

# THE MINIMUM INCOME STANDARD: Understanding the cost of education to households in the UK

May 2023

Matt Padley and Abigail Davis Centre for Research in Social Policy, Loughborough University



#### Introduction



'It's like as a parent, this is what they need to function as a family and have a life, not just live. You know they've got to be able to like you say, join in with society. So that the kids don't feel left out, so they're not the kid that doesn't have this you know, not so much with items of clothing, but "I'm able to do my homework" and "I'm able to have school shoes"...'

Parents of primary school child, 2020

The Minimum Income Standard (MIS) research sets out the minimum needs of families in the UK and why they are important. This is based on what parents and carers with school-aged children think are the essential items that every family should be able to afford. This report uses this robust research to show what the public agrees primary and secondary school children, and the households they live in, need to be able to meet their **minimum educational needs**. The report also explores whether this minimum is what we should be aiming for and whether it allows children to fully participate, feel included and thrive at school.

The current social, economic and political context is putting enormous pressures on household incomes, with many families facing incredibly difficult and heart-breaking choices about which areas of spending to prioritise, and often going without items they need. Substantial increases in the cost of home energy, alongside the rising cost of other essentials such as food, pose a significant challenge to incomes which are not rising at anywhere near the same rate as inflation. The price of food (tracked by the Consumer Prices Index (CPI)), for example, increased by 16.7 per cent between January 2022 and January 2023, one of the key drivers of an overall inflation rate of 10.1 per cent in the year to January 2023.

These pressures on family budgets have a big impact on the ability of households to cover their minimum needs. Ongoing research on the Minimum Income Standard (MIS) sets out what these minimum needs are and is based on what members of the public think are the essential items that every family should be able to afford. Specifically, what is needed in order to meet the universal needs of a roof over your head, food on the table and clothes to wear, but beyond this, to be able to take part in the world around you and to feel included in the society in which you live.

The recent cost of living increases have directly affected what households need in order to reach this minimum. Households with children have seen the cost of a minimum socially acceptable standard of living increase by an average of 18 per cent in the last year, the largest single year increase since MIS research was first published in 2008. In this environment of high inflation, wages have not kept pace with increased costs and many households are facing a growing shortfall between what they earn and what they need to cover the cost of essentials. Despite the substantial increase in the minimum wage in April 2022, full-time work on the minimum wage does not provide all that is needed to cover minimum needs. A lone parent with two primary school children, working full time on the minimum wage, has 75 per cent of what they need and this 'missing' 25 per cent is the source of those impossible decisions facing lots of households. Families supported by out-of-work benefits face even more impossible circumstances – the same lone parent household can only cover 48 per cent of their minimum needs,

<sup>&</sup>lt;sup>1</sup> Consumer price inflation tables, Office for National Statistics, 2022

<sup>&</sup>lt;sup>2</sup> A Davis, J Stone, C Blackwell, C Shepherd, M Padley and D Hirsch, <u>A Minimum Income Standard in the UK for 2022</u>, Joseph Rowntree Foundation, 2022

after paying their housing costs. This all means that an increasing number of households do not have all they need to 'join in' with the society in which they live<sup>3</sup> – and this is not just about what is needed for survival, but the minimum amount that is needed to feel included, to be able to live with dignity.

#### Minimum educational needs

A critical element of a dignified standard of living for households with children is education. For the overwhelming majority of children in the UK, education is 'free' at the point of access, but this does not mean that accessing education is without a cost – and often a substantial one – to households. Being able to participate fully in school life, having the resources necessary to undertake homework, having what you need to join a school sports team and go on educational school trips, and having school uniform that fits, all come at a cost. These costs can vary considerably from school to school and across different locations in the UK – MIS research in London<sup>4</sup> and remote rural Scotland<sup>5</sup> has highlighted some of this variation in the minimum cost of education. The consequences of being excluded from participating fully in school life are also costly, both in the short term – missing out on choices and opportunities that are ordinarily accepted as social norms within our society<sup>6</sup> – and in the longer term, with impacts on educational outcomes and trajectories.

This report uses the established MIS research to look at the **minimum** cost of primary and secondary school education to households with children in the UK. Since it began in 2008, the MIS research has set out what the public thinks is needed for a minimum socially acceptable standard of living in urban UK, including what primary and secondary school children need and need to be able to do to have this dignified standard of living. The focus of MIS research is on establishing minimum household needs holistically – that is, establishing what different households need to cover *all* of their minimum needs. However, within this 'holistic' living standard, it is possible to focus in on particular aspects, in this case, education. MIS research can be used to show what the public agrees primary and secondary school children, and the households they live in, need to meet their **minimum educational needs**. This is not just about material needs associated with going to school, such as school uniform, but also what is needed to participate and to be included within primary and secondary education.

While this report focuses on what the public agrees is needed as a minimum for children attending school – and the costs associated with this – there are important questions relating to what it is that we, as a society, want for every child attending school. The MIS is very much about establishing a threshold below which we don't want anyone to fall, as well as setting out a living standard that is acceptable long term. Looking at the costs associated with reaching this threshold is a useful task, and potentially instructive in ensuring that all households can meet these minimum educational needs. But this should only be the first step. We must aim for more than a minimum for our children. It is vital that we develop and implement policies and systems across the UK that support all young people to thrive in education, not just meet their basic educational needs.

<sup>&</sup>lt;sup>3</sup> M Padley and J Stone, Households below a Minimum Income Standard: 2008/09 - 2019/20, Joseph Rowntree Foundation, 2022

<sup>&</sup>lt;sup>4</sup> M Padley, A Davis, C Shepherd and J Stone, <u>A Minimum Income Standard for London 2020</u>, Trust for London, 2021

<sup>&</sup>lt;sup>5</sup> A Davis, A Bryan, D Hirsch, J Ellen, C Shepherd and M Padley, <u>The cost of remoteness - reflecting higher living costs in remote rural Scotland</u> when measuring fuel poverty, Scottish Government, 2021

<sup>&</sup>lt;sup>6</sup> P Townsend, *Poverty in the United Kingdom*, Penguin, 1979

# The Minimum Income Standard: defining minimum needs in relation to education

A minimum standard of living in the UK today includes, but is more than just, food, clothes and shelter. It is about having what you need to have the opportunities and choices necessary to participate in society.

Since 2008, the MIS research has established and set out what the public thinks is needed to have a minimum socially acceptable standard of living in the UK. Focusing on the needs of different types of households, groups of members of the public – from across the income distribution – discuss and reach agreement about the goods and services these households need to meet their material needs, and to be able to participate in society. The baskets of goods and services required by different households provide the basis for calculating what a range of households need to have a minimum standard of living. But discussions in groups also provide explanations and rationales about why particular items are needed and the role these play in helping people to feel included in the world around them. MIS doesn't simply provide a set of income requirements for different households; it establishes what is needed and why this is important.

Feeling included – or able to participate – is central to what is described through MIS, as is agreement about the importance of choice. If, for example, children were only able to participate in social activities each week that were *free*, this would limit the choices available to them. This is not an argument for unrestricted choices, but a key element of the process to establish and detail a minimum standard of living is focused on reaching agreement about where the 'line' that demarcates *insufficient* choice should be drawn.

The MIS definition provides a framework and reference point for group discussions, centred on what different households and the individuals within them need. The needs of primary school children and secondary school children are discussed in detail by a series of groups with parents of children within these age groups. These discussions are not focused solely on needs relating to education or school, but what children and young people need to 'have the opportunities and choices necessary to participate' in education has been explored in groups with parents since MIS research began. In having these discussions, parents are in practice defining minimum needs in relation to education.

Parents agree that there are additional expenses that households with school children need to meet to enable participation in education. Some of these are practical, such as providing school lunches and uniform. Others are important because they enable children to have the same opportunities to participate as their peers both in educational and extra-curricular activities – school trips and residentials in primary school are both examples of these sorts of minimum needs.

This report is based on analysis of transcripts from discussion groups carried out with parents of school-aged children between 2012 and 2022. These groups were held across the UK – in England, Scotland, Wales and Northern Ireland. The analysis has focused on those needs that are *directly linked to education* for primary and secondary school children, and for households with these ages of children. Demarcating which needs are directly related to education and which are not is not necessarily a straightforward task. For example, it is possible to argue that access to the internet is a need directly related to education, as it enables children to access educational resources and complete homework. However, within MIS, the internet is needed by *all* households, regardless of whether or not they contain school-aged children, and so this is not included here as a need or cost

<sup>&</sup>lt;sup>7</sup> Between 2012 and 2022, 33 MIS groups were held with parents of school-aged children where the needs of primary and secondary school children were discussed. Of these, 25 were in England, 4 in Wales, 2 in Scotland and 2 in Northern Ireland.

directly linked to education. The analysis presented here has sought to identify these directly-related needs and to outline why these are important in enabling participation in education. Having identified these, the cost of meeting these needs has been calculated for primary school and secondary school children.

#### What do households need to meet their minimum 'education' needs and why?

This section summarises a decade of findings from MIS research, setting out the items and resources needed to meet **minimum** education needs and the reasons why parents consider these essential components of the baskets of goods and services that make up MIS.

#### Lunchtime food at school

• Minimum annual cost per primary school child: £324.46

• Minimum annual cost per secondary school child: £338.99

Within MIS, there are discussions about what kind of food both a primary and secondary school child would need to consume in a day as part of a minimum living standard. Over the past decade, groups have considered whether paid-for school lunches or packed lunches should be included in order to meet minimum needs. Parents agree that it is important to be able to accommodate choice, for a range of reasons, based on both the parents' views and children's preferences. They are also mindful of practicality, cost and nutrition, with some saying that having school dinners was preferable as it meant that children were guaranteed at least one hot meal a day. However, the conclusion over time has been that a homemade packed lunch each day for both primary and secondary school children meets this need as a minimum.

The cost included in the minimum weekly budget for school-aged children reflects this decision that a packed lunch is sufficient **as a minimum**. For primary school children, the cost of a packed lunch each school day makes up 30 per cent of their total weekly food budget; for secondary school children, the cost of a packed lunch makes up 27 per cent of their weekly food budget.

#### Evidence from the Cost of the School Day

Lunchtime is not the only period when children eat and drink on school premises. Almost all schools allow children to eat during mid-morning break. Parents and carers have told us they often provide snacks or the money for children to purchase food in the morning. This is yet another common cost parents face.



'I think £1.50 for snacks isn't right and if you've forgotten money they don't give it.'

Parent

'It's so unfair, at break, if you don't have enough, they take it [the food] back, it's so embarrassing.'

13-year-old pupil

#### Evidence from the Cost of the School Day

While parents in MIS focus groups concluded families need at a minimum enough to cover the cost of a packed lunch during the week, wider research suggests that eating a balanced, hot school lunch every day delivers many educational, social and health benefits for children and supports them to thrive at school. However, the average school dinner costs around £2.40 a day (£12 a week) which means many families who are struggling are forced to provide packed lunches to save money, even though this is not always optimal for their children.



'Yes there have been occasions when I couldn't afford for either of them to have dinner money so they have to bring snacks from home or go without.'

Parent

'The school dinners are expensive. Mum says it's easier to have packed lunch.'

8-year-old pupil

When eating food at school comes at a cost to most families, this results in clear disparities at lunch time, and can mean that some children do not have access to enough food and drink during the school day.



'I see pupils who can afford lunch, eating lunch. I see [pupils receiving free school meals] eating lunch. There is a gap in between. Parent/carers are working but still really struggling, it is less often I see these children in the canteen.'

Staff member

'My account is always minus. I feel like I can't afford it and can't get certain things.'

Year 7 pupil

If we are pushing for an education system where all children can flourish, these differences in accessing food while at school must be addressed. In Scotland and Wales, there is commitment from both devolved governments to roll out universal free school meals to all primary school pupils in the coming years, meaning all children at this age will be offered a hot school meal as part of the school day. But elsewhere in the UK and in secondary schools, far too many families are unable to afford the minimum when it comes to food in school, let alone cover the cost of a school-cooked lunch.

#### School uniform and shoes

- Minimum annual cost per primary school child: £336.21
- Minimum annual cost per secondary school child: £462.93

School uniform costs are a significant expense for any household with school-aged children. As a minimum, groups of parents within MIS have agreed that primary school children's uniform needs to be replaced at least annually because children are likely to be growing fast. Secondary school children need more items, and these are often more expensive (such as a blazer) and cannot be expected to last indefinitely. Over time, parents have reported that more and more schools have introduced uniform with a school logo as a requirement, although the extent to which this is compulsory varies between schools. Parents have also noted that when schools make significant

changes to their uniform policies this can be expensive. In these cases, parents have to purchase new items and the ability to pass anything on to younger siblings is limited.

Researcher: The group said more items, that schools are requiring more items to have the logo which

means we have to go to more expensive stockists.

Woman 1: Yes and blazers.

Woman 2: Polo shirts that are really frustrating.

Man 1: And you always have to buy them from the school stockist.

Man 2: You can get really cheap ones can't you? But you have got to have the badge on it...

Woman 3: See one thing that has happened at my son's school, they have gone from wearing polo

shirts to like a sweater top, they have now gone to blazers but they have still got to buy the... they still need the jumper underneath with the logo on, so it has... yes so I have seen

ours change.

Man 3: Yes I must admit that the school my lad was going to up to year... up to 16 you could

pretty much get a lot of non-branded stuff but then the new head has come in and they have now actually, literally just this year have now gone to branded blazers which I guess

has actually added pricing... if he was there now.

Parents, 2016

To meet these minimum uniform needs, parents specify a blend of generic uniform items purchased from supermarkets in combination with some items purchased via the school or a selected stockist. In the majority of cases this seems to relate to jumpers and book bags for primary school children. For secondary school children the list of items from a specialist stockist is much larger, including several items of PE kit (often generic for primary school children), and due to the nature of PE in secondary school, this can mean a wider range of items including polo shirt, rugby shirt, hoody and sports socks as well as the blazer, tie and sometimes a specific design of skirt for girls. Secondary school budgets also include other sports equipment such as gum shields, shin pads, a swimming cap and swimming goggles.

School shoes are also included in minimum budgets for primary and secondary school children, with parents agreeing that all children need as a minimum quality, well-fitted, supportive shoes that last.<sup>8</sup>

<sup>&</sup>lt;sup>8</sup> All school shoes are priced at Clarks as parents say this retailer offers suitable quality and provides a variety of styles in a range of size and width fittings.

#### Evidence from the Cost of the School Day

The views of parents in the MIS focus groups mirror findings from the Cost of the School Day project, where many parents and carers across the UK are required to meet a long list of uniform demands, often without being provided with more affordable options.



'The school uniform is too expensive and is a monopoly. Only one place to buy and far away. With the cost of living going up parents should have more options. Why can't the girls wear any navy blue skirt or trousers (why does the logo have to be on it)? Why does the shirts have to be v shape? Why can't the PE kit be more flexible too (plain navy or black leggings). I understand children need a uniform but the uniform policy is far too strict and expensive when it does not have to be. More flexibility would help lower the costs.'

Parent

While it's important that families have enough money to purchase what they need, most schools are responsible for developing their own uniform policies and can make choices that affect the overall costs to families. National guidance also already exists across the UK nations to support schools in reducing the cost of uniform.

CPAG research shows that schools can, and do, promote uniform policies that prioritise affordability and this is greatly appreciated by families. These policies also reduce the chances of children feeling embarrassed if they don't have the right uniform, or even missing school.

Parents need at a minimum enough money to cover their school's uniform requirements, otherwise this can be detrimental to their child's education. But these requirements do not need to be costly and schools must do all they can to reduce this immense pressure on families.

See the <u>Cost of the School Day resource page</u> for guidance on school uniform policies and ideas about how to bring down the cost of uniform.

#### Childcare

• Minimum annual cost per primary school child: £5,031.92

MIS budgets include some form of childcare for all children under secondary school age to enable parents to work full time. For primary school children, parents have agreed that as a minimum this would consist of wrap-around care usually provided at school in the form of breakfast clubs and after-school clubs. The cost of this provision varies considerably across the UK and what is included as a minimum here is indicative of the cost of this wrap-around care. It is also important to recognise that this is not a cost that all households with children will face – the need for childcare for primary school children will be affected by working patterns, the availability of informal support, and the availability of wrap-around care itself.

<sup>&</sup>lt;sup>9</sup> In England, the boards of multi-academy trusts are sometimes responsible for developing uniform policies that apply across their trusts.

#### **Transport**

Minimum annual cost per secondary school child: £487.54

How young people get to and from school will clearly vary depending on location, and the cost of this to households varies according to the support provided to young people in covering these costs. As a minimum, a daily bus fare for secondary school children during term time is included, which groups in England in the latest MIS research said had become more expensive this year. Parents agreed that it is more likely that primary school children would be able to walk to school. Where this wasn't possible, the cost of this travel would be covered by the family's motoring budget – a minimum budget for households with children includes the cost of owning, maintaining and running a car.<sup>10</sup>

#### Evidence from the Cost of the School Day

Children, young people and school staff have shared with us that transport costs can act as a major barrier to getting to school, being on time and being ready to learn.



'Bus pass is the major expense, it shouldn't cost so much to send your child to school.'

Parent

Absences, and late arrivals and pick-ups at school can all be connected with where families live and how much they have to spend to travel to school.



'We are very lucky and the children get the school bus for free so I don't have issues with that but my son's friend's parents have had to pay for the school bus his whole time being in the school.'

**Parent** 

In some areas of the UK, free public transport for children and young people prevents this expense from getting in the way of education. But not all nations and local authorities provide this service, leaving families with a significant cost they can't avoid.

#### Secondary school 'prom'

Total cost per secondary school child: £200.87

The end of Year 11 prom for secondary school children was first included as part of the minimum in 2018. Parents have emphasised the importance of all young people being able to participate in this as it is such a key moment in their school career, but also in their lives more generally, marking transition from one stage to the next. The cost of the prom ticket is therefore included in a minimum budget.

<sup>&</sup>lt;sup>10</sup> The cost of running a car is included in the annual Cost of a Child calculations. The latest report is: D Hirsch and J Stone, <u>The cost of a child in 2022</u>, Child Poverty Action Group, 2022

I think it is really good that to have acknowledged things like prom and stuff, erm because it is kind of an extra thing but equally I would never want my girls to miss out on that kind of thing, so I think it is really good that it has been sort of acknowledged.

Parent, 2022

Groups acknowledged that what was needed as a minimum to participate in the prom was not the same as what many households may choose to spend on this key event. The focus within MIS is on identifying needs and establishing how these are met as a minimum – agreeing what is the need to have rather than the nice to have. Consequently, parents agreed a budget for a prom outfit to give sufficient choice to be able to buy something new, second hand or to hire a suitable item. They were clear what would happen if secondary school children were not able to attend the prom in an appropriate outfit.

Man 1: What would happen to her if she didn't have a prom dress and couldn't buy one?

Woman 1: She wouldn't go.

Man 2: That would affect her self-esteem and she would be ostracised.

Woman 2: They talk about prom for the rest of their lives.

Man 2: It has become a kind of coming-of-age ritual, hasn't it?

Woman 2: Exactly.

Parents, 2018

As a minimum, parents also included a modest budget for a handbag, jewellery and shoes, and enough money for a manicure and for hair styling, for example, having hair 'put up' at a hairdressers. Other items were discussed but not included such as a spray tan and a contribution to hiring a limousine with friends – these were agreed to be the 'nice to have'.

While several examples were given of other parents' (relatively high) expenditure on these kinds of items, groups agreed that it was not essential for this to be lavish.

We went in to boutiques today and I saw for myself that parents were willing to pay, and I am not lying for this, £200, £300 for a dress. Me and my daughter, my other daughter we went in and she already knew when we went in, I said you know I am not buying from here, I am assuring you... she said but Mum I just want the experience I said OK we will go in for just the experience and she tried on lots of things, she knows it ain't happening...

Parent, 2020

#### Evidence from the Cost of the School Day

While proms have become a growing trend in the UK, reflected in the MIS focus group discussions, our research shows that there are many alternative and inclusive ways to celebrate the end of school or a transition point. For example, having a movie screening or doing karaoke in school. Schools are not obligated to host proms that are costly for families, and what's more, many parents and pupils do not think they are worth it.



'I maybe spent about £200 on stuff for prom, it wasn't worth it for the event because it wasn't that great.'

16-year-old pupil

Schools can seek to reduce this cost by exploring with pupils other options or different prom models that are more affordable and mean all pupils can participate.

See CPAG's <u>The Cost of Having Fun at School</u><sup>11</sup> for more ideas on how to reduce the costs associated with celebrations and fun at school.

#### School trips, outings and charity donations

- Minimum annual cost per primary school child: £155.35 (includes cost of two residentials spread over seven years of primary school, which was considered the norm across most nations)
- Minimum annual cost per secondary school child: £128.14

School trips have been highlighted as critically important throughout all of the MIS research to date, particularly for feeling part of society, and included rather than excluded. The majority of trips are also curriculum-linked and enhance learning in the classroom. Parents agree that all school-aged children should be able to take part in educational trips, and noted the consequences of being excluded from these.

Researcher: ... Are you saying that [a primary school child] should be able to go on every school trip

offered?

Woman 1: I think so. I think it's really important.

Woman 2: Yes.

Woman 1: Because they feel left out otherwise.

Woman 2: My niece didn't go on hers and she was one of only two children in the whole class of 32

that didn't go and she cried when I picked her up from school because all her friends had

been but she hadn't been.

Man 1: Why didn't she go?

Woman 2: Because her mum couldn't afford to pay... she just sat in the classroom for the time that

they all went on the trip.

#### Parents of primary school children, 2020

The need for primary school children to attend residential trips has also been highlighted as a central element of a minimum 'education standard'. The frequency and length of these residential trips will vary between schools, but

<sup>&</sup>lt;sup>11</sup> The Cost of Having Fun at School, CPAG, 2022

in recent years and in some areas of the UK, especially England, parents have said that it is common for there to be two residential trips during primary school. Parents stressed how fundamentally important these are for social participation — if children were unable to go they would miss out on a range of valuable experiences and would very visibly be left out and left behind. The cost of these, agreed by a parents, is therefore included in a minimum budget.

Secondary school pupils have a similar amount included in a minimum budget for educational trips each year to support their studies, for example, going to see a performance of a play they are studying. Parents acknowledge that schools usually offer more expensive trips abroad, but these are seen as non-essential, as the 'nice to have', rather than as a key part of a minimum education. Unlike primary school residential trips, places for these trips are often limited, indicating that not every child in the year group is expected to go. Parents also noted that the cost of these trips can be equivalent to the minimum budget for the annual family holiday. It was agreed that while some families will be happy to use this level of resource in this way, it was not a routine or a minimum expectation. Parents did include the cost of the end of year day-trip for each year of secondary school – for example a trip to a theme park – which is commonly a whole year activity. This is far less costly and affords an important opportunity for young people to spend time with their friends outside of the school environment.

#### Evidence from the Cost of the School Day

These discussions in focus groups raise fundamental questions about what we think school life should be like for children. While MIS parents do not see trips abroad as essential, these are occasions and experiences that can divide pupils and contribute – or take away – from their overall opportunity to thrive at school. For example, it would be advantageous for a pupil learning modern foreign languages to attend a trip to France, Spain or Germany to help improve their language skills. What's more, our research shows that the experience of not attending trips when your peers and classmates do can have a detrimental effect on pupils' wellbeing and how they feel about school.



'If someone couldn't pay for a trip they would stay at school, it's not fair for them.'

13-year-old pupil

Parents include an amount per term per child to cover these trip costs. And they include amounts for parental contributions on 'charity' days or 'own clothes' days such as Children in Need day, when schools often ask for a small charity donation per child.

Woman 1: I mean, my two they just had a Tudor day, my older one and they're having a Maths

Lesson of Doom.  $^{12}$  My middle one just loves maths so I've had to pay for that and they're doing one for the infants as well so I've had to pay for that as well. So there's little things, that was like a fiver for the older one and £1.50 for the younger one but we get those.

Woman 2: Yes [there's something] every couple of weeks. A12 Halloween disco coming up then

bonfire, then Christmas disco and you have to pay for them.

Woman 1: Every couple of weeks [you get a letter].

Parents, primary school children, 2020

<sup>&</sup>lt;sup>12</sup> A theatre production that visits schools and focuses on mental arithmetic and mathematical problem solving,

#### Other costs of meeting minimum education needs

• Minimum annual cost per primary school child: £32.20

Minimum annual cost per secondary school child: £221.04

The minimum budgets for primary school children include an indelible pen to label uniform items (a cheaper solution than custom-made name labels) and a lunch box and drinks bottle for each child, replaced regularly and both purchased from a supermarket or similar.

Mobile phones have been included in MIS for each secondary school child since 2008. This was initially seen as being important for safety as they were more likely to be travelling to and from school independently, and spending time away from home without their parents. While this remains a need, as phones have become increasingly sophisticated, secondary school pupils are using these for other purposes, such as accessing social media and remaining socially connected. As a minimum, this need is met through an entry level smart phone with 2GB of data per month.

A desk and chair are included within the minimum budget for secondary school children, enabling them to complete homework in their own room. Parents spoke of the importance of secondary school children having their own space in which to study and complete homework.

Woman 1: [they need]... Desk and chair, school work, space, privacy...

Woman 2: Peace and quiet

Man: Depends on the house really because sometimes you can't work downstairs because of the

noise.

Woman 3: Depends on how big the bedroom is as well.

...

Woman 1: I just think of the noisy household and when they are studying at secondary school they

want to get away and have their work in an area so if it was a dining table, always having

to move it...

Parents of secondary school children, 2016

Parents said that primary school children would be more likely to do their homework in the living area or kitchen, probably at the family dining table where parents could keep an eye on them (because of concerns about internet safety) and also provide support if necessary.

#### **Technology**

• Minimum annual cost per for households with two school-aged children: £50.53

• Minimum annual cost per for households with three school-aged children: £101.05

Minimum annual cost per for households with four school-aged children: £151.58

Parents have identified and included a laptop as a minimum need for all households with children since 2012. The need for computers within the home was highlighted throughout the prolonged periods of school closures during the pandemic. This increased the demand for and use of devices in the home, both for entertainment and for home schooling. Access to appropriate technological resources plays a key role in enabling school-aged children to participate fully in school life, as well as playing a role in wider social activities, and so is a critical element of a minimum.

I don't know any kid who is in senior school now who doesn't do homework through Google Classrooms... From my experience, my daughter started senior school two years ago... they use erm... Google Classrooms for everything and it has become her life at school... I think for a senior school aged child, they will definitely need... and it is normally a requirement by the school, their own device.

Parent, 2022

... We're getting more and more expectations that we're able to use the internet, we're able to use technology in more and more complex ways and there is a group of erm children and families, adults as well that just don't have the access erm and haven't got the money if suddenly personal circumstances change or whatever, you are often asked well can you send an email? Well no actually I can't, that immediately counts me out, so I think it is really important that we kind of think sustainably to make sure that we're prepared, the trend is that we're getting requirement for more and more access so we... I think we have got to prepare for that.

#### Parent of secondary school children, 2020

As a minimum, parents agree that every school-aged child needs to have access to either a laptop or a tablet. Where there is only one child in a household, the device could be a shared resource between the child and parent(s), but with each additional school-aged child in the household, an additional device is required in order to meet this minimum need.

If you have two kids in school you will need more than one laptop ... you can't, imagine fighting over, you know, laptop time.

Parent, 2016

In the most recent MIS discussion groups parents said that Microsoft Office software was no longer a need because, during the pandemic, many schools had moved to online lessons and generally used free platforms and software such as Google Classrooms. This software was now being used by primary and secondary school children to complete and submit homework, check timetables and communicate with school. Despite this shift online, a printer remains part of a minimum. Although some pupils were able to do printing at school, this was not universally available and often homework came in the form of worksheets that had to be printed and completed. In addition to the printer, a pack of printer paper per year and a low-cost subscription to an ink replacement service is also included as a minimum.

Woman 1: ... This idea of participating in society, most children need to be able to do their homework that night, at home, to complete it, take it in, make changes to it or whatever, it would be different to be able to, not be able to do that.

Woman 2:

I know my children... we have a printer because it was essential in our house, but they were very discouraged from printing at school, they had to stay behind, there were long queues, a massive disadvantage, my two definitely used to... quite commonly say "I am so pleased we have got a printer mum", I don't know how people cope without one.

Parents of secondary school children, 2016

#### Stationery, study guides and other educational costs

Groups include money to be able to support secondary school children's learning through the purchase of study guides, text books and English set texts. They also include the cost of a scientific calculator and one pencil case a year. For example, in some nations, food science and design and technology teachers ask parents to pay a contribution to materials each term as well as providing aprons (one per subject). Parents thought that £10 a month for games, books, crafts etc. was an acceptable minimum and that additional stationery could be met through this.

#### The cost of education to households

The previous sections shows that what is required to meet minimum education needs in households with primary and secondary school children is not limited to one area of a minimum budget. Instead, it is spread across a range of different areas and items. What is established through the MIS research is a threshold below which it is not possible to reach a minimum living standard. The costs set out here show what is needed for each child of primary or secondary school age to reach this minimum standard.

Table 1: The minimum weekly and annual costs of sending a primary school child to school

Primary school child (2022 prices)	Weekly cost (term time)	Annual cost
School lunches (39 weeks a year)	£8.32	£324.46
Lunch box and water bottle	£0.45	£23.39
School uniform and shoes	£6.45	£336.21
School bags (book bag, backpack and PE bag)	£0.32	£16.65
School trips	£1.54	£80.35
Year 4 and 6 residentials	£1.03	£53.57
School charity days (eg, Red Nose Day, Children in Need)	£0.41	£21.43
Other costs (eg, pen for labelling uniform)	£0.17	£8.81
Totals	£18.69	£864.87
Childcare (urban UK)	£96.50	£5,031.92 <sup>13</sup>

The total cost of meeting these minimum education needs across all seven years of primary school (excluding household costs) is £6,054.09.

 $<sup>^{\</sup>rm 13}$  This figure includes before and after school provision as well as holiday provision.

Table 2: The minimum weekly and annual costs of sending a secondary school child to school

Secondary school child (2022 prices)	Weekly cost (term time)	Annual cost
School lunches (39 weeks a year)	£8.69	£338.99
Lunch box and water bottle	£0.20	£10.65
School uniform and shoes	£8.88	£462.93
School bags (backpack and PE bag)	£0.36	£18.84
Transport (39 weeks a year)	£12.50	£487.54
School trips	£2.26	£117.85
School charity days (eg, Red Nose Day, Children in Need)	£0.21	£10.71
Ingredients/materials for food science, design and technology etc.	£1.33	£69.37
School prom	£0.55	£28.70
Other costs (including mobile phone)	£4.03	£210.39
Totals	£39.01	£1,755.97

The total cost of meeting minimum education needs across the seven years of secondary school (excluding household costs) is £12,291.76.

Some of the minimum costs of education are at a household level rather than being associated with each schoolaged child. All households with school-aged children need a printer as part of a minimum living standard, and as noted in the preceding section, access to a laptop is seen as essential for all school-aged children. While parents have agreed that school-aged children do not need a laptop each, the greater the number of school-aged children in a household, the more laptops are needed.

Table 3: The minimum household costs of sending a child to school

Household costs (2022 prices)	Weekly cost	Annual cost
Printer (including ink and paper)	£0.82	£42.62
Laptop		
Two school-aged children	£0.97	£50.53
Three school-aged children	£1.94	£101.05
Four school-aged children	£2.91	£151.58

The weekly and annual cost to households of meeting minimum educational needs is significant, but it is useful to look at these costs in the context of a holistic account of household needs provided through the MIS. Given the differences in levels of support for households with children across the UK, it is also important here to explore the levels of support provided and how far these go in helping to cover the cost of education. These two key questions

are looked at below, through two case studies: What do the costs of education mean for households with children and how do they interact with the *total cost* of providing a minimum standard of living? How does support vary across the UK and what differences does this make?

#### Case study 1: parent with primary school children

Sam is a lone parent with two primary school children, one aged 5 (equivalent of Year 2 or P3) and the other aged 8 (Year 4 or P5). She is working part time and earns £10,000 a year. She receives universal credit and child benefit. Her total weekly household income is £626.

If Sam lived in Scotland, she would also receive Scottish child payment of £50 a week (£25 for each child), increasing her income to £676 a week.

As a family, the minimum cost of education each week is £39.17. This is around 6 per cent of Sam's income wherever she lives in the UK. If Sam requires before- and after-school childcare, then this increases to 36 per cent of her income, or £232.17 a week.

Depending on where Sam lives, she gets different levels of national support in covering these costs.

In Scotland, due to the best start grant, universal free school meals for both children and the clothing grant for both children (£120 a year), around £23 a week of Sam's minimum education costs would be covered by government support, meaning Sam would only pay £16.46 towards a minimum education, or 2 per cent of her weekly income.

If Sam lived in England, universal free school meals for her Year 2 child would mean Sam would pay £30.85 each week towards the minimum cost of education, or 5 per cent of her weekly income.

If Sam lived in Wales, government support through universal free school meals for both children<sup>14</sup> would cover around £17 a week of her minimum education costs. This would mean that Sam would pay £22.53 each week towards the minimum cost of education, or 4 per cent of her weekly income.

If Sam lived in Northern Ireland, she would qualify for means-tested free school meals for both of her children because the earnings threshold is £14,000 or below for those receiving universal credit. Combined with the uniform grant for both children (£42.90 a year) around £18 a week of Sam's minimum education costs would be covered, meaning Sam would pay £20.88 towards a minimum education, or 3 per cent of her weekly income.

While lower-income families across the UK need far more support to meet their minimum educational needs, it's clear that where you live matters when it comes to government help with essential education costs.

<sup>&</sup>lt;sup>14</sup> Once universal primary free school meals policy is fully rolled out by 2024.

#### Case study 2: parents with secondary school children

Ash and Gaz live with their two secondary school children, one aged 12 and one aged 15. Ash works full time on the minimum wage, earning £18,575 a year. Gaz works part time, earning £10,000 a year. They receive universal credit and child benefit. Their total weekly household income is £647.

If Ash and Gaz lived in Scotland, they would also receive Scottish child payment of £50 a week (£25 for each child), increasing their income to £697 a week.

As a family, the minimum cost of education each week is £78.03. This is around 12 per cent of their income wherever they live in the UK.

Depending on where they live, they get different levels of support in covering these costs.

In Scotland, due to the clothing grant for both children (£150 a year) and eligibility for free bus travel, around £18 a week of the family's minimum education costs are covered by government support, meaning Ash and Gaz would pay £59.78 towards a minimum education, or 9 per cent of their weekly income.

If Ash and Gaz lived in England, Wales or Northern Ireland, they would not receive any additional support with the cost of education.

As with primary school children, it's clear that where you live matters when it comes government help with essential education costs.

### Conclusion

The Minimum Income Standard research provides useful insights into the cost of meeting minimum education needs for primary and secondary school children. These minimum needs include significant ongoing costs associated with school uniform, packed lunches at school, and travel costs for secondary school children, as well as larger costs such as the prom, celebrations and trips. Within MIS, these costs are often spread over a long period – the cost of residential trips is spread over the seven years of primary school. The reality for households with primary school children is that this substantial cost will be met all at once for a family – this could mean finding £250 to cover the cost of the residentials, rather than setting aside £1.03 each week. Both the ongoing costs and larger one-off costs also vary considerably between schools and across nations – 'logoed' school uniform for one secondary school, for example, is unlikely to cost the same as the uniform for a secondary school in a different town. Just as costs vary, so too does the support that families receive with meeting the minimum cost of education – universal free school meals provision is not the same in Scotland as it is in England and the eligibility criteria for accessing free school meals is not unified across the UK.

Table 4: Current policies that support families with education costs across the UK

	Wales	Scotland	England	Northern Ireland
Food	Universal free school meals, Reception to Year 1 (currently).	Universal free school meals, P1 to P5 (currently).	Universal free school meals, Reception to Year 2.	Means-tested free school meals for all year groups.
	Means-tested free school meals for all other year groups.	Means-tested free school meals for all other year groups.	Means-tested free school meals for all other year groups.	
Uniform	Pupil development grant-access (PDG-A) for eligible families.	Clothing grant for eligible families.	No national support.	Clothing allowance scheme for eligible families.
Trips and Learning		Government commitment to supporting schools to provide inclusive trips and activities for all.		
Transport	Free transport for some children (based on how far they live from school).	Universal free bus travel for young people aged under 22.	Free transport for some children (based on age and how far they live from school).	
Other support	PDG-A grant for eligible families.	Education maintenance allowance, best start grant and Scottish child payment.		

See full table in policy briefing document.

In this context, MIS is useful for providing an indication of the minimum cost of education rather than providing a definitive 'answer' about the individual costs different households face. It provides a starting point for understanding the *scale* of costs associated with meeting minimum needs for education that can usefully inform discussion and debate around the cost of education.

Perhaps more fundamentally, a focus on the minimum costs of education raises questions about exactly what it is that we want all children to experience within the years they spend at school. MIS establishes a threshold below which we don't want anyone to fall – and in setting out the minimum costs of education, it draws this line with regard to the minimum required by primary and secondary school children. But while we should ensure that all are able to cover these minimum needs – and it is clear that many do not have the financial resources they need to do this – should we be content with this as an end point? Or should we be enabling all children to thrive within education, supporting all to access a broad range of experiences and opportunities?

# About The Centre for Research in Social Policy, Loughborough University

The Centre for Research in Social Policy (CRSP) is an independent research centre based in the School of Social Sciences and Humanities at Loughborough University. Over the past 40 years, it has built a national and international reputation for high quality applied policy research and analysis focused on issues related to poverty, living standards and income adequacy.

#### **About CPAG**

Child Poverty Action Group (CPAG) works on behalf of the more than one in four children in the UK growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good. We provide training, advice and information to make sure hard-up families get the financial support they need. We also carry out high profile legal work to establish and protect families' rights.

## About the Cost of the School Day

The Cost of the School Day project was initially developed by CPAG in Scotland as a Glasgow Poverty Leadership Panel project in 2014, inspired by the success of Children North East's Poverty Proofing the School Day. It had the aim of reducing the financial barriers that prevent pupils from fully participating in the school day. The Cost of the School Day approach involves working with whole-school communities (pupils, parents, teachers and school staff) to identify and reduce cost barriers faced by pupils from low-income backgrounds. Following the success of this project in Glasgow and Dundee, CPAG partnered with 'poverty proofing' experts Children North East to expand the project to local authorities in England, Wales and new parts of Scotland. This expansion, the UK Cost of the School project, was funded by the National Lottery Community Fund between 2019-2022. Cost of the School Day work now continues in different forms across England, Scotland and Wales. In Scotland, it is funded by the Scottish government as a Scottish Attainment Challenge national programme. cpag.org.uk/CoSD

#### About the authors

Matt Padley is Co-Director and Senior Research Fellow at the Centre for Research in Social Policy (CRSP) at Loughborough University, where he has pioneered work on retirement living standards in the UK, as well as leading research on living standards in London. He works across the established Minimum Income Standards (MIS) programme, leading on data analysis, and the application and development of MIS in the UK and globally. His research focuses on public conceptions and understanding of living standards, and how these can be used within public policy.

Abigail Davis is Co-Director and Senior Research Fellow at the Centre for Research in Social Policy (CRSP), where she has conducted research on poverty, social exclusion and living standards since 2000. She leads the team applying and developing CRSP's innovative Minimum Income Standard (MIS) methodology, and has worked on the programme since its inception in 2006. She also develops and delivers training in MIS methodology through international partnerships.

Cover photograph credit: Yau Ming Low / Shutterstock.com

