

## **Submission to the Joint Oireachtas Committee on Education and Skills on Textbook Rental Schemes, the use of technology for educational purposes and the necessity to resort to moneylenders to cover school costs**

August 2019

### **Introduction**

- 1.1. Barnardos welcomes the opportunity to make a submission to the Joint Oireachtas Committee on Education and Skills on the issues of Textbook Rental Schemes in Schools, the use of technology for educational purposes (computers, tablets and other similar devices); and the possible necessity of parents/guardians to resort to moneylenders in order to meet the basic costs of educating their children.
- 1.2. Barnardos mission is to help transform children's lives through our services; support parents; and challenge society where it fails our children. In 2018 we worked with nearly 18,000 children, young people and their families. Barnardos provides practical and emotional supports to children and parents in its 41 centres, in families' own homes, through the school environment, and within their communities.
- 1.3. Our submission is based on what parents tell us each year in our school costs survey. Since 2005, Barnardos has been highlighting the costs incurred by parents in preparing their children to return to school in September. Each year, parents describe the substantial costs imposed on them and the impact that this financial burden has on them and on their household budget. In doing so, they clearly demonstrate that the mantra of free education rings hollow.
- 1.4. The full results of our 2019 survey is available on our website at [www.barnardos.ie/schoolcosts19](http://www.barnardos.ie/schoolcosts19). In this submission further analysis of the data is provided to give a more in-depth picture of the findings in relation to Textbook Rental Schemes and digital devices that has not been previously published. Data on the use of money lenders is also included.
- 1.5. Comments are set out under the following headings:
  - Textbook Rental Schemes
  - The use of technology for educational purposes
  - The possible necessity of parents/guardians to resort to moneylenders in order to meet the basic costs of educating their children

## Textbook Rental Schemes in Schools

*"Textbooks & workbooks should be provided free to all pupils. This is not a high cost to government overall & would have high buying power buying in bulk. Free text books would ensure all children are treated equally reducing the burden on the lowest incomes, education is the path out for advancement".*

(Primary School Parent, Barnardos School Costs Survey 2019)

*"The introduction of the book rental scheme for first year ever (last year) was a significant financial support towards the total costs associated with a child starting secondary school, as it was a savings of €350 from our initial expected budget".*

(Secondary School Parent, Barnardos School Costs Survey 2019)

*"Despite asking several times the school will not engage in a conversation about school rental schemes, I have 4 kids in primary school and the amount of workbooks that are thrown out each year is ludicrous, only to buy the same ones again for younger children".*

(Primary School Parent, Barnardos School Costs Survey 2019)

- 1.6. In 2013, the Department for Education published Guidelines for Developing Textbook Rental Schemes in Schools<sup>1</sup>. Funding provided under the School Book Grant Scheme enables schools to run such rental schemes or else distribute funding, at their discretion, to those they feel are most in need through the provision of book vouchers or cash. In 2017<sup>2</sup>, this amounted to €16.6m in funding. However, while this is a welcome support, not all schools run book rental schemes and for those that do, different items are included (e.g. some include stationery) and parents are charged different amounts.
- 1.7. Each year in Barnardos School Costs Survey parents are asked whether their child's school have a book rental scheme.
- Does your child's school have a school book rental scheme?
  - How much is your contribution towards the school book rental scheme?
  - Has the contribution towards your child's school book rental scheme changed since last year?
  - What does the school book rental scheme include?
  - Who manages the school book rental scheme?

We also asked parents:

- Does your child's school offer any cash assistance scheme towards the cost of school books?

### Frequency of use of book rental scheme

- 1.8. In 2019, 74% of parents of primary school pupils (74% in 2018) and 44% of secondary school students (40% in 2018) had reported such a scheme in their school.

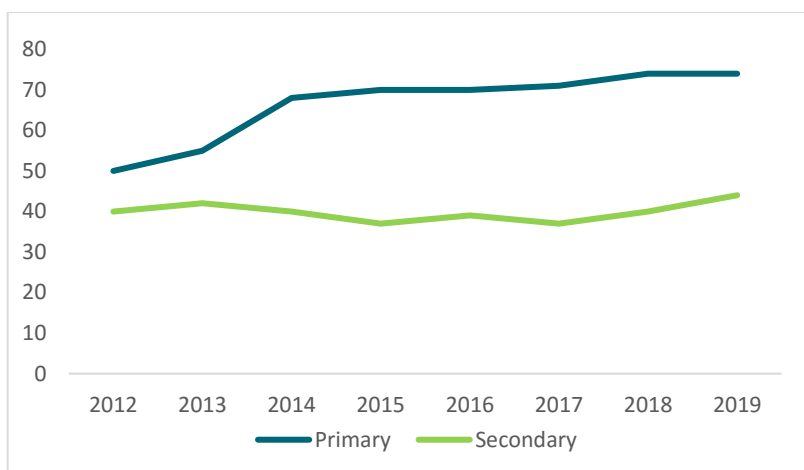
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<sup>1</sup> Department of Education and Skills (2012) *Guidelines for Developing Textbook Rental Schemes in Schools*. Available: <https://www.education.ie/en/Schools-Colleges/Information/Textbook-Rental-Schemes-in-Schools/Guidelines-for-Developing-Textbook-Rental-Schemes-in-Schools.pdf>

<sup>2</sup> Response to PQs 35620/18; 36000/18; 36007/18; 36008/18 on School Textbooks Rental Scheme. See <https://www.kildarestreet.com/wrans/?id=2018-09-07a.695&s=%22School+Book+Grant+Scheme%22#g700.r>

- 1.9. When this data is disaggregated further, 81% of DEIS primary schools versus 73% of non-DEIS primary schools had a book rental scheme. For the secondary school survey the figures were 74% and 38% respectively.
- 1.10. An analysis of trend data from Barnardos annual school costs survey since 2012 indicates that access to book rental schemes for primary school has grown (from 50% in 2012) but remained fairly stagnant in secondary schools (40% in 2012).

**Figure 1 – Availability of school book rental schemes 2012-2019**



#### **Average costs of book rental scheme contribution**

- 1.11. In primary school, 49% of respondents indicate that their contribution for the book rental scheme is less than €50 while a further 39% pay between €51 and €100. Just 10% pay more than €100. On average parents of primary school pupils were paying roughly €55.
- 1.12. When the average was disaggregated by whether the school was a DEIS or non-DEIS school the costs were €65 and €55 respectively, meaning that those attending a DEIS school had a higher average contribution. Based on anecdotal evidence this may be because the DEIS school provides more than books in their scheme as illustrated by this comment from a parent who contacted us to say they couldn't take part in our survey:
- "I can't fill out the survey accurately because our school contribution, book rental scheme, IT subs, violin in schools, etc. are all wrapped up into one fixed cost of €150. We buy our own stationery separately (but not copies, etc.). It hasn't gone up in many years, and we have no uniform costs"* (Primary School Parent Barnardos School Costs Survey 2019).
- 1.13. The average costs for each class vary between €60 (Junior Infants, 3<sup>rd</sup> Class and 5<sup>th</sup> Class), €55 (Senior Infants, 4<sup>th</sup> Class and 6<sup>th</sup> Class) and €50 (1<sup>st</sup> Class and 2<sup>nd</sup> Class).

**Figure 2 – Average book rental scheme contribution by primary class**



- 1.14. In secondary school the contribution is higher, as expected, given the higher costs of secondary school books. Only 6% of respondents pay under €50 with a further 34% paying between €51 and €100. Just over a third, 34%, of respondents to the secondary school survey said that they paid between €101 and €150 to their School Book Rental Scheme. The remaining 22% contribute more than €150. On average parents of secondary school students were paying roughly €100.
- 1.15. When the average was disaggregated by whether the school was a DEIS or non-DEIS school the costs were €105 and €95 respectively, meaning that those attending a DEIS secondary school were also paying a higher average contribution.
- 1.16. The average costs vary across the years from a peak of €105 (5<sup>th</sup> year), €100 (1<sup>st</sup> year, 3<sup>rd</sup> year, 4<sup>th</sup> year) and €95 (2<sup>nd</sup> year and 6<sup>th</sup> year).

**Figure 3 – Average book rental scheme contribution by secondary year**



- 1.17. The majority of the respondents to both surveys have stated that their contribution to the book rental scheme has remained the same this year as last year - 62% primary and 71% secondary.

- 1.18. Respondents reported a variety of items included in the book rental scheme with the majority of respondents saying that they get textbooks only – 54% primary school and 67% secondary school.

**Table 1 – Average Costs for Items in Book Rental Schemes**

<b>Average costs</b>	<b>Primary</b>	<b>Secondary</b>
Everything - all textbooks, workbooks and stationery	€85	€115
Textbooks only	€40	€105
Textbooks and workbooks	€65	€115
Textbooks, workbooks and some stationery	€80	€120

- 1.19. As would be expected the average contribution for primary school parents when everything is provided (all textbooks, workbooks and stationery) is higher at €85. Where textbooks, workbooks and some stationery is provided the average falls to €80, and where just textbooks and workbooks are provided it is €65. The majority of book rental schemes just include textbooks and the average contribution is €40.
- 1.20. For the parents of secondary school students responding to our survey, respondents indicated that when everything is included the average cost was €115. While the average was higher for those who said some stationery is included at €120, this may be due to the fact that the number of responses for the former category related to is just three. The average cost for those who indicated that the book rental scheme included textbooks and workbooks was also €115. The average cost for those who were only provided with textbooks only was €105.
- 1.21. Finally, the average total book costs for all parents responding to the primary and secondary school surveys were disaggregated to compare those with access to a book rental scheme to those who don't. Overall parents responding to the primary school and secondary school surveys were paying on average €85 and €190 respectively on school costs. For those who had access to a book rental scheme the costs fell to an average of €80 and €145 respectively. For those who did not have access to a book rental scheme the average costs rose to €100 for primary school parents and €210 for secondary school parents.

### **Management of book scheme**

- 1.22. In primary schools, 48% of parents indicated that the teachers run the scheme, 28% state the board of management run the scheme while a further 20% are run by the parents association. In secondary schools 41% of schemes are run by teachers with 36% run by boards of management and 14% by parent associations. The vast majority of those who clicked 'other' (4% primary school and 9% secondary school) in response to this question indicated that they didn't know who ran their school book rental scheme.

### **Cash assistance for Books**

- 1.23. Just 46 respondents, of which 10 were attending DEIS schools, of respondents to the primary school survey indicated that their school provide cash assistance to help to pay for books. This amounts to just 5% of the total number of respondents. In the secondary school survey, 63 respondents or 12% of the total indicated such a support was available in their school.

### **Recommendation to the Committee**

- 1.24. Developing a free education system will not happen overnight but the government must take the first step in creating a more equitable system. Providing free books for all children would cost a miniscule amount in terms of the Department of Education's overall budget (0.2%) but it would have a transformative impact in terms all children starting off with the same resources. The infrastructure of the current school book rental scheme provides a mechanism through which to drive this and given continued sufficient funding could now be called a school book distribution scheme. This should be available in all schools.
- 1.25. Given the lag in the setting up of Textbook Rental Schemes at second level further guidance and support from the Department for Education is needed. This should include updated guidelines, further seed funding and clarity on who should take the role in administering the scheme.

### **Use of technology for educational purposes**

- 1.26. In 2019, similar to previous years of our survey, the use of digital devices is more prevalent in secondary schools compared to primary. The proportion of primary school parents reporting their child used a tablet remained similar to previous years at 14% (15% in 2018; 14% in 2017). However, there was a jump in the proportion of secondary school students using digital devices at 32% in 2018 and 23% in the previous two years.

### **Disaggregation of primary school data on digital devices**

- 1.27. For the purpose of this submission, a breakdown of the requirement for a digital device by the school across class is provided in below.
- Junior Infants – 6%
  - Senior Infants – 7%
  - 1<sup>st</sup> Class – 9%
  - 2<sup>nd</sup> Class – 11%
  - 3<sup>rd</sup> Class – 23%
  - 4<sup>th</sup> Class – 16%
  - 5<sup>th</sup> Class – 16%
  - Sixth Class – 12%

- 1.28. It is striking, and somewhat concerning to Barnardos, that of those requiring a digital device, 13% are in infant classes, children as young as 5 and 6. The greatest deviation from the overall primary school sample is 3rd class who made up 17% of the entire survey response but of those requiring a digital device they comprise 23%.

- 1.29. While overall 13% of respondents indicated that their child attended a DEIS primary school, 11% of those requiring a digital device attended such a school. There was no deviation in the proportion attending fee-paying schools.

### **Disaggregation of secondary school data on digital devices**

- 1.30. A breakdown of the requirement for a digital device across secondary years is provided below:
- 1<sup>st</sup> year – 35%
  - 2<sup>nd</sup> year – 16%
  - 3<sup>rd</sup> year – 15%
  - 4<sup>th</sup> year – 12%
  - 5<sup>th</sup> year – 12%
  - 6<sup>th</sup> year – 9%

- 1.31. Overall, 26% of parents responding to the secondary school survey indicated their child was going into 1<sup>st</sup> year. However, the proportion needing a digital device was 35%. A similar but less pronounced trend was observed last year. This may indicate that there is a move towards secondary school students starting off with a digital device that will be used throughout the six years.
- 1.32. Overall 16% of students were attending a DEIS secondary school, and 15% of those requiring a digital were attending such a school. There was a deviation of just 1% in the proportion attending fee-paying schools. Therefore indicating once again that there is no major deviation in terms of requiring a digital device and whether a pupil or student attends a DEIS or private school at either primary or secondary level.

### **Impact of costs of digital device**

- 1.33. The costs associated with purchasing a digital device are quite substantial and may put further pressure on parents if they have to pay out of their own pocket. The majority of primary school respondents, 93%, indicated that the device is provided by the school.
- 1.34. In this instance it is assumed that the school therefore pay for the device. When we disaggregate out the question, 'How do you pay for your school costs?', the proportions indicating that the need to borrow money remain the same (8%) although those taking money from savings increased by 2% (to 10%).
- 1.35. However, in relation to those responding the secondary school survey, just 23% of parents said that the school provides (and therefore pay) for the device. Half of those responding indicated that while the school organises the device, parents pay (this occurred for just 5% of primary school parents). Just over a quarter of parents in secondary school said that they provide the digital device (2% of primary school).
- 1.36. The financial impact of this is partially evident in the disaggregation of the how do you pay for school costs question. In this instance, almost one-fifth (19%) of secondary school parents who are required to provide a digital device for their child said they borrowed money. This is in contrast to 14% in the entire secondary school sample. Of relevance to the next section of this submission 5% accessed this money through money lenders (compared to 3% of the overall sample). Parents were also more likely to take money from their savings (14% compared to 11% in the overall secondary school sample).
- 1.37. It is unclear if the purpose of using digital devices is to defray the use and costs associated with books, if so, this is not being achieved as on average parents of primary school pupils were paying on average €85 on book costs and this fell by just €5 to €80. Similarly the average costs for secondary school were €190 overall and fell to just €170 for those who were required to have a digital device.

### **Recommendation to the Committee**

- 1.38. The use of digital devices in a classroom setting is still a new phenomenon in Ireland, albeit the use of such an approach to teaching is on the rise. Given the increased usage of such an approach, Barnardos recommends the committee explore the pedagogical, developmental and socialisation outcomes on using such approaches in both primary and secondary schools. The financial impact on parents and schools also needs to be explored.

## Necessity to resort to moneylenders

1.39. Each year, parents tell Barnardos about the tangible impact that the costs of getting their child ready to return to school has on their household budget. This causes stress and worry for many parents in the run up to September.

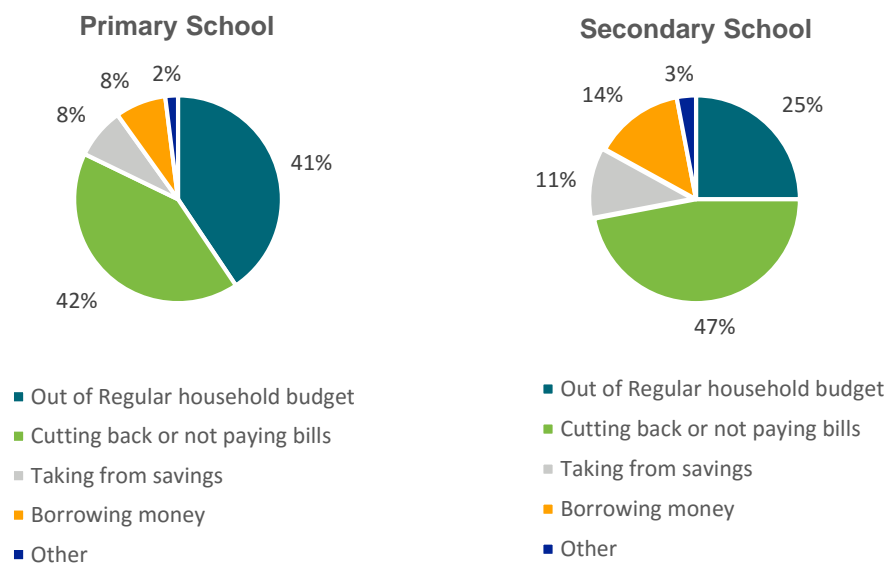
1.40. In truth, it is not just back to school time that puts pressure on parents. Throughout the school year parents are asked to fundraise and contribute to rising costs. Some parents can manage this, as many activities are spread out throughout the year, but they are conscious that other families may not have the resources to respond.

*"The amount of fundraising has increased so much in the past 2 years and the school is putting pressure on children to sell tickets and support events. My kids are ok as I can afford to support but there are others who cannot. It is not right that schools have to source so much funds themselves"(Primary School Parent)*

1.41. For many, the costs they must incur means cutting back on household expenses, not paying bills on time, taking money out of their savings or borrowing from family or friends, a financial institution, credit cards or in some cases a money lender.

1.42. Many parents can manage school costs out of their regular household budget – (41% of primary school respondents; 25% of secondary school respondents) – many families must forgo paying bills and cut back on other costs (Figure 4).

**Figure 4 – How parents pay for school costs**



1.43. Parents describe a variety of budgeting techniques for managing school costs.

*"I have been buying school supplies and uniform pieces since March to ensure I have everything for September. The uniform allowance is saved to pay for her schoolbooks in September, as the school gets the workbooks and books and then we pay them"*  
(Primary School Parent).

1.44. More worryingly 8% of primary school parents and 14% of secondary school parents stated that they borrowed money.



*“I am not able to budget out of our regular household income to pay for my child going to school and will need to borrow money from [named money lending company] and from the credit union to help me prepare her for secondary school” (Secondary School Parent).*

- 1.45. A further disaggregation of this data found that 3% of parents indicated that they borrow money from a moneylender. A review of data from the three previous years (2016, 2017 and 2018) indicates that roughly 3% of parents indicate this is how they meet the costs of their child returning to school.

#### **Recommendation to the Committee**

- 1.46. In a recent submission to the Department of Finance, on capping the costs of licensed moneylenders and other regulatory matters, the Society of St Vincent de Paul highlighted that leaflet drops for moneylenders often take place at times of the year where low income families may be seeking access to credit such as back to school<sup>3</sup>. Barnardos support the Society’s recommendation that advertisement for moneylenders should have ‘Tobacco Style’ warnings to advise about the high costs associated with accessing these products.

#### **Conclusion**

- 1.47. Barnardos welcomes the opportunity to discuss the content of this submission and further issues related to these matters at the Committee’s convenience.

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<sup>3</sup> <https://www.svp.ie/news-media/news/svp-wants-tobacco-style-warning-on-moneylender-adv.aspx>