



Free Education Policy and Hidden Cost Inequality: A Literature Review on Indirect Economic Burdens on Students' Families

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Abstract

The free education policy has become a global strategy to improve access to education, but in practice, it still leaves challenges in the form of hidden costs that continue to burden students' families, especially from low-income groups. This research aims to identify the types of indirect costs in free education and analyze their impact on the economic burden of families and access and quality of education. This study uses a library research approach with a qualitative-descriptive design and documentation techniques as data collection methods. Data sources are obtained from scholarly journal articles, books, policy reports, and relevant dissertations, which are analyzed using a thematic approach and content analysis. The results of the study show that costs such as uniforms, transportation, stationery, activity fees, and digital needs become significant burdens for poor families. This has an impact on disparities in participation, achievement, and learning experiences of students. This research concludes that free education is not yet fully economically inclusive and needs to be redesigned to include support for hidden costs. This study makes an important contribution to advocating for education policies based on distributive justice and opens up opportunities for further research with a field approach.

Keywords:

Economic Burden on Families; Educational Inequality; Free Education; Hidden Cost

A. INTRODUCTION

Education is one of the basic rights guaranteed by the 1945 Constitution and serves as a fundamental foundation in the development of quality human resources. In 2003, the Indonesian government issued a policy for nine years of compulsory education, which was followed by the implementation of a free education program through Law Number 20 of 2003 on the National Education System. This policy aims to improve access to and the quality of education for all

segments of society without exception(Permatasari & Syafi'i, 2022; Sari & Khoiri, 2023; Sibarani & Sinamo, 2020). Although school fees have been formally waived, many families from the lower to middle economic classes still find it difficult to meet various indirect cost burdens that are often not officially recorded.

The free education policy has become a main pillar in the government's efforts to improve access to education for all segments of society. However, despite the elimination of formal school fees, many families, especially from low-income groups, still face significant economic burdens due to hidden costs such as uniforms, transportation, stationery, and extracurricular activities(Asante et al., 2024; Lazaro & Matiku, 2022; Magesa & Mtebe, 2022). This phenomenon raises questions about the effectiveness of the free education policy in reducing disparities in access to education. Free education is intended to reduce disparities and enhance social mobility. However, findings from (Anisha, 2024) show that the benefits of free education tend to be more felt by the middle class, who have sufficient economic support to bear the additional costs. This means that, implicitly, this policy has not been sufficiently sensitive to the structural vulnerabilities experienced by poor families

In Indonesia, although programs like the School Operational Assistance (BOS) have been launched to support free education, many families still have to bear additional costs that are not covered by these programs. According to Susenas data, education costs remain a significant expense for households, particularly in urban areas. This indicates that the free education policy has not completely eliminated financial barriers for poor families.(W. S. Nugroho & Jamilatuzzahro, 2024) In the context of public policy, transparency and accountability in the implementation of free education are major points of concern. An evaluation by (MulyaMulya, M. H. W., & Rahaju, 2021) in Surabaya shows that although BOS funds are routinely disbursed, their management does not always aim to reduce students' indirect cost burdens. This highlights inequality in the implementation of policies on the ground

Studies in various countries also show that hidden costs in education can hinder the participation of students from low-income families. In Kenya, for example, although primary education is declared free, parents still have to pay significant additional fees, which can cause children to drop out of school. Similarly, in Tanzania, families in rural areas face a heavy financial burden even though primary education is stated to be free(Brown et al., 2023). Furthermore, research in the United States indicates that higher education subsidies tend to benefit students from wealthy families more, as they are more likely to attend state universities that receive large subsidies, while students from poor families tend to attend institutions with smaller subsidies (Morimoto & Tabata, 2020). This indicates that free education policies or educational subsidies can reinforce inequality if not designed with fair distribution of benefits in mind

In Indonesia, although scholarship programs like the Smart Indonesia Card (KIP) have been launched to support students from poor families, access and utilization still face various challenges. A study in Central Java shows that many students from low-income families are reluctant to apply for financial aid due to a lack of information and complicated administrative processes. This indicates that financial aid policies need to be accompanied by communication strategies and simplification of procedures to enhance their effectiveness (Mashur, 2023; Mulyaningsih et al., 2025)

One social phenomenon that reflects this disparity is the rampant demand for voluntary donations, committee funds, extracurricular fees, and the purchase of expensive school supplies. These costs, although not included in the official structure of educational expenses, remain an unwritten obligation that must be met by the parents of students. (Bao et al., 2021; Safitri et al., 2024) In a social context, this burden increasingly weighs down families with more than one school-age child or those living in areas with minimal educational infrastructure. This pattern impacts public perception that free education is merely a political jargon without realizations that touch the grassroots level. Some surveys indicate a decline in interest among the poor to pursue higher education due to these indirect financial pressures. This creates a new form of inequality in access to education that is difficult to detect through ordinary statistical data but is truly felt by vulnerable groups(Shi & Qamruzzaman, 2022)

Furthermore, research in Chile found that although higher education is stated to be free for students from low-income families, their graduation rates are lower compared to students who receive merit-based scholarships and loans. This indicates that economic factors are not the only determinants of academic success, and additional support is needed. (Espinoza et al., 2023) The phenomenon of hidden costs in education also impacts the overall well-being of families. In Africa, many families have to sacrifice other basic needs to finance their children's education, which can exacerbate conditions of poverty and social inequality. This shows that free education policies need to be designed with consideration of their impact on the overall well-being of families in a holistic manner. (Muchiri, 2021)

In international literature, the issue of hidden costs of education is not new. Research by (Abdullah Junaid et al., 2023) shows that in developing countries, additional education costs such as transportation, uniforms, private tutoring, and monthly cash contributions can account for up to 40% of total household expenditures. This phenomenon also occurs in Indonesia, where free education does not necessarily eliminate the economic burden on families, but rather shifts it to other less transparent expense categories. A study conducted by (Rusina, 2022) found that in some regions of Central Java, the additional costs incurred by families could reach two to three times the official education expenses. Ironically, these additional costs are often not closely monitored by local education authorities, leading to potential corruption and misuse of education funds by certain individuals.

The implications of this indirect economic burden affect the educational decisions of poor families. Many parents are forced to choose the school dropout path for their children or encourage them to work part-time to help with household finances. (Yusuf & Sari, 2022) show that 32% of students from the lowest economic status families experience mental pressure due to the combination of study demands and economic worries. Thus, educational disparity is no longer just about the availability of facilities, but about sustainability.

Furthermore, the COVID-19 pandemic has further emphasized this disparity. As learning shifted to online, the costs of internet data, electronic devices, and digital materials became an additional burden not covered by free education policies. This has widened the gap between students from affluent families and those from low-income families, asserting that the cost of education is not only physical but also digital (Hidayah, 2022). This phenomenon becomes even more relevant in the post-pandemic era, when family economic recovery is still unstable while the demand for digital education is increasing. Poor families now have to provide gadgets, internet data, and additional costs for informal courses to help their children catch up. (Halal et al., 2021) noted that the gap in educational access during the pandemic was exacerbated by the limited purchasing power of students' families. In many regions, while schools do not charge formal fees, the practice of unofficial levies still exists in various forms.

In the context of Indonesia, it is important to assess the extent to which free education policies have succeeded in alleviating the economic burden on families, especially for low-income groups (Fadhil & Sabic-El-Rayess, 2021). The broader social context indicates that this issue is not only related to economics, but also to culture and power structures within the school environment. For example, in some cases, teachers or school committees treat students differently based on their family's ability to pay for additional fees. Such discriminatory treatment clearly violates the principle of equality in education. Recent issues such as the plan to implement the independent learning curriculum also need to be monitored to avoid generating unplanned additional costs. Without strict oversight, innovative programs like this have the potential to trigger the emergence of school project costs or additional modules that burden students' families again.

Thus, it is important to conduct a thorough literature review of various previous studies to understand the patterns of hidden costs in the free education system in Indonesia. This research will provide a new perspective that combines microeconomic analysis with social and psychological dimensions, thus generating more holistic and inclusive policy recommendations. This study aims to identify the types of hidden costs in free education policies, analyze their impact on the economic burden of families, and critique how these costs affect access to and

quality of education. Additionally, this research also seeks to contribute to the development of fairer and more responsive education policies to the socioeconomic conditions of the community.

Previous research tends to focus on macro analyses of free education policies, such as their effects on school participation rates or government budget allocations. However, there is little exploration into how these hidden costs affect students' psychology and families' decisions in their educational processes. Furthermore, the majority of existing studies use quantitative methods with a macro statistical approach, thus subjective and micro aspects like daily family experiences, feelings of stress, or even discrimination faced by students from low-income families due to their inability to pay additional costs have not been extensively addressed. This is an important gap that this research intends to fill.

The practical benefit of this research is to serve as a consideration for the government in designing educational regulations that truly free society from unnecessary financial burdens. On the academic side, the results of this research will complement the literature on educational inequality in Indonesia, particularly in the context of indirect costs that are often overlooked in macro policies. Through a comprehensive and critical library research approach, this study aims to connect various findings from previous studies to build a more complete understanding of the reality of free education in Indonesia. Thus, it is hoped that the results can serve as a reference for policymakers, educational institutions, and the general public in understanding the complexities of this issue.

By understanding the dynamics of hidden costs in education, this research is expected to provide new insights for policymakers, education practitioners, and the general public about the importance of designing more inclusive and equitable education policies. Furthermore, this research could also serve as a foundation for further empirical studies that explore the specific impacts of hidden costs on the participation and educational success of students from various socio-economic backgrounds

B. METHODS

In this research, the method used is library research, which is an approach conducted by tracing, reviewing, and analyzing various relevant source references, such as books, scientific journal articles, research reports, dissertations, and other official documents related to the topic (Jaya et al., 2023). This study is qualitative-descriptive, with a conceptual and thematic analysis approach to explore key issues, identify patterns, and construct a synthesis of theories based on the available literature

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In addition, the researchers also used a content analysis matrix to organize and classify information from various sources based on the main themes identified during the review process. The data collection process was carried out through several structured stages. The first stage involved an online literature search using academic search engines such as Google Scholar, Scopus, SpringerLink, and SINTA to find relevant journals and scientific publications. After that, a literature selection stage was conducted, filtering documents that met the predetermined inclusion criteria. Furthermore, the researchers classified the content of each document based on topics, theoretical approaches, and its main findings. The next stage was thematic analysis aimed at identifying recurring patterns of thought in the literature, as well as compiling a conceptual synthesis that serves as the basis for interpretation in this study

In this literature study, the data analysis technique applied is content analysis combined with thematic analysis (Xu & Zammit, 2020). Both approaches were chosen because they are suitable for the characteristics of the collected data, which is qualitative data sourced from

various academic sources such as scientific journals, books, research reports, and institutional documents discussing the main theme of Free Education Policy and Hidden Cost Inequality

Content analysis is used as an initial step in examining the content of each collected document. At this stage, the researcher identifies keywords, main ideas, and conceptual indicators directly related to the topic. This review also includes various theoretical perspectives and previous research findings related to the issue. The results of this content analysis are then further developed through a thematic analysis approach, which involves grouping data into major themes that frequently emerge from various sources of literature. Through this approach, researchers can reveal patterns, relationships between themes, and identify gaps in knowledge that have not been extensively explained by previous research

The analysis process is conducted systematically and gradually. First, all data sources are organized and selected based on criteria such as relevance, quality, and the timeliness of the information. Then, an in-depth reading is performed accompanied by marking important parts of each source for the coding process, which involves assigning initial labels to information with similarities. These codes are then grouped and developed into main themes that reflect the core issues in this study (Bang, 2022). Through this approach, it is hoped that the research results can present more than just a summary, but also provide new understandings regarding the dynamics of Free Education Policy and Hidden Cost Inequality

C. RESULT & DISCUSSION

Based on the author's research and examination of several scientific articles relevant to the topic of Free Education Policy and Hidden Cost Inequalities, it was found that the fee-free education policy implemented in various countries, including Indonesia, has not fully eliminated the economic burden that families of students must bear. This investigation was conducted through a literature analysis from various nationally and internationally indexed scientific sources, particularly from journals published between 2020 and 2025. Some articles reviewed indicate that even though official costs such as tuition fees have been abolished, there remain several indirect costs that parents or guardians of students still have to bear

This research aims to identify the types of hidden costs in the free education policy in Indonesia, analyze its impact on the economic burden of families, and critique how these costs affect access to and quality of education. Based on a systematic literature analysis conducted through a literature study approach, it was found that although the government has implemented a free education policy as an effort to increase national education participation, many families from lower-middle economic groups still face difficulties due to various unofficial additional costs that have become a routine burden

Although the free education policy has been implemented at various educational levels in Indonesia, the reality on the ground shows that families from low economic groups still face significant indirect costs (hidden costs). These costs include the need for school uniforms, daily transportation fares, learning supplies such as notebooks and stationery, voluntary contributions for school activities, as well as costs for participating in extracurricular activities that are often mandatory (Madhakomala et al., 2022). Furthermore, a study by (Kramer et al., 2024) in Bantul, Yogyakarta, revealed that the BOS and PIP funds are still insufficient to cover operational needs and student supplies, causing parents to bear additional costs such as uniforms and transportation

In the context of community contribution, (Shukia, 2021) notes that in many schools, parents are still asked to provide "voluntary contributions" or additional fees which in practice become a veiled obligation. This contradicts the spirit of free education and constitutes a form of structural inequality. (Thelma et al., 2024) through their study in Zambia highlight that free education policies that are not accompanied by adequate government budget support negatively impact the quality of education. This is reflected in the poor condition of facilities, high student-teacher ratios, and limited training for educators

Similar conditions also occur in Indonesia. (Abdul Halim, 2024) found a gap between the real operational cost needs of educational units and government funding allocation. As a result,

many madrasahs and schools in marginal areas have to seek additional funding sources outside of official assistance, one of which is through donations from parents, both openly and covertly. In many cases, this cost burden becomes the main obstacle that hinders children from poor families from accessing and completing their education optimally. To address this issue, a more holistic approach is needed in education policy, including financial support for low-income families and raising community awareness about the importance of education

This phenomenon indicates that although the costs of formal schooling have been eliminated, there are other economic dimensions that have not been fully addressed by the free education policy. As a result, the gap in access and quality of education still persists, especially in disadvantaged areas and among lower socioeconomic groups. This disparity affects not only school participation rates but also the success of learning and the continuity of education for students from vulnerable groups.

The research results also indicate that free education policies tend to provide greater benefits to higher economic groups, who have the financial capability to bear various additional costs that are not accommodated in these policies. Hidden costs such as school uniforms, daily transportation, stationery, activity fees, and digital devices become the primary differentiating factors in access and participation in education among different socioeconomic groups. Data from various literature reviews affirm that the level of participation in advanced education (junior high and senior high/vocational schools) and graduation rates tend to be higher among students from middle to upper-class families, while students from poor families are more vulnerable to dropping out or not pursuing further education (McKinley Yoder et al., 2024). This highlights a systemic gap that cannot be addressed merely by eliminating formal school fees

Furthermore, this research also found that access to education has become economically discriminatory. Students from affluent families can participate in all school activities, obtain additional learning facilities such as private tutoring, and have digital devices that support online learning. In contrast, students from economically disadvantaged families tend to fall behind because they cannot access these resources (Shaheen, 2022). This reinforces the disparity in education quality among social groups, which ultimately contributes to the reproduction of social inequality as explained in Social Reproduction Theory

The subsequent impact is seen in the form of a decline in the quality of education, both in academic achievement, participation in learning activities, and the social-emotional aspects of students. Students who feel unable to meet the symbolic standards of the school, such as not having decent uniforms or being unable to participate in extracurricular activities, experience a decrease in self-esteem and a desire to attend school (Barnett et al., 2023). In addition to the main impact on family economy and access to education, this research also found relevant secondary findings, namely resistance or limitations in utilizing assistance programs such as PIP or BOS. Some families do not access these aids due to a lack of information, complicated procedures, or feelings of shame in receiving assistance (D. Nugroho et al., 2023). In many cases, families have to sacrifice other basic needs to finance their children's education, a condition that can exacerbate poverty and social inequality (Xiao & Selvaratnam, 2023). This indicates that the issue of hidden costs is not only economic in nature but is also influenced by cultural and administrative factors

The interpretation of these findings indicates that free education policies need to be designed with a more holistic and inclusive approach. Uncontrolled and non-transparent additional costs actually contradict the original goals of the policy, which are to enhance participation and equality in education. Without stricter intervention regarding hidden costs and simplifying access to educational assistance programs, structural inequalities in the education system will continue to persist.

Overall, these findings provide an understanding that free education policies must be reviewed in a broader and more substantive sense. Fair access to education cannot be achieved solely by eliminating formal school fees, without taking into account the complexities of supportive needs that are practically essential for the success and continuity of students in their education. Therefore, this research makes an important contribution to expanding the concept of free education into inclusive and equitable education, which not only removes charges but also

guarantees the fulfillment of comprehensive learning needs.

This research clearly shows that although free education has been formally implemented through the elimination of direct school fees (tuition fees), in practice there are still various hidden costs that not only impose economic pressure on poor families but also create inequalities in access and quality of education. These costs include uniform needs, stationery, transportation, extracurricular activities, and post-pandemic online learning necessities such as data quotas and digital devices. This finding supports the main hypothesis of the research, namely that free education in the form of formal policy has not been able to completely eliminate the economic burden of education for poor families, nor does it guarantee equality in access and learning outcomes. This means that such a universal and uniform policy actually benefits the upper middle class who have the financial capacity to meet indirect costs. This is reflected in research by (Anisha, 2024), which shows that students from middle-class families benefit more from free education compared to economically vulnerable groups.

This phenomenon closely aligns with the concept of Social Reproduction Theory proposed by Bourdieu. According to this theory, educational institutions become a means of reproducing existing social structures, rather than a tool for social mobility as believed by the meritocratic paradigm. Education, which is symbolically referred to as 'free', still demands certain economic and cultural capital for students to participate fully (Kaminska, 2022). In this context, hidden costs serve as a filter that subtly obstructs access for poor students to equivalent educational experiences, as demonstrated in a study (McKinley Yoder et al., 2024), which shows that students from economically and socially marginalized groups have lower graduation rates.

Empirically, the results of this study are also in line with global findings. In Kenya and Tanzania, despite primary education being free, parents are still required to pay for uniforms, committee contributions, and other school necessities, leading to a high dropout rate among poor families (Brown et al., 2023; Shukia, 2021). Even in countries like the United States and Chile, education subsidies tend to reinforce inequality because they are more easily accessed and enjoyed by students from affluent families (Espinoza et al., 2023; Morimoto & Tabata, 2020). In the context of Indonesia, research by (Kramer et al., 2024) in Bantul indicates that BOS and PIP funds are insufficient to cover the actual needs of students, and schools tend to impose additional fees disguised as 'voluntary contributions'. This proves that the elimination of direct costs does not automatically eliminate disparities, and may even create new forms of educational injustice that are not reflected in official statistics. Some schools or institutions receiving BOS assistance and free education programs from the government do not show improvements in service quality due to weak governance and minimal integrity in participant selection. This creates an irony where more deserving institutions do not receive support, while less transparent institutions gain access due to relational closeness with policymakers. (Usman et al., 2022)

The implications of this research are very broad, both theoretically and practically. Theoretically, this study reinforces the urgency to redefine the meaning of "free education," not only in terms of school fee waiver but also including systematic efforts to close the non-visible costs that affect learning continuity. This is important because education that is only accessible to those who can afford hidden costs is essentially not inclusive education. From a policy perspective, this research encourages the importance of formulating education policy designs based on distributive justice. The government needs to formulate affirmative interventions that genuinely address the root of the issues, such as providing uniforms and stationery vouchers, local transportation subsidies, and integrated online learning support within education aid schemes, not just offering one-time scholarships.

However, the interpretation of these results still needs to consider several limitations. As a library research-based study, this analysis relies on secondary data and has not uncovered social dynamics directly through field interactions. Thus, the emotional aspects and subjective experiences of students and parents have not been thoroughly explored. Therefore, further research with a qualitative field approach or case studies is highly recommended to capture the micro dimensions that may have been overlooked in the literature review. The academic reflection from this research is that the discourse on free education should no longer be limited

by formal administrative aspects. Moving forward, educational policies need to be designed based on the actual needs of the community, taking into account economic disparities, local culture, and technological developments. This research contributes by enriching the literature in education, particularly in understanding the interaction between policy structures and social realities, which often do not align.

More than just a critique of policy, this finding carries an important message that education can only be a tool for social empowerment if it is free from hidden financial burdens that systematically exclude poor groups from learning spaces. Therefore, the urgency for education that is truly free, inclusive, and responsive to social realities cannot be delayed any longer

D. CONCLUSION

This research concludes that the free education policy has not fully liberated students from economic burdens, as there are still various hidden costs such as uniforms, transportation, school supplies, and digital needs. These costs weigh heavily on poor families and hinder access and quality of education, thus emphasizing that this policy has not been responsive to socio-economic inequalities. Theoretically, this finding reinforces Bourdieu's Social Reproduction theory that education can reproduce inequality if not supported by affirmative policies. Practically, these results call for a reformulation of education policies to be more inclusive, by expanding the coverage of aid and eliminating unofficial fees. The limitations of this research lie in its literature-based nature, thus it does not capture social dynamics in the field. For this reason, further research is recommended to use a field approach to explore the firsthand experiences of students and their families, as well as to develop a more equitable and contextual policy model.

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