**Private Higher Education in Developed Countries**

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**Synonyms**

Massification; Private higher education; Privatization

**Introduction: Expansion, Public Funding, and Demography**

The role of private higher education (PHE) varies by global region. Overall, its role has been smaller in developed countries than in developing countries and smaller than expected following the growth of privatization in the 1980s and 1990s. Exceptions include the United States (with its own PHE history and standards), Latin America (historically highest shares of enrollments), Asia (historically highest enrollments), and post-communist Central and Eastern European systems (most rapid expansion of PHE). Although it is perhaps unwise to refer to “developed countries” as a whole in light of the cross-regional, intra-regional, and cross-national heterogeneity of PHE, some generalization is possible in relation to PHE in OECD member states.

Scholarly research on PHE remains scarce, with theoretical studies in only a handful of countries since the 1980s, most notably in the United States (Levy 1986b; Geiger 1986). Most are national case studies, predominantly descriptive and usually only loosely informed by theory. Aside from cross-national and intra-regional comparative studies in Central and Eastern Europe (Slantcheva and Levy 2007; Silova et al. 2014) and in Africa (Varghese 2006), empirical and theoretical studies of PHE are largely attributable to the Program for Research on Private Higher Education (PROPHE) and its Director, Daniel C. Levy. Much of the limited scholarly literature on PHE in developed countries relates to two European systems: Portugal (where PHE has been studied in detail for about two decades) and Poland (for about a decade). During that period, Portugal has seen the highest level of PHE enrollments in Western Europe, and Poland has had the highest enrollments among European postcommunist transition economies (Teixeira et al. 2017; Kwiek 2018). While the United States and its elite private and for-profit subsectors warrant separate attention, the present chapter compares PHE systems across OECD countries to the extent that data are available.

Over the last two decades, the major difference between higher education systems in developed and developing countries relates to higher
education growth and access to public funding. With the exception of postcommunist Europe, in developed countries higher education have generally grown at a much slower rate, and their higher education systems have received much better public funding. According to Levy (2008: 13), “it is impossible to understand contemporary expansion, including its size and contours and policy dimensions, without knowledge about both [public and private] sectors. It is also important to analyze dynamics between the sectors.” For that reason, the present analysis of PHE focuses on changing public-private sector dynamics (Enders and Jongbloed 2007).

In the higher education research and policy literatures, the focus on growth and expansion (Heller and Callender 2013; Marcucci 2013) reflects the growing worldwide demand for higher education and the need to finance this expansion in the developing world (Johnstone and Marcucci 2010; Altbach et al. 2010). Shared global assumptions about “massive quantitative expansion” and “huge increases in projected enrolments” demand “massive and continuing increases in revenues” (Sanyal and Johnstone 2011: 159), driving the need to cope with more students and less money. In this demographic context, in combination with the political context of “permanent austerity” in public sector services and the ideological context of New Public Management, privatization was widely seen as an appropriate policy mechanism (Priest and St. John 2006: 248) because of “budgetary problems created by massification with simultaneous reductions in public investment” (Altbach et al. 2010: 82).

Most of the higher education research and policy literature refers to expansion and related rising financial commitments. However, this combination of factors did not affect most developed countries, with the exception of those in Central and Eastern Europe (the CEE region). While privatization seems to be on the rise in expanding systems with increasing demographic pressures – that is, in most developing countries in the 2010s – the reverse may apply in fast-aging societies in postcommunist Europe such as Poland, Romania, Bulgaria, and Estonia. In these systematically contracting systems, characterized by negative growth and decreasing commitments, PHE boomed for about two decades and then stopped (Kwiek 2016). In discussing PHE, then, the key link is between privatization and demographics.

Especially in developed countries where they compete directly with traditional public sector institutions, private sector higher education institutions are still “in search of legitimacy” (Slantcheva and Levy 2007: 281; Levy 2014) because their “shocking newness and deviation from established norms naturally make legitimacy problematic.” Unlike the elite status of prestigious private universities in the United States, such institutions generally play a demand-absorbing role elsewhere, with relatively few aspiring to semi-elite status (Levy 2011; Musial-Demurat 2012). In most European systems, prestige and high international ranking are correlated with advanced research, which is not generally associated with the private sector. Poland is a good example of this trend.

There is evidence that globally, the largest growth is in non-elite, demand-absorbing private institutions (Levy 2009; Geiger 1986). In rapidly expanding systems, students are “not choosing their institutions over other institutions as much as choosing them over nothing” (Levy 2009: 18). Globally, these demand-absorbing private institutions represent both the largest and the fastest growing private subsector (see Levy 2018). In line with Geiger’s (1986: 107) findings concerning the dominance of “peripheral private sectors” in developed countries (as opposed to “parallel public and private sectors”), the traditional university component of higher education has been monopolized by public institutions, while private institutions focused on its vocational component. In general, this “market segmentation” between sectors (rather than “open competition” with the dominant public sector) is characteristic of PHE (Geiger 1986: 158). Nevertheless, while elite private institutions remain an almost wholly American phenomenon, semi-elite institutions can hope to compete with second-tier public institutions in some countries.

In both the developed and developing worlds, PHE can be badly affected by slowing demand for various reasons, and the demand-absorbing
subsector is most vulnerable in this regard. For instance, as the number of students falls systematically for demographic reasons, states in the CEE region can increase per student public funding without increasing total public funding for higher education. Consequently, any public sector expansion will impact the private sector, altering the public-private dynamic. In this context, Levy draws a useful distinction between the “raw” decline of private higher education (in terms of absolute numbers) and its “proportional” decline where “the decline is fundamentally a function of large-scale fresh public growth” (2013: 14). In the last decade, the CEE region has witnessed both types of decline. Belfield and Levin argued that the simplest explanation for privatization in the education sector is that “many parents want it” (2002: 29); on that view, it can be argued that the decline of PHE reflects the fact that many parents or students no longer “want it” as much as before.

At a systemic level, the two extremes of (fully) public and (fully) private higher education seem not to exist in pure form in the OECD area. Among OECD member states, only Greece is reported to have neither “government-dependent private” nor “independent private” institutions (OECD 2016). From a funding perspective, internal privatization tends to occur in public sector institutions, with increasing private funding over time. External privatization occurs where there is ongoing growth over time in private sector institutions and/or ever more private-sector funding from fees.

**Definitions and Global Trends**

As defined by the OECD, private higher education does not exist in Belgium, Finland, Greece, the United Kingdom, Hungary, and Sweden or (outside Europe) in Canada (OECD 2016). For present purposes, we consider as “private” only those institutions which meet the OECD definition of “independent private institutions” as in its *Handbook for Internationally Comparative Education Statistics: Concepts, Standards, Definitions and Classifications*. These are the institutions that receive less than 50% of their core funding from government agencies and whose staff is not paid by such agencies (OECD 2004) as reported annually to the OECD by member states. (“Government-dependent private institutions” are not discussed here; in such countries as Sweden, Norway, Belgium, Germany, and the Netherlands, nominally private institutions are in practice funded from the public purse.) Although PROPHE employs a legal definition of private institutions (i.e., “private” is whatever national laws consider private, see Levy 1986a), the OECD definition is more relevant here, as the focus is on developed countries reporting national data to the OECD, and these datasets are very reliable. (The same cannot be said for developing countries reporting to UNESCO.)

In the OECD area (as a rough equivalent for “developed countries”), enrollments in the private sector decreased between 2005 and 2012 in only five systems (nominal decline): Ireland, Japan, Portugal, Poland, and Estonia (OECD 2017). (See Table 1; Romania and Bulgaria are not OECD member states.) Almost half (9 out of 20) showed an increase of 50% or more. However, the picture is much more nuanced in relation to enrollments in the independent private sector globally; of the 39 countries in the OECD database, enrollments increased in only 11 (a proportional increase in the United States, Mexico, and Israel) while remaining constant in 14 countries (including Finland, Germany, and the Netherlands, where there is no such sector in OECD terms) and decreasing in 14 others (a proportional decline as in Japan, Korea, Chile, and New Zealand) (OECD 2017).

In reality, then, higher education in the developed world does not conform to the overall global picture of privatization, whether external (in the booming private sector) or internal (with increasing reliance on fees). Although the privatization agenda seems much weaker than expected in the developed world, Anglophone countries are an exception. In the United States, more than a quarter of students are enrolled in the private nonprofit and for-profit sectors, and England and Australia have substantially increased tuition fees. However, enrollment and tuition fees data indicate
Private Higher Education in Developed Countries, Table 1

Enrollments higher than zero in “independent private” tertiary institutions (2000–2012) for which time series data are available (all educational programs, full-time and part-time, all OECD countries) (OECD 2017)

<table>
<thead>
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</tr>
</thead>
<tbody>
<tr>
<td>Slovak Republic</td>
<td>0</td>
<td>3,556</td>
<td>8,332</td>
<td>15,545</td>
<td>24,140</td>
<td>31,010</td>
<td>38,207</td>
<td>37,724</td>
<td>39,494</td>
<td>1111%</td>
</tr>
<tr>
<td>Australia</td>
<td>0</td>
<td>13,504</td>
<td>20,082</td>
<td>43,866</td>
<td>52,435</td>
<td>62,071</td>
<td>67,122</td>
<td>68,43</td>
<td>70,575</td>
<td>523%</td>
</tr>
<tr>
<td>Chile</td>
<td>218,098</td>
<td>214,972</td>
<td>398,991</td>
<td>465,644</td>
<td>509,823</td>
<td>573,116</td>
<td>676,753</td>
<td>754,59</td>
<td>809,318</td>
<td>376%</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>0</td>
<td>19,817</td>
<td>25,920</td>
<td>33,392</td>
<td>42,774</td>
<td>50,283</td>
<td>57,332</td>
<td>59,249</td>
<td>53,495</td>
<td>270%</td>
</tr>
<tr>
<td>Turkey</td>
<td>0</td>
<td>93,361</td>
<td>11,738</td>
<td>124,507</td>
<td>140,285</td>
<td>166,157</td>
<td>181,829</td>
<td>197,082</td>
<td>234,925</td>
<td>252%</td>
</tr>
<tr>
<td>New Zealand</td>
<td>209</td>
<td>1228</td>
<td>–</td>
<td>4667</td>
<td>5975</td>
<td>8947</td>
<td>2089</td>
<td>2749</td>
<td>2388</td>
<td>194%</td>
</tr>
<tr>
<td>Switzerland</td>
<td>9755</td>
<td>13,755</td>
<td>14,570</td>
<td>15,167</td>
<td>16,003</td>
<td>17,898</td>
<td>19,791</td>
<td>19,849</td>
<td>24,081</td>
<td>175%</td>
</tr>
<tr>
<td>Israel</td>
<td>16,290</td>
<td>26,914</td>
<td>32,036</td>
<td>35,754</td>
<td>32,320</td>
<td>37,052</td>
<td>41,190</td>
<td>43,325</td>
<td>44,514</td>
<td>165%</td>
</tr>
<tr>
<td>Slovenia</td>
<td>–</td>
<td>5149</td>
<td>6648</td>
<td>7454</td>
<td>8016</td>
<td>8242</td>
<td>8463</td>
<td>8183</td>
<td>7778</td>
<td>151%</td>
</tr>
<tr>
<td>Italy</td>
<td>108,742</td>
<td>128,872</td>
<td>146,796</td>
<td>156,877</td>
<td>139,963</td>
<td>153,752</td>
<td>168,672</td>
<td>188,757</td>
<td>181,83</td>
<td>141%</td>
</tr>
<tr>
<td>United States</td>
<td>3,478,480</td>
<td>4,291,932</td>
<td>4,465,641</td>
<td>4,578,737</td>
<td>4,757,348</td>
<td>5,130,661</td>
<td>5,617,069</td>
<td>5,873,317</td>
<td>5,833,917</td>
<td>136%</td>
</tr>
<tr>
<td>Mexico</td>
<td>595,743</td>
<td>779,703</td>
<td>799,615</td>
<td>833,824</td>
<td>874,314</td>
<td>895,783</td>
<td>918,555</td>
<td>944,108</td>
<td>1,002,828</td>
<td>129%</td>
</tr>
<tr>
<td>Spain</td>
<td>198,666</td>
<td>201,948</td>
<td>202,703</td>
<td>208,653</td>
<td>214,589</td>
<td>173,999</td>
<td>238,994</td>
<td>245,731</td>
<td>255,454</td>
<td>126%</td>
</tr>
<tr>
<td>Korea</td>
<td>2,420,498</td>
<td>2,572,721</td>
<td>2,565,888</td>
<td>2,571,585</td>
<td>2,570,754</td>
<td>2,589,378</td>
<td>2,636,972</td>
<td>2,707,281</td>
<td>2,711,290</td>
<td>105%</td>
</tr>
<tr>
<td>Japan</td>
<td>3,086,769</td>
<td>3,220,038</td>
<td>3,264,228</td>
<td>3,211,831</td>
<td>3,119,006</td>
<td>3,056,422</td>
<td>3,016,964</td>
<td>3,052,391</td>
<td>3,057,342</td>
<td>95%</td>
</tr>
<tr>
<td>Poland</td>
<td>434,435</td>
<td>623,9100</td>
<td>661,699</td>
<td>691,286</td>
<td>718,706</td>
<td>717,287</td>
<td>705,998</td>
<td>652,528</td>
<td>595,027</td>
<td>95%</td>
</tr>
<tr>
<td>Portugal</td>
<td>118,737</td>
<td>98,664</td>
<td>91,791</td>
<td>91,408</td>
<td>92,584</td>
<td>90,564</td>
<td>89,799</td>
<td>88,290</td>
<td>78,699</td>
<td>80%</td>
</tr>
<tr>
<td>Estonia</td>
<td>–</td>
<td>14,370</td>
<td>14,220</td>
<td>14,756</td>
<td>14,733</td>
<td>12,315</td>
<td>11,012</td>
<td>8974</td>
<td>7431</td>
<td>52%</td>
</tr>
<tr>
<td>Ireland</td>
<td>8225</td>
<td>14,033</td>
<td>14,705</td>
<td>16,252</td>
<td>8341</td>
<td>5715</td>
<td>8650</td>
<td>9243</td>
<td>4298</td>
<td>31%</td>
</tr>
</tbody>
</table>
that the independent private sector in the rest of the OECD area has not followed suit (OECD 2017).

For both developing and developed nations, global demographics mean that East Asia is at the center of the independent private sector, with up to 80% of all enrollments in Japan, South Korea, Taiwan, and the Philippines. In the United States, the figure is 26.1%, and in Western Europe, the average is 10% or less. In Latin America, the sector accounts for at least half of all enrollments in Brazil, Colombia, and Peru. Finally, in European postcommunist transition countries and in some post-Soviet republics, the independent private sector accounts for up to 30% of enrollments (PROPHE 2017).

As Levy has argued, “where public budgets do not meet the still rapidly growing demand for higher education, students pay for alternatives” (Levy 2002: 4). While Western Europe has not generally witnessed the emergence or substantial strengthening of private higher education, the sector has emerged in several European post-communist transition countries as a demand-absorbing competitor to the traditional elitist, faculty-centered, and often inaccessible public institutions. However, there are significant differences among these transition countries, most notably a sizeable demography-induced withdrawal from the private sector in Poland, Romania, Bulgaria, and Estonia, which previously championed the private sector in Europe.

Research on Privatization in Higher Education

There are three distinct strands of research on privatization in higher education (Kwiek 2017): privatization in general (e.g., Priest and St. John 2006; Morphew and Eckel 2009), private higher education (e.g., Levy 1986b; Geiger 2007), and cost-sharing (e.g., Johnstone and Marcucci 2010; Sanyal and Johnstone 2011; Heller and Callender 2013). Synthesizing the three strands, the privatization agenda can be viewed in terms of changes leading to private sector growth in combination with increasing use of cost-sharing mechanisms in the public sector. While the focus here is exclusively on the private sector, the underlying factor is the change in public-private dynamics.

There is no unequivocal meaning of privatization (Fryar 2012), and precise definition of the term remains “elusive” (Ikenberry 2009: 2). Privatization can mean many things (Altbach et al. 2010: 73), with “neither an unequivocal definition nor absolute or delimited characteristics” (Gómez and Ordorika 2012: 219). In the context of higher education, privatization most commonly refers to the decline in state support, involving reduced public funding and increased entrepreneurial activity within institutions (Ikenberry 2009: 5), increased reliance on market mechanisms to govern higher education (McLendon and Mokher 2009: 25–26), or increased competition for students and resources (Kaplan 2009: 128). These ideas refer mostly to the United States (Johnstone 2000; Priest and St. John 2006; Morphew and Eckel 2009; Fryar 2012), with fewer publications related to other global regions.

According to Marginson (1997: 460), privatization is highly context-sensitive and means different things in different jurisdictions. In the United States, private-public boundaries have long been “blurry,” and globally, “it seems common that private-public distinctiveness can diminish over time” (Levy 2008: 45), making this a nuanced distinction. In some jurisdictions, the state contracts out higher education and research services or buys these from universities, regardless of their legal status (public, private, or foundation-like). In these circumstances, legally independent (private) corporations can provide publicly funded services under tightly regulated conditions. Williams (2016: 131–133) argues that over the last quarter of a century in the CEE region, as well as in China and much of the English-speaking world, governments’ treatment of higher education has shifted from “public service” to “private commodity,” subject to the laws of supply and demand.

Privatization is more clear-cut in the CEE region, with a clear public-private distinction in terms of ownership and resourcing. Funding of private institutions is almost exclusively private (although their students are entitled to state-subsidized loans), and public institutions receive predominantly public funding (but are entitled
to charge fees in most cases to “part-time” or “second-track” or “out of quota” students). In this regard, the CEE public sector remains “truly public,” and the private sector is “truly private” as referred to in Levy’s Latin American cases (1986b: 293). So, while “just dividing higher education into a ‘public sector’ and a ‘private sector’ is too simple” (Calhoun 2011: 3) in a global context, it is much simpler in the CEE region because of the short history of cost-sharing and the clear-cut characteristics of the private sector. Globally, there are more nuanced ongoing processes, such as a decline in “privateness in private institutions” and the rising “privateness in public institutions” as widely studied in the developed countries (Levy 2013: 16). In terms of funding, this means more (direct or indirect) public subsidies in the former and more income from tuition fees and other private sources in the latter.

**Massification and Privatization**

In effect, the privatization of higher education is closely linked to its massification; when systems expand, the fundamental question is how to fund them from the public purse. This question can be practical or ideological or both. The emergence of the private sector (as the emergence of tuition fees in the public sector) need not be financially motivated. In Central and Eastern Europe, one of the regions where the growth of PHE was most pronounced, the massification of higher education was frozen under the Communist regime. During that era (in general, 1945–1989), enrollments were stable, and higher education was largely elitist and inaccessible. Following the 1989 regime change, the shift to privatization had two crucial dimensions: ideological (as part of the massive privatization of the economy in general) and financial (austerity across all public sector services). This latter financial dimension of privatization was the more important, accompanied by a general lack of interest in social policy-making in the midst of large-scale economic reforms. However, the influence of the ideological dimension in creating a new sector as well as reforming the existing public sector should not be underestimated (Slantcheva and Levy 2007; Kwiek 2011, 2007).

“Education can be privatized if students enroll at private schools or if higher education is privately funded” (Belfield and Levin 2002: 19). As defined here, the two main types of privatization are *external* (the growth of the private sector) and *internal* (the increasing role of tuition fees in the nominally free public sector). While both forms flourished during the expansion period in the CEE region, the processes of internal privatization (in the public sector) proved more significant in most developed countries. Indeed, the usage of “internal” as inside the public sector and “external” as outside of it testifies to the pervasiveness of the idea that the public sector is the core of higher education in the developed countries.

In the CEE region, with massification frozen until the regime changes, “private higher education provide[d] stark solutions to the dilemma of how to keep expanding access while not expanding public budgets” (Levy 2008: 13). However, the demand-absorbing growth of private higher education meant that postcommunist European countries differed from their Western neighbors. Higher education growth was achieved through demand-absorbing private institutions and the delayed growth of the public ones. Massification occurred more slowly than in Western European systems and in a double context: public underfunding of old public institutions combined with the emergence of new private institutions opening their doors to thousands of new students, mostly from nontraditional socio-economic backgrounds.

The growth of PHE raises important issues of equity, affordability, and access: access for whom, access to what, and access under what financial conditions. In the CEE region, to use Geiger’s (1986) distinctions, growth did not mean higher education that was better or different; above all, it meant more higher education. This expansion was made possible by powerful processes of external and internal privatization that together opened higher education in the region to market forces from which it had been isolated until 1989. Beyond general guiding principles, there was
no more elaborate institutional design. The states seemed to have no clear ideas about how to address disintegrating higher education institutions characterized by radically diminished academic salaries, a collapsing system of research funding, and a brain drain. The regional cases seem consistent with Levy’s general observation that the emerging private sector’s role was largely unanticipated (Levy 2002).

Only one country in Western Europe has had long-term experience of PHE; in Portugal, the huge expansion of the private sector in the 1980s was followed by gradual decline since the mid-2000s (Neave and Amaral 2012). As in rapidly massifying systems elsewhere, in Portugal and Poland, following the democratic revolutions of 1974 and after 1989, respectively, the role of PHE was clear: “the main objective of many candidates was to enter a higher education institution, at any price and in any available study programme. . . . The private sector was allowed to develop almost without any control and without due attention being paid either to quality or to labour market needs” (Correia et al. 2002: 468–469; see also Antonowicz et al. 2017). Portuguese private institutions were designed “for short-term profit making rather than as sound academic and financial projects” (Teixeira and Amaral 2001: 370). As in Poland in the 1990s, “private institutions could do what they liked: and this they certainly did” (Teixeira and Amaral 2001: 390–391; Teixeira 2012). The assessment of private higher education in Portugal echoes global assessments of a demand-absorbing private subsector; private institutions, “focused predominantly on teaching, have undertaken little, or no, research, and appear to be of lower quality than the older institutions” (Teixeira and Amaral 2001: 359). Most importantly, however, the private sector was a cheap solution to the expansion issue: “expansion based on private sources has made possible an increase in enrolment rates at minor cost to public finances” (Teixeira and Amaral 2001: 363; Kwiek 2009).

The issue of fueling public funding to the private sector (Salerno 2004) to let it survive more easily in adverse demographic conditions seems to have never been raised in Portugal. While Portuguese debates focused on changing institutional strategies, Polish debates focused on changing the national funding architecture, either through introducing universal tuition fees in both sectors or through publicly subsidizing the private sector. The catchword in the Polish debates was the “healthy competition” between publics and privates (Antonowicz et al. 2017). These observations are generalizable to the developing countries – and those selected developed ones where massification processes were more intense, being, mostly for political reasons, delayed compared with major global economies.

**Conclusion**

Privatization of higher education tends to rise in expanding systems and to reverse with heavy demographic decline in contracting systems. Amid global private sector growth, privatization is less intensive in Europe. In postcommunist Europe, the former champions of private sector growth have become harbingers of private sector decline, as in Poland, Romania, Bulgaria, and Estonia. Beyond demography, other factors include national academic traditions, social and political priorities, and, crucially, national public spending priorities. Among the substantial cross-country differences in intensity of privatization and de-privatization, the demand-absorbing private subsector emerges as most vulnerable, as against a very small subsector of semi-elites.

The future of PHE in the CEE region is not easily foreseen. The role of politics is powerful, and the cross-sectoral mix of tuition fees and state subsidies may change over time. For political reasons, funding options may vary: high fees or no fees in the public sector and high public subsidies or disappearing subsidies for the private sector. The public-private dynamic is inextricably linked to national-level equilibrium (which is always unstable) and to global trends.

In countries where PHE is in decline, abrupt changes in the public-private dynamic can be mitigated by the introduction of universal tuition fees in the public sector. In the CEE region, however, there is often a constitutional ban on
public sector tuition fees, on the assumption that narrowing the fee gap would shift enrollments from tax-based public universities to fee-based private institutions. Theoretically, according to Levy’s (1986b) typology of public-private funding regimes, national systems can move gradually from a “dual and distinctive” model to a “dual and homogenized” model, in which both sectors are funded by a combination of universal fees and direct public subsidies. However, the CEE region has a long-established tradition of funding higher education almost exclusively from the public purse.

The standard cost-sharing arguments emphasize the increase in total higher education costs and call for these costs to be differently distributed between state and students (or their parents) (Johnstone 2006; Johnstone and Marcucci 2010). However, traditional cost distribution analyses are less convincing in stable or contracting systems because public expenditure on higher education is expected to remain at the same level or to fall in the future rather than to increase. In developed countries, private institutions are heavily dependent on public institutions, which is not the case in developing countries with expanding higher education systems (Kwiek 2017).

The future of private sector higher education provision and funding in developed countries seems too uncertain to predict, all the more so as an array of unrelated factors change the public-private dynamic. In most parts of the developed world, however, private sector growth has been slower than expected, and its impact on the public sector has been less consequential.

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References


