



Breaking the Bank - The Impact of Back to School Costs on Low Income Families

About Family Action

Family Action has been a leading provider of services for vulnerable and disadvantaged families since 1869. We work with over 45,000 families and children a year providing practical, emotional and financial support through over 100 community based services across England. Additionally we distributed 4218 grants totalling over £1,104,883 to families and individuals in financial hardship throughout the UK in 2009/2010. Find out more at www.family-action.org.uk.

Family Action works with vulnerable families in the home, providing early intervention services that strengthen families, assisting them to take more responsibility for their lives, parent their children, and where appropriate, helping them to move towards employment. In the majority of families we support there are mental health problems or difficulties with emotional well-being. We also work with families with multiple complex needs which include alcohol and drugs, poor parenting, worklessness, domestic violence and financial hardship and social exclusion in some of the most deprived areas of England.

Family Action Campaigning for a Fair Deal on Back to School Costs

Family Action has campaigned over a number of years for a fair deal for parents and children on back to school costs. We know from our Welfare Grants work that some parents still struggle to provide the basics for their children when they begin the school year.

We have campaigned for many years to ensure that the Government has guidance to ensure that low income families are not disadvantaged when providing school uniforms at the start of term. In 2009 we worked with Save the Children to commission a poll which showed that a majority (51%) of parents earning under £30,000 per year were unable to afford to purchase everything their child needed to go back to school. This figure rose to 59% for parents earning £12,000.

Family Action works in over 130 schools in England working to support parents and children. We have experience of supporting families where providing for school uniforms and the consequences of inadequate back to school kit is a cause for concern.

Parents like school uniforms as they are a 'leveller' and they make life easier. A uniform takes the pressure off the need for parents to provide their children with a selection of fashionable ordinary clothing. Many parents tend to be in

favour of school uniform because it saves money and they like the overall presentation and smartness of children in their uniform and it often disguises income differentials as children are dressed the same. Whilst some children like to moan about the unfashionable school uniforms they still prefer to have them as they too recognise they do not need to worry about not having the latest fashions. For school governors, school uniform reduces stigma and benefit school communities and is believed to help discipline in the school, improves behaviour and helps to define the school's ethos.

In 2007 following campaigning by charities such as Family Action the Government introduced guidance to school governors which stipulated that schools should ensure that costs for uniforms were low and uniform items were available from multiple stockists.

Supermarket price wars and Government guidance have helped keep basic uniform costs low (OFT, 2006). However, with the significant increase in the number of Academies (1,070 as of 1 August 2011; DfE, 2011) and new Free Schools (30 proposals in the pre-opening stage as of 1 August 2011; DfE, 2011) on the Horizon, Family Action is concerned that there will again be an upward pressure on family finances for equipping children with back to school items as the cost of specialist uniform items increases.

Evidence is emerging that schools increasingly require costly branded items or tell parents to purchase items from a designated retailer (OFT, 2006). Family Action is concerned that increasing the number of branded items for school discriminate against poorer parents and children who have less disposable income to purchase these goods.

Other school costs

Today, there is also a greater emphasis on additional costs for getting on in education which do not come under back to school costs but which have a sizeable impact on household budgets and the amount parents have to pay to help ensure their children are equipped to succeed at school. Very often today, a home computer is deemed essential for success with homework and out of school projects. There is a general expectation that children, particularly at Secondary school age, will have one. Many schools require parents to purchase special workbooks for their coursework. In addition there are trips and after school clubs, football away matches and associated travel costs.

Local authority grants

Whilst in the past some of the poorest families have been able to apply to Local Authorities for funds to help them afford the financial pressures of children returning back to school the current financial climate is such that many local authorities no longer offer financial support for school uniforms. Under the 1996 Education Act, local authorities have discretionary powers to provide families who are benefits or on low income with grants to help meet the costs of school uniforms. However, surveys conducted by Citizens Advice in 2007, found that 57 per cent of local authorities did not offer any uniform grant. This is a significant increase from 30 per cent in 2001. Citizens Advice also found that there were vast variations in the financial support offered, with

grants ranging from £15 up to a hundred of pounds, and where these grant were available. 58 per cent of local authorities in London offered some support towards the cost of school uniform, whereas in the East of England only 1 local authority (25%) offers similar provisions.

This report highlights the growing pressure back to school costs are having on low income households. The figures are based on the case study area of Hackney in London, one of the most deprived Boroughs in England. In Hackney, a clothing grant, paid in the form of vouchers to a total of £100.00, is available for pupils transferring from primary to secondary school with a household income below £16,190. 2/5 of local authorities in London offer no support for parents towards the school uniform costs including Brent. In other areas support is offered through charitable funds or directly from schools. This is the case in Barnet where financial support is offered through the Mayor's Benevolent Fund and a number of schools have their own schemes. The decline in school uniform grants appears to be reflected in other parts of the country. For example, in the North West where only 43 per cent of local authorities provide clothing grants. Manchester City Council provide clothing grants for secondary school pupils ranging from £41 to £80. However, in neighbouring areas such as Oldham, Salford and Trafford, these provisions do not exist.

Back to School Costs

The costs normally associated with 'back-to-school' include uniform, shoes, PE kit, trainers, school bag/lunch box, coat/jacket, lesson materials such as pencil case and stationery. Additional costs that may occur during the school year include material and equipment for sports and other extra-curricular activities, cost of participation in sports and extra-curricular activities, school trips/outings, art and craft materials, textbooks and other lesson materials. In this report these additional costs will not be included in the estimation of 'back-to-school'.

School uniform plays an important role in contributing to inclusiveness in school. However, the high costs associated with attending school can have a severe impact on low income families and in particular, children, who can face exclusion if they are not in the correct uniform and are likely to be stigmatised and bullied. 58 per cent of secondary - and 55 per cent primary school-aged parents worried that their children would experience bullying or be stigmatised as a result of not having the correct uniform (Citizen Advice Bureau, 2007)).

The high cost of school uniform appears to be due to specific items of uniform only being available from a specialist supplier, thereby preventing parents from 'shopping around' for best value items. The 'School Uniforms' research conducted by the Office of Fair Trading in 2007 found that compulsory items purchased from designated retailers or schools were on average 23 per cent more expensive (primary schools – 37%; secondary schools – 18%) than in uniform retailers generally, and 150 per cent more expensive than in supermarkets (primary schools – 108%; secondary schools – 173%).

In addition, 'Adding Up', a report commissioned by the Department for Education and Skills (DfES) found that 87 per cent of parents were required to buy items from a specialist supplier. At the time of the report, the most common item for both primary and secondary schools was jumper/sweatshirt (70%). For primary school it was a school bag (37%) and t-shirt for PE kit (31%). For secondary school it was a school tie (56%) and t-shirt for PE kit (63%). Since then, there has been an increase in the number of specialist items required as part of school uniform. For example, many primary and secondary schools require pupils to wear sweatshirts or cardigans with the school logo.

The Cost of Back to School Items

Primary School

Primary schools appear to be more flexible, with schools applying fewer restrictions on school uniform compared to secondary schools.

The average estimated cost of 'back-to-school' for primary school pupil is **£113.44**.

Please see below in the appendix (p 9) for the breakdown of uniform costs.

Secondary school

For a secondary school pupil, the estimated cost of 'back-to-school' is higher. One reason is the additional costs of stationery and other lesson materials.

The estimated total cost of stationery and school materials is:

Pencil Case	£1.00
Pen set	£1.55
Scientific Calculator	£4.10
Pencils/Eraser/Sharpener	£2.50
Glue stick	£1.80
Highlighters	£2.49
Memory Stick	£8.20
English dictionary	£2.99
French/Spanish dictionary	£4.99
Maths Set	£3.99
Total	£33.61

Another factor is the increase in the number of specific items only being available from a specialist supplier. The average estimated cost of uniform for boys is £160.74 and for girls £155.95. However, the number of compulsory items of clothing (purchasable from a specific retailer) varies quite considerably between schools and thus the estimated cost of uniform ranges from £136.25 to £185.48.

The average estimated cost of 'back-to-school' for a secondary school pupil is **£191.96**.

Please see below in the appendix (p 10-11) for the breakdown of uniform cost under different school uniform policies.

Breaking the Bank: How Back to School Costs Squeeze Family Finances

Case Study: A Lone Parent family living on the poverty line

In 2008/09, there were 3.9 million children (31 per cent) living in low income households (“being in poverty”): a household income less than 60 per cent of median household income (The Poverty Site, 2010). For 2008/09, the low-income threshold for a single parent with 2 children was worth £202 per week (The Poverty Site, 2010). This figure represents the individual’s disposable income where tax and housing costs have been deducted.

Consider a lone parent with a disposable income of £202 a week (on the poverty line) with one primary school aged child and one secondary school child (total costs is £305.40). In the month of August when ‘back-to-school’ purchases are likely to take place, the estimated proportion of he/she’s monthly income (£808) spent on ‘back-to-school’ is 37.8 per cent. This is 2.9 per cent of annual income (£11,128). Similarly over a 2-month period, the costs account for 18.9 per cent of each month’s income.

Case study: Lisa: A lone parent out of work

Family Action spoke to Lisa, a service user at one of our services in Hackney about the impact of school uniform costs on her family finances.

Lisa is currently not in employment. She receives a total of £269.07 in welfare support per week. She has one secondary school aged child and her back to school costs based on our research would be £191.96. In the month of August when ‘back-to-school’ purchases are likely to take place, the estimated proportion of Lisa’s monthly income (£1105.00) spent on ‘back-to-school’ is nearly 20% (17.4 per cent). With good planning and saving these costs could be spread over two months, July and August, thereby easing the pressure on the parent. However, in this regard ‘back-to-school’ costs still account for a significant proportion of a parent’s monthly income, 8.7 per cent for each month.

For households with more children, the proportion of income spent on ‘back-to-school’ increases. For example, for this parent, one additional primary school aged child increases the proportion of annual income spent on ‘back-to-school’ by 10.2 per cent, where there is one more secondary school aged child in the family, the proportion increases by 17.4 per cent. This illustrates the plight of school uniform costs for larger families.

Case Study: Gail, A Lone Parent in Part Time Employment

The debate around poverty tends to focus primarily on individuals out of work, however there are a significant proportion of individuals that suffer from in-work poverty as a result of low pay and unstable jobs, approximately 2 million people in the UK are in income poverty (JRF, 2008)

As the case study below shows without the combination of benefits and tax credits that top up a family's income, it would be very difficult for low income families to afford the costs associated with schooling.

Gail is a lone parent who is known to Family Action. Gail works part-time with two primary school aged children (total cost of uniforms and school items is £226.88). Her earnings are £622 per month. However, with benefits and tax credits, her total monthly income is £1515.60. In the month of August when 'back-to-school' purchases are likely to take place, the estimated proportion of this parents' monthly income spent on 'back-to-school' is 15 per cent, but 36.5 per cent of her earnings. If the items were paid for over two months these percentages would half.

Making Back to School More Affordable

Schools parents and pupils like school uniforms. The objective is to make them affordable by making as many items as possible standard supermarket items and keeping branded items to a minimum.

Family Action is calling on Local Authorities to ensure that there are more LEA grants schemes for families on low incomes to mitigate the pressure on family finances on back to school costs. Devolved budgets for schools should include a ring-fenced amount for school uniform grant scheme for poorest pupils

Family Action is calling for the Government to reiterate the guidance issued to schools in March 2011 and ensure that school uniform policies are in fact fair and affordable.

Family Action is calling on school governors to:

Keep branded items to a minimum. For example, introduce a badge into the school uniform that can be bought separately to be sewn onto a standard blazer. This is cheaper than requiring a specific coloured blazer that can only be purchased from a specialist shop, often costing tens of pounds extra or more.

Keep number of compulsory items required to a minimum, for example, different gym kits or different uniforms for winter and summer.

Make the school uniform lists available to parents as early as possible, so they can begin planning, saving and purchasing the required items earlier

Offer items of the uniform at cost price from the school shop rather than seeking to make a profit, for example, schoolbags.

Set up a school uniform and equipment bank so that poor pupils can purchase items at reduced rate or be given them for free.

Appendix: Breakdown of Costs for Back to School Items

Primary School

Note: costs where the compulsory items of clothing to be bought from a specific retailer with school logo include polo-shirt, sweatshirt, cardigan, PE t-shirt and book-bag (highlighted in red).

Quantity		Boys	Girls	Total	
5	Polo shirt	6.40	6.40	£32.00	£32.00
1	Trousers (pack of 2)	£8.00	£8.00	£8.00	
2	Skirt	-	£4.00		£8.00
2	Jumper/Sweatshirt/Cardigan	7.50	9.50	£15.00	£19.00
1	Shoes	£10.00	£12.50	£10.00	£12.50
1	Trainers	£8.00	£8.00	£8.00	£8.00
1	Plimsolls	£2.50	£2.50	£2.50	£2.50
1	Socks (pack of 8)	£4.00	£4.00	£4.00	£4.00
1	PE t-shirt	£4.20	£4.20	£4.20	£4.20
1	Jogging bottoms	£5.00	£5.00	£5.00	£5.00
1	PE shorts	£4.00	£4.00	£4.00	£4.00
1	Coat/Jacket	£10.00	£10.00	£10.00	£10.00
1	Bag	4.50	4.50	£4.50	£4.50
1	Gym sac	£2.99	£2.99	£2.99	£2.99
				£110.19	£116.69

Secondary School

Note: compulsory items highlighted in red

School 1 where most of the uniform is required to be purchased from a specific retailer (blazer, jumper, shirt/blouse, skirt/trousers, tie, PE t-shirt, PE sweatshirt and PE bottoms are compulsory)

Quantity		Boys	Girls	Total	
1	Blazer	£15.00	£15.00	£15.00	£15.00
1	Jumper	£11.50	£11.50	£11.50	£11.50
1	Tie	£4.00	-	£4.00	-
5	Shirt / Blouse	£8.75	£8.75	£43.75	£43.75
2	Trousers	£16.99	£16.25	£33.98	-
2	Skirt	-	£13.95	-	£27.90
1	Shoes	£16.00	£12.50	£16.00	£12.50
1	Trainers	£8.00	£8.00	£8.00	£8.00
1	Socks/Tights	£5.00	£5.00	£5.00	£5.00
1	PE t-shirt	£6.25	£6.25	£6.25	£6.25
1	PE sweatshirt	£11.50	£11.50	£11.50	£11.50
	Tracksuit				
1	bottoms/Joggers	£8.50	£8.50	£8.50	£8.50
1	PE socks	£5.00	£5.00	£5.00	£5.00
1	Coat/Jacket	£11.00	£11.00	£11.00	£11.00
1	Bag	£6.00	£6.00	£6.00	£6.00
				£185.48	£171.90

School 2 where a blazer is not worn as part of the uniform (sweatshirt/cardigan, polo-shirt, skirt/trouser, PE sweatshirt, PE t-shirt and PE bottoms are compulsory)

Quantity		Boys	Girls	Total	
2	Jumper/Sweatshirt	£11.50	£11.50	£23.00	-
2	Cardigan	-	£15.25	-	£30.50
5	Polo shirt	£8.75	£8.75	£43.75	£43.75
2	Trousers	£16.99	£16.25	£33.98	-
2	Skirt	-	£13.95	-	£27.90
1	Shoes	£16.00	£12.50	£16.00	£12.50
1	Trainers	£8.00	£8.00	£8.00	£8.00
1	Socks/Tights	£5.00	£5.00	£5.00	£5.00
1	PE sweatshirt	£11.50	£11.50	£11.50	£11.50
1	PE t-shirt	£6.25	£6.25	£6.25	£6.25
	Tracksuit				
1	bottoms/Joggers	£8.50	£8.50	£8.50	£8.50
1	PE socks	£5.00	£5.00	£5.00	£5.00
1	Coat/Jacket	£11.00	£11.00	£11.00	£11.00
1	Bag	£6.00	£6.00	£6.00	£6.00
				£177.98	£175.90

School 3 where blazer, jumper, tie, PE sweatshirt, PE t-shirt and PE bottoms are compulsory

Quantity		Boys	Girls	Total	
1	Blazer	£15.00	£15.00	£15.00	£15.00
1	Jumper	£11.50	£11.50	£11.50	£11.50
1	Tie	£4.00	£4.00	£4.00	£4.00
	Shirt (long-sleeved)				
3	(pack of 2)	£6.50	£6.50	£19.50	£19.50
2	Trousers	£8.00	£8.00	£16.00	-
2	Skirt	-	£7.00	-	£14.00
1	Shoes	£16.00	£12.50	£16.00	£12.50
1	Trainers	£8.00	£8.00	£8.00	£8.00
1	Socks/Tights	£5.00	£5.00	£5.00	£5.00
1	PE t-shirt	£6.25	£6.25	£6.25	£6.25
1	PE Sweatshirt	£11.50	£11.50	£11.50	£11.50
	Tracksuit				
1	bottoms/Joggers	£8.50	£8.50	£8.50	£8.50
1	PE socks	£5.00	£5.00	£5.00	£5.00
1	Coat/Jacket	£11.00	£11.00	£11.00	£11.00
1	Bag	£6.00	£6.00	£6.00	£6.00
				£143.25	£137.75

School 4 where jumper, tie, PE sweatshirt and PE t-shirt are compulsory

Quantity		Boys	Girls	Total	
2	Jumper/Sweatshirt	£11.50	-	£23.00	-
2	Cardigan	-	15.25		£30.50
1	Tie	£4.00	£4.00	£4.00	£4.00
	Shirt (long-sleeved)				
3	(pack of 2)	£6.50	£6.50	£19.50	£19.50
2	Trousers	£8.00	£8.00	£16.00	-
2	Skirt	-	£7.00	-	£14.00
1	Shoes	£16.00	£12.50	£16.00	£12.50
1	Trainers	£8.00	£8.00	£8.00	£8.00
1	Socks/Tights	£5.00	£5.00	£5.00	£5.00
1	PE sweatshirt	£11.50	£11.50	£11.50	£11.50
1	PE t-shirt	£6.25	£6.25	£6.25	£6.25
	Tracksuit				
1	bottoms/Joggers	£5.00	£5.00	£5.00	£5.00
1	PE socks	£5.00	£5.00	£5.00	£5.00
1	Coat/Jacket	£11.00	£11.00	£11.00	£11.00
1	Bag	£6.00	£6.00	£6.00	£6.00
				£136.25	£138.25

The School Admissions Code (2010) places a statutory duty on all governing bodies to ensure that their policies and practices do not disadvantage any children.

Paragraphs 1.73, 1.90 and 1.91 state that:

- governing bodies must ensure that their other policies and practices do not disadvantage certain social groups or discourage some groups of parents from seeking a place at the school for their child. Local authorities must work with governing bodies (where the governing body is not also the admission authority) to ensure that admission arrangements which appear fair, are not then undermined by other school policies, such as a requirement for expensive school uniform or sportswear, unless arrangements are put in place to ensure that parents on low incomes can afford them
- governing bodies should help limit the expense of uniforms so that parents on low incomes do not feel that the prospective cost of the uniform means that they cannot apply for their preferred school. Governing bodies should ensure that the uniform chosen is widely available in high street shops and other retail outlets, and internet suppliers rather than from an expensive sole supplier
- schools can use their own purchasing power to buy in bulk and pass on savings to parents. Governing bodies should not seek to operate as sole suppliers in order to raise additional funds through the sale of new school uniforms; and that
- all schools which have a uniform policy should have arrangements in place to ensure that no family feels unable to apply for admission on account of high uniform costs. This applies equally to sports kits and any other specialist equipment outlined in the policy. Schemes for remission of cost should cover children eligible for free school meals, and children whose parents are entitled to the maximum level of working tax credit. Schemes should be administered discreetly so that no parent is embarrassed to ask for help. These schemes should be widely publicised and clearly explained in admissions, or other literature provided by the school.

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