 and 6% spends more than TL 750.

Data of table 8 and table 9 indicate that students do not prefer school courses in order to prepare for the examinations and those who prefer it do not spend any money for the course. Furthermore, these data imply that school courses are mainly preferred by low-income groups.

Table 10: Annual Private Lesson Expenses of the Families Whose Children Are Preparing For Higher Education Entrance Examination in 2013 (TL)

Annual Expense	Frequency	%
0	3	9,1
1-500	0	0,0
501-1.000	1	3,0
1.001-1.500	0	0,0
1.501-2.000	8	24,2
More than 2.001	21	63,6
Total	33	100,0

As can be seen in the table, 33 students who are preparing for the higher education entrance examination have taken private lessons. Almost 64%, 24% and 9% of the families of the students who have taken private lessons spend annually more than TL 2000, between TL 1.501-2.000 and nothing, respectively.

Table 11: Monthly Material Such As Books, Tests, CDs etc. Expenses of the Families in Private Lesson Course Process Whose Children Are Preparing For Higher Education Entrance Examination in 2013 (TL)

Annual Expense	Frequency	%
0	19	57,6
1-100	4	12,1
101-250	7	21,2
251-400	1	3,0
401-600	1	3,0
601-750	0	0,0
More than 750	1	3,0
Total	33	100,0

As can be seen in the table, while 58% of the families whose children are preparing for higher education entrance examination do not spend any money on materials such as books, tests, CDs etc., almost 21% spend TL 101-250 ; nearly 3% spend more than TL 750. More than half of the students do not spend on supplementary materials in private lesson process.

Table 12: Annual Higher Education Fee Which the Families Whose Children Are Registered at Higher Education in 2013 (TL)

Annual Expense	Frequency	%
0	12	7,0
1-5.000	1	0,6
5.001-10.000	12	7,0
10.001-12.000	14	8,1
12.001-15.000	30	17,4
15.001-18.000	20	11,6
More than 18.000	2	1,2
Unanswered	81	47,1
Total	172	100,0

As can be seen in the table, approximately 17% and 1% of the families whose children are registered at higher education spend TL 12.000-15.000 and more than TL 18.000, respectively, annually on education fees. 7% of the families do not pay any fees due to the fact that their children receive scholarship.

As for transportation, food, accommodation, clothing, course materials and social activity expenditures, considering academic calendar as 8 months, annual expense data have been obtained by multiplying monthly data by 8.

Table 13: Data Of The Private Expenses Of The Families Whose Children Are Registered At Hasan Kalyoncu University (TL)

Annual Expenses (TL)	Transportation		Food		Accommodation		Clothing		Textbook and course materials		Social Activity	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
0	2	1,2	1	0,6	12	7	-	-	-	-	-	-
Less than 1.200 (150 TL x 8 month)	143	83,1	67	39	29	16,9	83	48,3	52	30,2	121	70,4
1.2001-2.000 (250 TL x 8 month)	15	8,7	49	28,5	49	28,5	40	23,3	37	21,5	35	20,3
2.001-2.800 (350 TL x 8 month)	8	4,7	34	19,8	42	24,4	33	19,2	37	21,5	10	5,8
2.801-3.600 (450 TL x 8 month)	1	0,6	8	4,7	13	7,5	5	2,9	14	8,2	2	1,2
2.6001-4.400 (550 TL x 8 month)	2	1,2	9	5,2	19	11	4	2,3	15	8,7	3	1,7
More than 4.400	1	0,6	4	2,3	8	4,7	7	4,1	17	9,9	1	0,6
Total	172	100	172	100	172	100	172	100	172	100	172	100

According to the Table 13, Almost 83%, 39%, 29%, 48%, 30%, 70% of the students registered at higher education have spent less than TL 1200 annually on transportation, food, accommodation, clothing, textbooks and course materials and social activities such as theatre, travel and cinema, respectively. However, almost 1%, 2%, 5%, 4%, 10% and 1% of these students have spent more than TL 4400 annually on transportation, food, accommodation, clothing, textbooks and course materials; social activities, respectively.

Furthermore, approximately 43% (21,5%+21,5%) of the students have spent on textbooks and course materials TL 1200-2800 annually. Accommodation expense is out of question for the students corresponding to 7% who stay with their families or relatives.

Assessing the data obtained from the research altogether, it can be observed that demand for higher education concentrates in lower and medium middle class, however; there is a relative deviation in favor of middle-high income group in benefiting it.

6. Conclusion

Today, finance of higher education is one of the significant problems which must be solved by the developed and developing countries. Important reformations have been made in finance of higher education in the countries in which higher education is provided efficiently and productively. The most prominent of these are ensuring more effective use of available resources and using private resources more. According to this notion, it must be ensured that individuals who benefit higher education service contribute the higher education expenses.

As can be seen in Table 2, approximately 69% (30,3%+17,2%+21,9%) of the students' fathers preparing for the higher education entrance examination and 76% (41,8%+15,8%+18,6%) of the mothers are primary or secondary school graduates while nearly %29 (4,7%+16,3%+6,3%+1,7%) of the fathers and %14 (2,7%+8,3%+2%+0,8%) of the mothers are bachelors.

In the study it is observed that 57% (11,6%+36,6%+7%+1,7%) of the fathers and 26% (1,7%+19,2%+2,9%+1,7%) of the mothers of the students registered at higher education are bachelors while 11% of the fathers and 41% of the mothers are primary school graduates. Approximately 30% of the fathers and 42% of the mothers whose children prepare for the higher education entrance examination are primary school graduates and nearly %29 (4,7%+16,3%+6,3%+1,7%) of the fathers and %14 (2,7%+8,3%+2%+0,8%) of the mothers are bachelors.

These data support the findings obtained from the studies on this subject. Accordingly, children of the parents with a higher educational level benefit higher education more. Furthermore, considering 15% of the adult population being 25 and over are higher education graduates according to TUIK data, it can be suggested that educational level of the parents of the students registered at higher education in Gaziantep is higher than Turkey average.

While majority of the students' mothers in both groups are unemployed, it is observed that the most prominent working area for the employed is official duty (25%-8% respectively), and most of the fathers (36,8%-40,7% respectively) are in freelancer group.

Almost 22% of the student families whose children are registered at higher education and 6% of the families whose children prepare for the higher education examination have monthly income more TL 5.000. These data indicate that income of the families whose children are registered at higher education is higher than that of the families whose children prepare for the examination.

According to the data on the expenses made for preparing the entrance examination, for instance, nearly 4% and 3% of the families spend on private teaching institutions less than TL 500 annually and more than TL 5000 annually, respectively. Almost 34% of these student families spend TL 2.000-2.500. As for the other private expenses borne while attending the private teaching institutions (transportation, food, pocket money), approximately 42% of the families spend TL 600-1.000 while only 6% spend more than TL 2000. Furthermore, during private teaching institution process, nearly 32% and 4% of the families spend on course materials (textbooks, CDs etc.) between TL 100-250 and more than TL 750, respectively. Nearly and 64% and 3% of the families spend annually on supplementary materials during private lesson process more than TL 2000 and more than TL 750, respectively while 5% do not spend any money.

These data suggest that only families who belong to middle-high and high income group can afford private teaching institution fees and other expenses related to that private education, annual income of the student families who belong to lower income groups is not enough to afford the said expenses.

The student families whose children are registered at a higher education institution have spent on particularly education fees, pocket money, clothing, transportation, textbooks and other educational materials. 93% of these students spent education fee, and 17% of the said spent TL 12.000-15.000 annually. Nearly 83% of the students spent less than TL 1.200 on transportation, %29 spent between TL 1200-2.000 on food and accommodation, 48%, 30% and 70 % of them spent less than TL 1200 annually on clothing, course materials and social activities, respectively. Considering net minimum wage in the second half of 2013³ is TL 800, it can be suggested that a worker would bear private expenses almost twice as much as his annual income.

In conclusion, considering the educational level and average monthly income of the parents of the students who are registered at a higher education institution and who prepare for the examination, it can be claimed that low and middle income groups demand higher education, however; high and middle income groups benefit it. In parallel with the educational and income level of the parents, representation rate of their children in higher education has increased and this finding supports the results of the studies on this subject made in Turkey.

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³ *Minimum Wage*: It is the minimum wage which enables an employee to live humanly by satisfying at least his basic needs and is paid by the employer compulsorily.

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