

EDUCATIONAL COST SURVEY

JUNE 2020 - JUNE 2021



NORTH CORK SURVEY
SOUTH MUNSTER MONEY ADVICE & BUDGETING SERVICE

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Introduction

This is the fourth **Educational Cost Survey** carried out by the Mallow office of South Munster Money Advice and Budgeting Service.

Rather than focusing on the cost of sending a child back to school in September this survey gives a full analysis of the <u>total</u> cost of the school year - small amounts do add up over the course of a year! In this survey the focus is on the cost per class for primary and secondary school pupils.

We invited 12 families to assist us with our survey. These families come from both urban and rural areas of North Cork and from different socio-economic backgrounds. The families were given spending cost diaries in June 2020 and asked to record <u>all</u> expenses relating to their children's <u>academic</u> as well as <u>social</u> education that was provided within the school.

This survey is unlike any of our other surveys as it was carried out for the school year 2020-2021 which was during the height of the Covid-19 Pandemic. Some education costs were reduced e.g., school activities and other costs were increased e.g. purchase of face-masks & sanitiser, upgrade of internet for home schooling and teaching aids. Lunch money and school lunches was different for each family, some families spent less while home schooling and some spent more as their child wasn't able to avail of their free lunch.

The parents we spoke to all found home schooling a challenge. Most have concerns that their children have fallen behind academically and socially due to the school closure because of Covid-19. They fear the negative consequences of it. Time will tell if this will result in extra costs in for example grinds or having a pupil repeat a year. We have included some comments highlighted by parents in the diaries relating to their expenditure.

It was a difficult year and because of that, a couple of our families were unable to complete the survey, you will see we do not have a Junior Cert or Leaving Cert class.

Our aim with this survey is to circulate it to all relevant bodies by highlighting the expense and hardship families experience in the hope that it might influence future social policy decisions and education action plans.

	TOTAL	CLOTHING &	BOOKS	STATIONERY	<u>MISCELLANEOUS</u>	<u>V CONTRIBUTION</u>
	IOIAL	<u>FOOTWEAR</u>	BOOKS	SIATIONERT	IVIISCELLANEOUS	<u>v contribution</u>
JUNE						
	0.00					
JULY	0.00					
School books	65.00		65.00			
Stationery & copies	25.00		05.00	25.00		
Stationery & copies	90.00			23.00		
AUGUST	90.00					
School voluntary fee	30.00					30.0
· · · · · · · · · · · · · · · · · · ·		F0.00				30.00
Runners	50.00	50.00				
School tracksuit	28.00	28.00				
Polo shirts	9.50	9.50				
Wash bag, towels & sanitiser	6.00				6.00	
School bag	16.00				16.00	
Lunch bag & drink bottle	10.00				10.00	
	149.50					
SEPTEMBER						
	0.00					
OCTOBER						
Runners	35.00	35.00				
	35.00					
NOVEMBER						
	0.00					
DECEMBER						
-						
	0.00					
JANUARY						
Flash cards	10.00			10.00		
Trasificatus	10.00			10.00		
FEBRUARY	10.00					
FEDRUARI						
	0.00					
	0.00					
MARCH						
	0.00					
APRIL						
	0.00					
MAY						
Crayons marker & pritt stick	11.50			11.50		
Tracksuit	20.00	20.00				
	31.50					
JUNE						
Teacher gift	15.00				15.00	
SNA gift	10.00				10.00	
-	25.00				-	
	1					





	3	ENIOR INFAN	VI LAFL	.NGLG 2020 -	2021	
	TOTAL	<u>CLOTHING &</u> <u>FOOTWEAR</u>	<u>BOOKS</u>	<u>STATIONERY</u>	MISCELLANEOUS	<u>V CONTRIBUTION</u>
JUNE						
Jumper	14.00	14.00				
Shirt	13.00	13.00				
Trousers	13.50	13.50				
Tie	3.00	3.00				
School emblem	3.00	3.00				
School shoes	40.00	40.00				
Socks	11.00	11.00				
	97.50					
JULY						
Rain jacket	18.00	18.00				
Sport shoes	20.00	20.00				
	38.00					
AUGUST						
Track suit	28.00	28.00				
Polo for track suit	8.00	8.00				
Lunch box	7.00				7.00	
School bag (2 parts)	70.00				70.00	
2 pencil cases	27.52			27.52		
Hard back copy	2.50			2.50		
Plastic zip A4 folder	3.50			3.50		
Display folder 40 pg	2.50			2.50		
Envelope file	1.50			1.50		
Books	65.25		65.25			
Art, photocopying & ins	30.00					30.00
Literacy lift off contribut	8.00				8.00	
Eraser sharpner crayons	25.00			25.00		
Hand towels (covid)	3.00				3.00	
Lunch	9.00				9.00	
	290.77					
SEPTEMBER						
Jacket	30.00	30.00				
Lunch	42.00				42.00	
	72.00					
OCTOBER						
Lunch	47.00				47.00	
	47.00					
NOVEMBER						
Principal's retirement	5.00				5.00	
Lunch	44.00				44.00	
	49.00					
DECEMBER						
Shoe box appeal	5.00				5.00	
	5.00					
JANUARY						
Shoes	43.00	43.00				
Lunch at home	48.00				48.00	
	91.00					
FEBRUARY						
Lunch at home	50.00				50.00	
New glasses	80.00				80.00	
	130.00					
MARCH						
T shirt	10.00	10.00				
Lunch	42.00				42.00	
	52.00					
APRIL						
Lunch	38.00				38.00	
	38.00					
MAY						
Track suit for next yr	38.00	38.00				
Shorts	6.00	6.00				
Lunch	50.00				50.00	
	94.00					
JUNE						
Present for teacher	10.00				10.00	
Lunch	40.00				40.00	
	50.00					
TOTALS FOR YEAR:	€1,054.27	€298.50	€65.25	€62.52	€598.00	€30.00

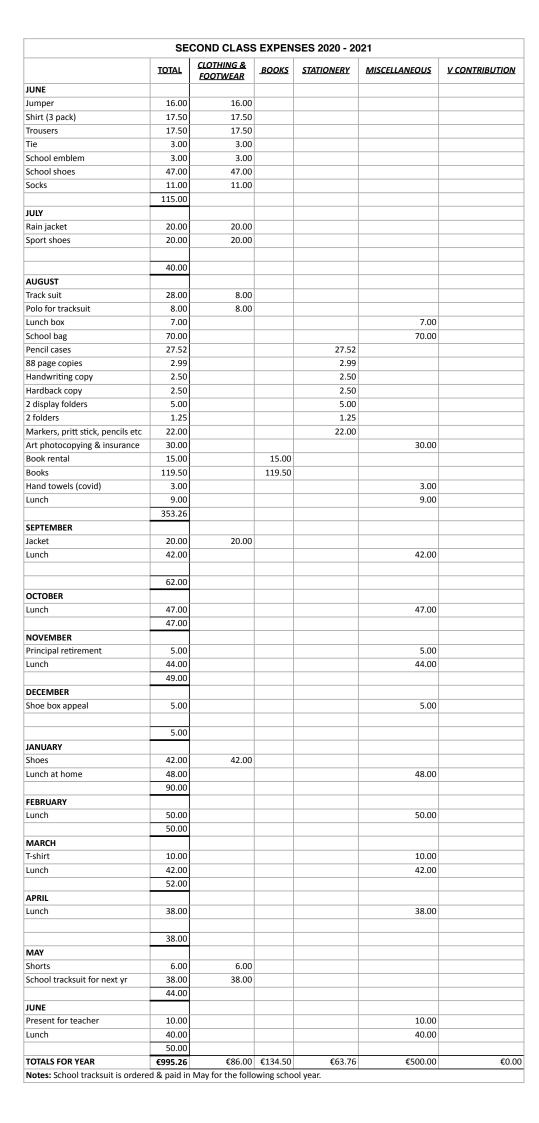
FIRST CLASS EXPENSES 2020 - 2021									
	TOTAL	<u>CLOTHING &</u> <u>FOOTWEAR</u>	<u>BOOKS</u>	<u>STATIONERY</u>	MISCELLANEOUS	V CONTRIBUTION			
JUNE									
Voluntary contribution	30.00					30.00			
Photocopying	40.00			40.00					
Book rental	22.50		22.50						
Diaries	5.50			5.50					
	98.00								
JULY									
	0.00								
AUGUST									
School bag (wheelie)	65.00				65.00				
Copies, biros etc.	20.00			20.00					
Uniform	58.00	58.00							
School books	101.84		101.84						
Covid bag (gel, masks, towels)	20.00				20.00				
	264.84								
SEPTEMBER									
Mathletics	9.00				9.00				
Pupil Insurance	9.00				9.00				
- apii insurunce	18.00				3.00				
OCTOBER	10.00								
OCTOBER									
	0.00								
NOVEMBER	0.00								
NOVEWIBER									
	0.00								
DECEMBER	0.00								
DECEMBER									
	0.00								
IAAUIA DV	0.00								
JANUARY	0.00								
	0.00								
FEBRUARY									
	0.00								
MARCH									
Face masks	8.00	8.00							
New jumper	7.00	7.00							
	15.00								
APRIL									
	0.00								
MAY									
	0.00								
JUNE									
	0.00								
TOTALS FOR YEAR	€395.84		€124.34	€65.50	€103.00	€30.00			

Notes:
Uniform costs was for 2 each of sweatshirt, t-shirts, pants & shorts.

Due to Covid-19 school requested pupils use a wheelie bag and buy a small bag for hand gel & hand towels.

The wheelie bags are more expensive than would normally be purchased.





	<u>TOTAL</u>	<u>CLOTHING &</u> FOOTWEAR	<u>BOOKS</u>	<u>STATIONERY</u>	MISCELLANEOUS	V CONTRIBUTION
JUNE		FOOTWEAK				
JONE						
	0.00					
JULY						
School books	108.00		108.00			
Copies & folder	15.00			15.00		
Stationery & pencil case	20.00			20.00		
	143.00					
AUGUST						
Tracksuit pants	6.00	6.00				
School bag	16.00				16.00	
Lunch box & drinks bottle	10.00				10.00	
Book rental	15.00		15.00			
School contribution	39.00					39.0
Runners	50.00	50.00				
Shoes	14.00	14.00				
Socks	6.00	6.00				
Wash bag, towel, sanitiser	6.00				6.00	
	162.00					
SEPTEMBER						
Tights	4.50	4.50				
	4.50					
OCTOBER						
Boots	20.00	20.00				
Hand sanitiser	1.50				1.50	
	21.50					
NOVEMBER						
	0.00					
DECEMBER						
	0.00					
JANUARY						
Dictionary	12.90		12.90			
Clock	6.00				6.00	
Maths blocks	26.00				26.00	
	44.90					
FEBRUARY						
	0.00					
MARCH						
	0.00					
APRIL						
	0.00					
MAY						
Pencils	1.99			1.99		
Tracksuit	20.00	20.00				
	21.99					
JUNE						
Teacher present x 2	30.00				30.00	
Classroom assistant present	10.00				10.00	
	40.00					
			00.00			
TOTAL FOR YEAR	€437.89	€120.50	€135.90	€36.99	€105.50	€39.0





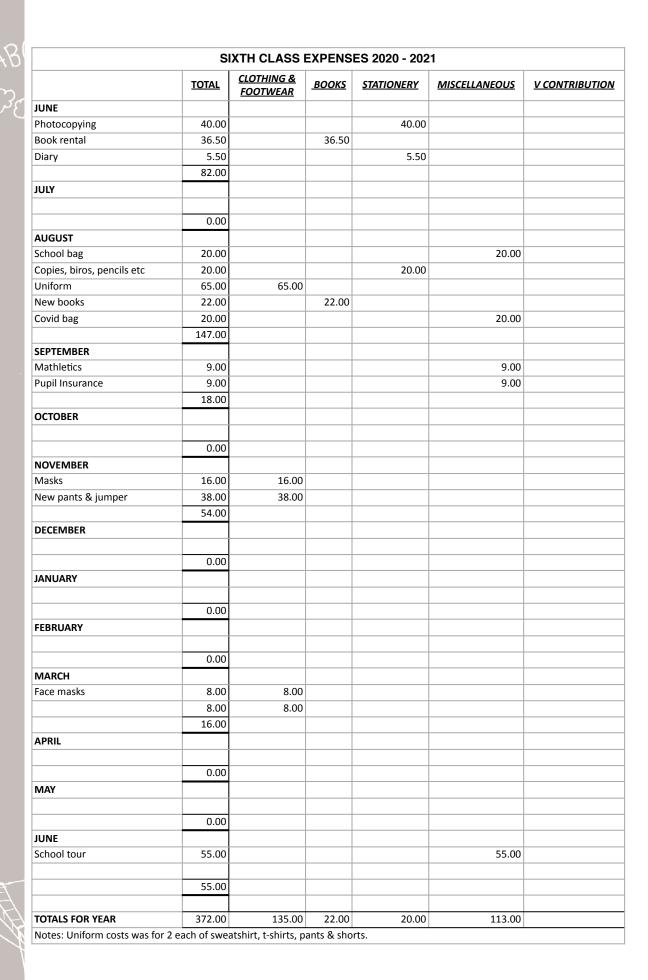
	FC	OURTH CLAS	S EXPENS	ES 2020 - 20	21	
	TOTAL	CLOTHING & FOOTWEAR	BOOKS	STATIONERY	MISCELLANEOUS	V CONTRIBUTION
JUNE						
	0.00					
JULY						
	0.00					
AUGUST						
Insurance	15.00				15.00	
Book rental scheme	70.00		70.00			
Arts & crafts	22.00				22.00	
Stationery	45.00			45.00		
Contribution	80.00					80.00
Activity camps	22.00				22.00	
Uniform	90.00	90.00				
School shoes	50.00	50.00				
	394.00					
SEPTEMBER						
	0.00					
OCTOBER						
Wi fi upgrade - online learning	100.00				100.00	
Wi fi extra costs	15.00				15.00	
	115.00					
NOVEMBER						
Wi fi extra costs	15.00				15.00	
	15.00					
DECEMBER						
Wi fi extra costs	15.00				15.00	
	15.00					
JANUARY						
Wi fi extra costs	15.00				15.00	
	15.00					
FEBRUARY						
Wi fi extra costs	15.00				15.00	
	15.00					
MARCH						
Wi fi extra costs	15.00				15.00	
	15.00					
APRIL						
Wi fi extra costs	15.00				15.00	
	15.00					
MAY						
Wi fi extra costs	15.00				15.00	
	15.00					
JUNE						
Wi fi extra costs	15.00				15.00	
	15.00					
NOTES: This pupil's parent had t	€629.00	€140.00			€294.00	€80.00



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	FI	IFTH CLASS I	EXPENS	ES 2020 - 202	1	
	TOTAL	CLOTHING & FOOTWEAR	BOOKS	STATIONERY	MISCELLANEOUS	<u>V CONTRIBUTION</u>
JUNE						
	0.00					
JULY	0.00					
JOL1						
	0.00					
AUGUST						
Uniform	57.00	57.00				
New shoes	55.00	55.00				
Books & stationery	55.00			55.00		
New bag with wheels	55.00			55.00		
	222.00					
SEPTEMBER						
Insurance	9.00				9.00	
	9.00					
OCTOBER						
	0.00					
NOVEMBER						
	0.00					
DECEMBER						
	0.00					
JANUARY						
	0.00					
FEBRUARY						
	0.00					
MARCH						
	0.00					
APRIL	0.00					
· -						
NAN	0.00					
MAY						
	0.00					
JUNE						
	0.00					
TOTALS FOR YEAR:	€231.00	€112.00	€0.00	€110.00	€9.00	€0.0







		CLOTHING &				
	TOTAL	FOOTWEAR	<u>BOOKS</u>	<u>STATIONERY</u>	MISCELLANEOUS	V CONTRIBUTION
JUNE						
Booking/registration fee	20.00				20.00	
Book rental	80.00		80.00			
Admin/locker/journal/insurance	e 80.00				80.00	
	180.00					
JULY						
Jumper	40.00	40.00				
Skirt	58.00	58.00				
Shirts	30.00	30.00				
Shoes	80.00	80.00				
Knee length black socks	15.00	15.00				
School bag	65.00	65.00				
iPad & cover	550.00				550.00	
iPad insurance (optional)	6.00				6.00	
	844.00					
AUGUST						
Hard copies, pencil case etc	30.00			30.00		
Cloth masks	10.00	10.00				
Antibacterial wipes	2.50				2.50	
Hand gel sanitiser	3.00				3.00	
School logo PE shorts	15.00	15.00				
School logo PE top	20.00	20.00				
iPad insurance	6.00				6.00	
	86.50					
SEPTEMBER						
iPad insurance	6.00				6.00	
Lunch money for canteen	40.00				40.00	
	46.00					
OCTOBER						
Non uniform day	2.00				2.00	
School jacket with logo	52.00	52.00				
Antibacterial wipes	2.50				2.50	
iPad insurance	6.00				6.00	
Cloth mask	5.00	5.00				
Lunch money for canteen	40.00				40.00	
	107.50					
NOVEMBER						
iPad insurance	6.00				6.00	
Lunch money for canteen	40.00				40.00	
	46.00					
DECEMBER						
iPad insurance	6.00				6.00	
Lunch money for canteen	30.00				30.00	
	36.00					
JANUARY						
iPad insurance	6.00				6.00	
	6.00					
FEBRUARY						
iPad insurance	6.00				6.00	
	6.00					
MARCH						
Cloth masks	10.00	10.00				
Antibacterial wipes	2.50				2.50	
Hand gel sanitiser	3.00				3.00	
iPad insurance	6.00				6.00	
	21.50					
APRIL						
School trip	15.00				15.00	
iPad insurance	6.00				6.00	
Lunch money for canteen	30.00				30.00	
	51.00					
MAY						
Non uniform day	2.00				2.00	
iPad insurance	6.00				6.00	
Lunch money for canteen	40.00				40.00	
	48.00					
JUNE						
iPad insurance	6.00				6.00	
	6.00				3.30	
	5.55					
TOTALS FOR YEAR	€1,484.50	€400.00	€80.00	€30.00	€974.50	€0.0







	SECOND YEAR EXPENSES 2020 - 2021								
	TOTAL	<u>CLOTHING &</u> <u>FOOTWEAR</u>	<u>BOOKS</u>	<u>STATIONERY</u>	MISCELLANEOUS	<u>V CONTRIBUTION</u>			
JUNE									
	0.00								
JULY									
	0.00								
AUGUST									
School diary	10.00			10.00					
Book rental scheme	70.00		70.00						
Voluntary contribution	75.00					75.00			
School shoes	90.00	90.00							
School pants (2 pk)	20.00	20.00							
School shirts (3 pk)	22.00	22.00							
Hand sanitiser & wipes	3.25				3.25				
	290.25								
SEPTEMBER									
Set square set	4.99			4.99					
Display folder & A4 maths	5.89			5.89					
Reusable face masks	10.00				10.00				
A4 hardbacks	3.43			3.43					
3pk hardbacks	4.90			4.90					
A4 hardbacks	5.97			5.97					
3 pencils for drawing	1.35			1.35					
Tracksuit top for PE	14.00	14.00							
Lunch money for canteen	63.00				63.00				
	113.53								
OCTOBER									
Lunch money for canteen	51.00				51.00				
Non uniform day	2.00				2.00				
	53.00								
NOVEMBER									
Lunch money for canteen	60.00				60.00				
	60.00								
DECEMBER									
Lunch money for canteen	46.00				46.00				
	46.00								
JANUARY									
	0.00								
FEBRUARY									
	0.00								
MARCH									
	0.00								
APRIL									
Lunch money for canteen	45.00				45.00				
	45.00								
MAY									
Lunch money for canteen	60.00				60.00				
	60.00								
JUNE									
	0.00								
TOTALS FOR YEAR	€667.78	€146.00	€70.00	€36.53	€340.25	€75.00			
Natas Cabaal jumpar is fina fa									

Notes: School jumper is fine for another year.

Although no specific figure was given for the increase in electricity usage this parent noted that their bills had increased due to home schooling.



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	TOTAL	<u>CLOTHING &</u> <u>FOOTWEAR</u>	<u>BOOKS</u>	<u>STATIONERY</u>	<u>MISCELLANEOUS</u>	V CONTRIBUTION
JUNE						
Locker/admin/insurance etc	80.00				80.00	
	80.00					
JULY						
	0.00					
AUGUST						
New trousers	22.00	22.00				
Shirts & socks	25.00	25.00				
Shoes	90.00	90.00				
	137.00					
SEPTEMBER						
TY fee (down €130 due to C19)	350.00				350.00	
Cloth masks	10.00	10.00				
Antibac wipes	2.50				2.50	
Box of disposable masks	10.00				10.00	
Lunch money for canteen	40.00				40.00	
	412.50					
OCTOBER						
Non uniform day	2.00				2.00	
Antibac wipes	2.50				2.50	
Lunch money for canteen	40.00				40.00	
	44.50					
NOVEMBER						
Lunch money for canteen	40.00				40.00	
	40.00					
DECEMBER						
Lunch money for canteen	30.00				30.00	
	30.00					
JANUARY						
	0.00					
FEBRUARY						
	0.00					
MARCH						
Cloth masks	10.00	10.00				
	10.00					
APRIL						
Lunch money for canteen	30.00				30.00	
	30.00					
MAY						
Non uniform day	2.00				2.00	
TY half zip top (optional)	35.00	35.00				
Lunch money for canteen	40.00				40.00	
·						
	77.00					
JUNE						
	0.00					
TOTALS FOR YEAR	€861.00	€192.00	€0.00	€0.00	€669.00	€0.

NOTES: The Student did not purchase a new school jumper as last years one is ok for another year. The TY top purchased in May was not a compulsory purchase. The TY fees were reduced from €480 to €350 this year as the Covid restrictions would reduce activities.





		TH YEAR EX				
	TOTAL	<u>CLOTHING &</u> <u>FOOTWEAR</u>	<u>BOOKS</u>	<u>STATIONERY</u>	<u>MISCELLANEOUS</u>	V CONTRIBUTION
JUNE						
Trousers	20.00	20.00				
Shirts (2 pack)	22.00	22.00				
School jumper	45.00	45.00				
Tie	3.00	3.00				
Socks (2 packs)	32.00	32.00				
School shoes	70.00	70.00				
	192.00					
JULY						
Tracksuit pants (2 pairs)	70.00	70.00				
T-shirts (3)	24.00	24.00				
Runners	40.00	40.00				
Tracksuit hoodie	54.00	54.00				
Winter jacket	110.00	110.00				
willer jacket	298.00	110.00				
ALICUST	298.00					
AUGUST	75.00					75.0
Voluntary contribution	75.00					75.0
Book scheme	70.00		70.00			
School diary	10.00		10.00			
School bag	45.00				45.00	
Stationery	15.00			15.00		
Masks (Covid 19)	20.00	20.00				
	235.00					
SEPTEMBER						
Stationery	3.00			3.00		
5 pencils	3.00			3.00		
Folder	3.45			3.45		
Notebooks (5)	18.00			18.00		
140100000 (3)	10.00			10.00		
	27.45					
OCTOBER	27.43					
	16.41		16.41			
English books for assessment	16.41		16.41			
Thermal t-shirts (2)	30.00	30.00				
	46.44					
NO. (54 4 D E D	46.41					
NOVEMBER	45.43			45.42		
Stationery	15.43			15.43		
Silk mask (Covid)	24.00	24.00				
Wish foundation	2.00				2.00	
	41.43					
DECEMBER						
Stationery	19.56			19.56		
	19.56					
JANUARY						
Mobile data - online classes	10.00				10.00	
Lunches (free when in school)	50.00				50.00	
	20.00				55.50	
	60.00					
FEBRUARY	50.00					
Lunches	50.00				50.00	
* * * **		FF 00			50.00	
New shoes	55.00	55.00				
	105.00					
MARCH						
Eye test & new lenses	70.00				70.00	
Lunches	50.00				50.00	
	120.00					
APRIL						
Stationery	19.86			19.86		
Printer paper	10.00			10.00		
	29.86					
MAY	-					
Book rental for next year	70.00		70.00			
· · · · · · · · · · · · · · · · · · ·						
School diary for next year	10.00		10.00			
	80.00					
JUNE						
School tracksuit for next yr	79.00	79.00				
	79.00					
	10100					

NOTES: The May and June expenditure totaling €159 is for the next school year. The request came out at the end of school year and can be paid over the summer. The parents in this case paid them as they were requested so as to spread the cost and to have the school tracksuit at the start of the school year.



Financial Supports for Education

The Back to School Clothing and Footwear Allowance helps families meet the costs of uniforms and footwear. The parent or guardian must be getting certain social welfare payments or taking part in training, employment or adult education schemes to qualify. Children must be aged between 4 and 17 on or before 30 September of the year you apply or aged between 18 and 22 on or before 30 September if still in second-level education. The rates increased in 2019 from €125 to €150 for 4-11 year olds and from €250 to €275 for 12-17 year olds, it is also paid to qualified children aged 18-22 in second level education.

Students who have medical cards are exempt from paying exam fees.

Credit Unions offer special interest rate student loans.

The importance of education is recognised by the St. Vincent de Paul Society who offer support to families who suffer financial hardship throughout the school year.

Some schools can offer assistance to families who struggle to provide the required schoolbooks etc.

Positive initiatives introduced over the past number of years include book rental schemes, affordable school uniforms in some retail outlets, removing the mandatory school crest on uniforms & provision of school breakfast clubs to name but a few.

Budget 2022 - We are glad to see that the Back to School Clothing & footwear rates will increase by €10 to €160 & €285 respectively and more households will qualify for the payment as the weekly income threshold for single parent household is now going to be the same as that of a two parent household. The Hot School Meals programme is being extended from January 2022.

Acknowledgements

North Cork MABS facilitated the educational costs survey. The figures and findings are those of the families who took part.

North Cork MABS would like to thank all the families who took the time to take part in the survey and their commitment to the survey over the twelve-month period - without them, this survey would not have been possible.

Thanks to Siobhan & Anna who correlated the information.

Education gives people the knowledge and skills they require for life.

We hope you find the survey results interesting and will assist you in your understanding of the **True Cost of Education**.





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