



Society of St. Vincent de Paul

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SUBMISSION TO THE JOINT COMMITTEE ON  
EDUCATION AND SKILLS

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Social Justice and Policy Team

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## Introduction and background

The Society of Saint Vincent De Paul (SVP) is the largest charity of social concern and action in Ireland, with a variety of supports and services being provided by our 11,000 voluntary members on an all-Ireland basis.

We welcome this opportunity to contribute our insights via this consultation process. SVP have expressed concern about the high costs involved in attending education at primary and secondary level. The issues raised in this submission, school book rental schemes and the use of digital devices in schools affect families who are struggling financially which SVP members support on both a financial and emotional basis. The possible necessity for families to go to moneylenders to fund school costs disproportionately affects families on low incomes and requires urgent attention from the Department of Education and Skills. SVP members visit families who are on low incomes, they are in low paid or precarious employment or reliant on social welfare and struggling with school costs. They also include Lone Parents, Travellers, people who have disabilities, families who are experiencing homelessness, and families living in direct provision in Ireland.

We see access to education as a critical enabler out of social exclusion and poverty. In 2017 SVP spent €3.6 million on education, supporting children and young people at pre-school, primary, second and third level as well as supporting further education and training, second chance education, and promoting lifelong learning opportunities for the people we assist.

In SVP's Pre-Budget Submission 2018<sup>1</sup>, we recommended that the Department of Education and Skills carry out an assessment of the adequacy of the capitation rates and incrementally increase funding so that all children have access to quality, free primary and secondary education. This recommendation was also highlighted in the recent report from the Committee on Education and Skills.<sup>2</sup> This would be an important first-step in ensuring that schools have the necessary funding to carry out their teaching and learning responsibilities and alleviate the financial stress and worry for parents.

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<sup>1</sup> <https://issuu.com/svp15/docs/svp-pbs18/1?e=25010855/62216106>

<sup>2</sup> [https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint\\_committee\\_on\\_education\\_and\\_skills/reports/2019/2019-07-04\\_report-on-committee-s-examination-of-school-costs-school-facilities-and-teaching-principals\\_en.pdf](https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint_committee_on_education_and_skills/reports/2019/2019-07-04_report-on-committee-s-examination-of-school-costs-school-facilities-and-teaching-principals_en.pdf)

## Stories of Struggle

SVP in 2018, commissioned the Vincentian Partnership for Social Justice (VPSJ) to research the reality experienced by households with children, whose income falls below that required for a Minimum Essential Standard of Living (MESL). It is titled 'Stories of Struggle'.<sup>3</sup> The MESL education budget allows for expenditure on the following: school uniforms, books, computer, stationery and educational trips. The research found the majority of parents make every effort to contribute to cover costs related to their child's education. This can mean ignoring their own personal needs.

The following extract depicts the reality for families faced with the high cost of education for their children; 'One lone parent with children in both primary and secondary school discussed the inconsistencies in the cost of education. This parent talked about DEIS primary school supports, and how they helped her to cope. Similar to the other families with children in secondary school, she then discussed the extra expenses associated with secondary education. This parent was considering enrolling her daughter in the Leaving Certificate Applied (LCA) programme due to issues of affordability, to reduce educational expenditure. The LCA is designed for students who do not wish to advance directly to third level education and whose needs are not adequately catered for by the two Leaving Certificate programmes.<sup>4</sup> However, her daughter has considerable academic potential having obtained "three honours and four passes in her junior certificate". This potential will not be developed, in the same way as that of her peers in the general Leaving Cert programme. In short, she will lose out because of the cost of second-level education'.<sup>5</sup>

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*'The schools ask for a lot. Our oldest daughter is very understanding, she's ambitious and very good at school. She recently asked for five euro to spend on a school trip, an educational one, and I couldn't find five euro'. (Stories of Struggle 2018).*

*'Second level education was regarded as very expensive; "always looking for money for books, school trips and other items"'. (Stories of Struggle 2018)*

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A number of parents mentioned that as soon as Christmas was over, they started to save for the new school year when they would face major bills for uniforms, books, subscriptions, school bags etc. The majority of parents saw education as the way out of poverty for their children and were determined

<sup>3</sup> <https://www.svp.ie/social-justice/publications-submissions/publications/stories-of-struggle-2018.aspx>

<sup>4</sup> Department of Education and Skills (2018)

<sup>5</sup> <https://www.svp.ie/social-justice/publications-submissions/publications/stories-of-struggle-2018.aspx>

to keep them at school. Some worried about their capacity to do so. Transition year was also seen as a particularly costly experience although parents wanted their children to participate in order to benefit and not to be different. To quote one parent: *“ education may be the way out of poverty but the cost keeps going up”*.<sup>6</sup> (Stories of Struggle 2018).

### Advantages and disadvantages of Textbook Rental Schemes in Schools

SVP support the adoption of book rental schemes in schools. However, it is SVP member’s experience that they are not operational in all schools, particularly secondary schools. The Director of the National Parents Council Post Primary (NPCPP) points out that only one in three secondary schools operate a book rental scheme, despite an average book bill of €220 per child per year at secondary school.<sup>7</sup>

If school book rental schemes were mandatory, they would alleviate much financial stress for parents and ensure all pupils, irrespective of the household income, could access the educational resources required to participate and progress with their education.

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*“There is a book lending scheme in the primary school but not in the secondary school’ and they face problems with ‘changes in text books because they changed a few pages’”. “We have to say “sorry” we can’t so often’’. They are very good kids and we hate that they feel different” (Stories of Struggle 2018).*

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In 2013, the Department of Education and Skills said that it cost €234,000 in seed capital to set up a book rental scheme in a post-primary, non- DEIS school of 770 students. That year, the grant aid to that same school was approximately €8,000.<sup>8</sup> It is SVP’s view that for the book rental scheme to be fully effective, adequate funding needs to be prioritised by the Department of Education and Skills.

According to the JOC Education and Skills report,<sup>9</sup> there are additional factors at present which prevent book rental schemes becoming operational in all schools. SVP recommends the department review these matters, relating to the lack of space in schools to store school books and the shortage

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<sup>6</sup> [https://issuu.com/svp15/docs/stories\\_of\\_struggle\\_-\\_full\\_report/1?e=25010855/64705710](https://issuu.com/svp15/docs/stories_of_struggle_-_full_report/1?e=25010855/64705710)

<sup>7</sup> <https://www.irishtimes.com/life-and-style/health-family/parenting/crested-uniforms-ipads-and-amenity-fees-the-true-cost-of-free-schooling-1.3960460?>

<sup>8</sup> [https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint\\_committee\\_on\\_education\\_and\\_skills/reports/2019/2019-07-04\\_report-on-committee-s-examination-of-school-costs-school-facilities-and-teaching-principals\\_en.pdf](https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint_committee_on_education_and_skills/reports/2019/2019-07-04_report-on-committee-s-examination-of-school-costs-school-facilities-and-teaching-principals_en.pdf)

<sup>9</sup> [https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint\\_committee\\_on\\_education\\_and\\_skills/reports/2019/2019-07-04\\_report-on-committee-s-examination-of-school-costs-school-facilities-and-teaching-principals\\_en.pdf](https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint_committee_on_education_and_skills/reports/2019/2019-07-04_report-on-committee-s-examination-of-school-costs-school-facilities-and-teaching-principals_en.pdf)

of school administration to run the book rental scheme. These issues need to be overcome in order that all schools feel confident to operate the scheme.<sup>10</sup>

The educational cost survey, 'True Cost of Education 2016/17'<sup>11</sup> carried out by North Cork Money Advice and Budgeting Service (MABS) highlight the cost variations among schools for the book rental scheme. This means some families are paying more for a core education resource than others which is unfair particularly for low income households. Costs ranged in the survey from €50 up to €170 for the book rental scheme for one academic year. SVP have highlighted this survey as it gives a full analysis of the total cost of the school year, rather than focusing on the cost of sending a child back to school in September. SVP members report the anxiety and stress faced by parents on low incomes to meet the various financial requests, not just for school books. Curricular based sport and music costs, exam fees, transport costs, fundraising ventures, school trips as well as, school uniforms, digital devices and 'voluntary' contributions place significant pressure on families.

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*'School in the Dublin area requesting payment for school book rental scheme and school registration combined for academic year beginning in September.*

*The letter stated parent should contact SVP for financial assistance' (SVP Information Support Officer)*

*'I had a client ringing in for assistance re Education. Her daughter is going into secondary school in September. The parent has paid €170 for registration for her place. She received a letter from the school looking for a further €320 by the end of April to cover book rental for the next 3 years. This is a lot for a parent to get in such a short time frame'. (SVP Information Support Officer)*

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In 2011 SVP Social Justice ran a campaign in which we asked the Minister to use the funding allocated for textbooks for the establishment of compulsory school book rentals schemes in both primary and second level schools, although the primary focus was on second level schools. The campaign used an online petition which achieved 9,000 signatures. The campaign highlighted the following;

- Frequency of edition changes of some school books necessitating the overspend of parents.

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<sup>10</sup> [https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint\\_committee\\_on\\_education\\_and\\_skills/reports/2019/2019-07-04\\_report-on-committee-s-examination-of-school-costs-school-facilities-and-teaching-principals\\_en.pdf](https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint_committee_on_education_and_skills/reports/2019/2019-07-04_report-on-committee-s-examination-of-school-costs-school-facilities-and-teaching-principals_en.pdf)

<sup>11</sup> [https://www.mabs.ie/downloads/reports\\_submissions/True\\_Cost\\_of\\_Education\\_NorthCorkMABS\\_survey\\_2016-2017.pdf](https://www.mabs.ie/downloads/reports_submissions/True_Cost_of_Education_NorthCorkMABS_survey_2016-2017.pdf)

- Households struggling to finance students are dispersed in the population and their children do not always conveniently attend DEIS schools where they can be additional supports.
- Autonomy at school level as to whether a book rental scheme is set up or not.

Following this campaign school book rental guidelines were published by the Department of Education and Skills which was a positive step, however, many of the issues remain:

- SVP notes the current dilemma in incentivising schools to take up book rental schemes while the fund remains at its current modest level.
- Educational publishers have introduced a code of practice which limits the publication of new editions and provides discounts for bulk buying. However, SVP are concerned about the continued prevalence of school book/curriculum changes which unnecessarily increases costs for parents. SVP would reiterate the need for accessibility and affordability to become a more dominant feature regarding the school book rental scheme.

**SVP Recommendation:**

- **Implement the recommendation from the Joint Committee on Education and Social Protection (2013) to introduce a five-year template for the delivery of an entirely free school book scheme.**
- **Increase funding for the School Book Grant Scheme by €20 million in Budget 2020.**

**The use of technology for educational purposes (computers, tablets and other similar devices)**

SVP have traditionally received requests to fund digital devices from households who had a family member with additional educational needs. In more recent times, Conferences have noted the increase in requests from parents whereby their child’s school is using only digital devices to teach the curriculum.<sup>12</sup>

SVP understands that the decision to use tablet devices is a matter for the Board of Management of each individual school.<sup>13</sup> SVP’s primary concern with the use of digital devices in schools is the costs involved which in many instances remains the responsibility of parents. We note the requirement for schools to consult with parents concerning school costs under the new Parent and Student Charter

<sup>12</sup> In consultation with SVP Member Support Officers August 2019.

<sup>13</sup> In consultation with The Department of Education and Skills July 2019

Bill now at cabinet level. However, this will not address the fundamental issue that parents are paying for a core educational resource. The Digital Skills Strategy 2015-2020 also highlights the need for improved communication between parents and schools; however, there is no explicit recommendations for schools to reduce costs for parents. Funding of €210 million has been committed to support the implementation of this strategy but by the end of 2019 less than half of the budget will have been issued.<sup>14</sup>

The costs involved, including equipment, software and e-books are significant and SVP members report the increased sense of anxiety among parents who have received letters from their child's school stating ipads or tablets will now be used to teach the curriculum beginning in September 2019.

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*'SVP Conference in the Dublin 15 area have recently received requests from parents who have young people in three different secondary schools for help with the cost of ipads. The costs varied between €750-€800'. (SVP member).*

*'My daughter is starting school next September and the cost is over €1,000 as she needs an ipad. I don't know how I am going to meet this cost as I am really struggling. I don't want her to feel different when she starts secondary school as she was bullied in the past'. (Lone Parent 2018).*

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**SVP Recommendation:**

- **The Department of Education and Skills should establish a working group examining the costs/benefits on the use of digital devices in schools, including the cost impact on parents. Engagement with companies involved in providing digital devices and e-books should be initiated to explore additional cost-savings measures.**

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<sup>14</sup> Written Response Parliamentary Question, Minister for Education and Skills, 11<sup>th</sup> June 2019, <https://www.kildarestreet.com/wrans/?id=2019-06-11a.702&s=Digital+Strategy+for+Schools+2015+to+2020++funding#g704.r>



## The possible necessity of parents/guardians to resort to moneylenders in order to meet the basic costs of educating their children

According to recent research commissioned by the Social Finance Foundation, there are an estimated 330,000 customers of moneylenders in Ireland with an average loan size of €565.<sup>15</sup> A survey by the Irish League of Credit Unions this year found that 78% of parents were struggling with back to school costs, up on 68% the previous year. Over a third fell into debt over this period, and 24% will go to moneylenders to find the funds for school supplies.<sup>16</sup> The National Economic and Social Council notes that there is a strong correlation between low income and over-indebtedness, with those who are parenting alone, those who are unemployed, and those who are ill or disabled more likely to become over-indebted due to a persistent lack of resources.<sup>17</sup>

There is a high price to be paid for the use of moneylenders and many users of home credit services believe that using this form of credit has trapped them in a cycle of debt and borrowing.<sup>18</sup> SVP members regularly report inappropriate lending to very vulnerable households who do not have the capacity to repay the loan. It is a contradiction in terms to offer loans with an interest rate of up to 187% and an APR of up to 287% (including charges) to an individual or family who is living below the poverty line. SVP members are concerned at the amount of interest being paid to moneylenders by households on very low incomes, who often have to sacrifice other needs including food, fuel and education in order to meet loan repayments.

In our experience leaflet drops tend to take place at “peak time” for low income and vulnerable households seeking to access credit, in particular at back to school time. Many of the people we assist are aware of the high cost nature of the loan, but due to a lack of accessible alternatives and the high cost of education they feel it is necessary to borrow from a moneylender.

The Stories of Struggle research found that many families who have an inadequate income would prefer to avoid borrowing if at all possible, due to a fear that getting into debt would only worsen their situation in the longer term.<sup>19</sup> SVP recommends that all necessary materials needed to attend school be provided by the state, thus ensuring that parents are not faced with the prospect of having to resort to moneylenders.

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<sup>15</sup> Faherty, M., McCarthy, O., & Byrne, N. (2017) on behalf of the Social Finance Foundation: Interest Rate Restrictions on Credit for Low Income Borrowers. <https://sff.ie/wp-content/uploads/2018/11/irr.pdf>.

<sup>16</sup> <https://www.creditunion.ie/news/latest-news/ilcu-survey-shows-marked-increase-in-numbers-strug/>

<sup>17</sup> NESD (2013) The Social Dimensions of the Crisis: The Evidence and its Implications. Dublin: NESDO

<sup>18</sup> Faherty, M., McCarthy, O., & Byrne, N. (2017) on behalf of the Social Finance Foundation: Interest Rate Restrictions on Credit for Low Income Borrowers. <https://sff.ie/wp-content/uploads/2018/11/irr.pdf>.

<sup>19</sup> Vincentian Partnership for Social Justice (2018) Stories of Struggle. [www.svp.ie/storiesofstruggle](http://www.svp.ie/storiesofstruggle)

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**“It was in the past, but I’m still paying [licensed moneylender]. The interest is very high but I had to go somewhere” (Stories of Struggle 2018).**

***Parents are going to moneylenders rather than tell their child they cannot go on the school trip (Findings from SVP School Costs Survey 2018)***

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**SVP Recommends:**

- **End the voluntary contribution system in all non-fee paying primary and secondary schools. Begin by restoring capitation rates to 2010 levels in Budget 2020.**
- **Equalise the income thresholds for the Back to School Clothing and Footwear Allowance for one and two parent families. Currently, the thresholds for one parent families are lower which makes it harder for these families to qualify for the payment.**
- **Restore child benefit to those aged 18 and over and in full-time level education in recognition of the higher education costs faced by families with older children. Estimated cost: €65 million.**
- **Commission a cost-benefit analysis of providing a hot school meals programme in all primary and secondary schools.**
- **Increase funding for the School Completion Programme to 2008 levels. Estimated cost: €8.2 million**

**Concluding Remarks**

SVP has long been of the view that education is the ultimate enabler out of poverty. The underinvestment in our education system at both primary and secondary level is directly impacting the most vulnerable in society. If children and young people do not have the materials they need to learn, if they do not have access to school books, able to participate in curriculum activities, access to digital devices etc., they cannot be expected to excel or enjoy educational opportunities. This really influences their experience of school and hinders their future. As a result, it is imperative that long term measures are taken now to ensure that the current and future cohorts of students can participate in school on an equal footing and secure equal educational outcomes regardless of their parents’ economic status. Education is a powerful predictor of life chances in adulthood.<sup>20</sup> If we

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<sup>20</sup> Smyth, E. & McCoy, S. (2009) Investing in education: Combating educational disadvantage

really want all children and young people to have access to good opportunities, we have to stop making cost a barrier to participation.