

# SUPPORTING FAMILIES IN TIMES OF FINANCIAL HARDSHIP

A short guide on what schools should know and what they can do to support struggling families



**THE COST OF  
THE SCHOOL DAY**



## INTRODUCTION

At a time of sharply increasing costs and stretched family budgets, ensuring that children have all they need to take part in school is another worry for families.

With uniform, stationery, trips, clubs, non-uniform days, cake sales, discos, fairs, lunches and transport, the reality is that it can cost families a lot to send their children to school.

While tackling broader economic challenges is not the role of schools, what schools do to support families with school-related costs does make a difference.

Looking at what is paid for in school, how costs and money are talked about, and how support is communicated are very practical ways for schools to support families at times of economic hardship.

## ABOUT THIS RESOURCE

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This resource is based on interviews and surveys carried out with over 1,900 parents and carers from 55 schools across England, Scotland and Wales through the UK Cost of the School Day project. It highlights the challenges that families face when it comes to school costs, as well as helpful tips and suggestions for schools to consider.

The guide will help schools consider how they're already supporting families and how they can make small changes to policies, practices and communications to help families through times of economic difficulty.

The guide covers key things **schools should know** and **what schools can do** across four themes:

1. Relieving rising costs and pressures
2. Payment processes
3. Communicating support
4. Supporting all families

Many of the suggested actions are straightforward and cost-neutral. They simply encourage schools to think slightly differently about how money is talked about and handled to bring about greater inclusion for those struggling with money or living on a low income.



## HEADLINE STATISTICS

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From the Cost of the School Day survey of 1,900 parents and carers between January 2020 and July 2022, we found the following:

- 1 in 10 families feel the costs their school expects them to pay are unreasonable. This increases to 1 in 5 in families where children receive free school meals.
- Nearly half (46 per cent) of all families with children receiving free school meals told us it's difficult for them to afford all the things their child needs for school.
- Only 1 in 5 families say they get 'lots' of notice from the school when it's asking for money.
- 2 in 5 families said they would not feel comfortable telling school staff if they were struggling to pay for something at school.
- 1 in 4 secondary school families do not know how to apply for free school meals.

## WHAT SCHOOLS SHOULD KNOW: RELIEVING RISING COSTS AND PRESSURES

Parents prioritise their children's education. Paying for resources, uniforms, trips and other school activities add to the pressure that many families are already facing. Parents have told us that they take out loans, borrow money, and go without other essentials to ensure that their children have all that they need for school.

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School is highly valued by families. Families have told us that making sure their children can fully take part in everything at school and fit in with their friends is one of their top priorities. Parents value what schools offer in terms of experiences and opportunities, and don't want their children to miss out even when the costs are difficult.

Nearly half of all families with children receiving free school meals told us it's difficult for them to afford all the things their child needs for school.

'I refuse to let the children go without so I just pay it, but it is a struggle each year and with rising costs of food and uniform and trips, each year is more.'

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'We do struggle to pay any extra costs; as parents we will go without things in order to give our child what is needed.'

'Even though the school tries to keep the cost low, I do still struggle to pay but I do not want my child to miss out on... school trips.'

'I end up taking out loans or borrowing money to get what is required, then spend months paying it all back.'

'Schools assume that parents can afford these things. I juggle bills so my children are not made fun of.'

'I can't always afford to pay for trips and events so have to borrow money to pay it so my child doesn't miss out.'

### Talking with families about money

- **Normalise talking** to pupils and families about money whenever school costs are discussed.
- Ensure all staff are **aware and sensitive** to the challenges families are facing – this can be achieved through conversations with staff and relevant training.
- Provide **different methods** for parents to communicate any difficulties they are facing with school costs.

**What works?** Having a nominated member of staff to talk to or designated email address for parents to contact when they have concerns about money and costs.

### Planning school activities

- Review school events and activities to ensure they are **affordable and inclusive**.

**Where to start?** Our [Cost of the School Day calendar](#) is useful in identifying some key dates during the school year that may have associated costs, as well as including suggestions and best practice examples.

- **Think carefully** before asking families for money for school-related events and activities. Explore alternative funding and fundraising options so that parental contributions are only asked for when they are necessary and unavoidable.

‘New parents to the school should be made aware when their child attends an induction day of the type of costs which are expected to be paid for, and when, to give them plenty of time to save up for them. No school ever does this and it’s a massive shock when the bills all start coming in, especially leading up to Christmas in the autumn term.’



## WHAT SCHOOLS SHOULD KNOW: PAYMENT PROCESSES

How money is dealt with can add to the stigma families feel. It's not only school costs themselves that place families under additional pressure, but also the ways in which payments are approached and handled by schools. For parents, the way money is asked for and the payment processes are almost as important as the amount being requested.

Only 1 in 5 families say they get 'lots' of notice from the school when it's asking for money.

Families need plenty of notice of payments and time to pay. Families have told us that requests for money with little notice, as well as persistent chasing of payments and contributions, add to their already stressful situations. Parents find last minute requests particularly challenging when they are working on very tight and carefully calculated budgets that leave very little flexibility for unforeseen costs. Parents also find it difficult when requests are made frequently, in close succession or at certain times of year.

'They always have a "first come, first served" application process which is really unfair. At one point my daughter came home with a letter inviting her on a skiing trip to America. The deposit was £250 and the places went to "first come, first served"... I am a single parent and do not have a spare £250 without notice, it would take me two or three months to save that... First come, first served is not fair, particularly for families like mine.'

'I get paid monthly and the school sends out an email a few days before my child needs ingredients, new book, new folder, trip. I need notice so I can plan ahead for the next month.'

'... I get paid on [the] first of each month; most times money is required at [the] middle or end of [the] month then I feel a little hounded to pay there and then.'

'I think it's difficult when we get one thing after another after another with no breaks.'

'Sometimes you get told about a trip and there are only a few days to pay for it which again can be stressful, especially if you have not been paid yet and are waiting to be paid.'

## WHAT SCHOOLS CAN DO: PAYMENT PROCESSES

### Giving enough notice

- Ask each department or year group to set out all of their trips and activities at the **start of the year** to identify when families with siblings in different year groups are being asked for money.

**Where to start?** Set a **minimum notice period** that families will receive for any request for money or resources, and share this with your staff team.

- Ensure that places at clubs and trips are not allocated on a first-come, first-served basis, as this approach means those without money readily available might miss out.

### Handling payments

- **Monitor the frequency of requests** for payments, contributions or resources over the course of the year. Consider how to spread out costs across the school year so that requests for contributions and payments are not concentrated for families.
- Make use of and **publicise payment plans** so that families can split payments into more manageable chunks over a longer period of time.
- Make sure that any discussions about dinner money debt and payments **do not involve children and young people**. Speak directly to parents and carers about any missing payments.

‘It is helpful to know at the beginning of the year an amount that will be needed for trips and other things. It might be easier to budget through the year, paying a couple of pounds a week rather than having to pay out large amounts in one go.’

## WHAT SCHOOLS SHOULD KNOW: COMMUNICATING SUPPORT

Families are nervous about sharing their financial circumstances. Parents are often concerned about disclosing personal information to schools. Parents have told us several reasons why this is the case, including: being worried about being judged; fear of being referred to social services; concern that their child will be singled out or identified as living in a low-income household; not knowing who to speak to or how to speak to someone at school; and not feeling as if school and school staff will be able to help.

**2 in 5 families said they would not feel comfortable telling school staff if they were struggling to pay for something at school.**

'I'm unaware of any support in place because I've never asked. To be honest, even if I needed it I think I would be too shy and embarrassed, and would rather struggle or go without myself than seek help.'

'I am not aware of anything but if I needed help I would look at the website and council website for help. I would probably be reluctant to actually speak to someone at the school about it though.'

'People don't like to ask, it's embarrassing to say you can't afford things and don't want your child to be picked on for not having the same.'



## WHAT SCHOOLS SHOULD KNOW: COMMUNICATING SUPPORT

**In 63 per cent of schools we have worked with, families being unaware of the financial support available, or lack of signposting, was an area of concern.**

**Families often don't know about the support that is on offer.** Despite all the pressures and challenges, schools do so much for families and offer lots of additional support when it comes to costs. We know that schools, as much as families, don't want pupils to miss out on all the opportunities and experiences that they facilitate for them. As a result, schools are often working behind the scenes with families to ensure that finances aren't a barrier.

We've heard lots of examples from families about the ways schools have helped them with reduced or subsidised costs, payment plans, free uniform and resources.

However, schools aren't always great at promoting the fantastic things they do to support families struggling financially, so many parents just don't know about help they may be able to access. Some parents told us they have had to seek out help with school costs, while others reported not knowing how to find out about what might be available.

**Families commonly knew who to speak to about financial support in only 1 in 10 schools we have worked with.**

'I would like to find out what our school does already as I bet it's a lot more than we realise.'

'I'm sure if I had to approach the school for help they would, however the help available could be more known to parents.'

'It's never really advertised - the parent is expected to ring to ask for the help.'

## WHAT SCHOOLS CAN DO: COMMUNICATING SUPPORT

### Publicising what's on offer

- Regularly promote free school meals and encourage all families to check their eligibility. Family circumstances change throughout the year.

**Where to start?** Make sure that all letters, emails and texts that include a request for a payment or contribution include **details of support that might be available**, what parents should do if money will be a barrier and how they can discuss this with someone at school.

**What works?** Consider the language that you use when talking about support. Avoid terms such as Pupil Premium / Pupil Development Grant / Pupil Equity Funding which may not be familiar to families, and instead use general and accessible language.

### Talking sensitively and with understanding

- Reassure parents that you as a school are **aware that families' circumstances change** and that poverty can affect anyone. Make sure that your **communications are clear** that families will be treated with empathy and understanding.
- Make sure that staff with responsibility for collecting payments and school-related debts, including office and admin staff, have **training on poverty and where families can access support**.

'Some information on newsletters could help people with knowing where to go.'

'Make it known what low-income families are entitled to and say "hey this is available, your child is entitled to it", make so we don't have to beg for help - it's there and told to us.'

## WHAT SCHOOLS SHOULD KNOW: SUPPORTING ALL FAMILIES

**Poverty is not static and does not affect one fixed group.** Families can, and do, move in and out of poverty. Understanding how families in the school community are being affected by current economic challenges is therefore an ongoing process.

**Poverty is often hidden.** Parents have told us that it is hard to share when they are finding things difficult. Families go to great lengths, such as borrowing money and getting into debt, to make sure that their children don't miss out and that their money worries aren't made public. This means that it's easy for families to be overlooked by schools, and they may appear to be managing while struggling behind closed doors.

**The data doesn't give the full picture.** Often in schools we use the information we have about families to identify who might need help. The most common way schools target support is through free school meal eligibility. However, thousands of families living in poverty and struggling to get by aren't eligible for free school meals. Relying on free school meals to identify which families to support means that many go under the radar.

**1 in 4 secondary school families do not know how to apply for free school meals.**

**You won't always know who is struggling.** Schools are already great at building relationships with families, but money is not often a topic of conversation meaning that understanding how a family is coping financially is much more difficult for school staff. Poverty does not look a certain way, and trying to identify who is experiencing poverty poses the risk of stereotyping families.

'I sit in the middle band – [I] work [and] earn too much for help but not enough not to worry, and find it hard at times to find money needed.'

'The problem is you can be a working family with two incomes and still be struggling financially but not entitled to help and not feel able to discuss issues.'

'Even as working parents, we struggle to pay for the things our children need for school.'

## WHAT SCHOOLS CAN DO: SUPPORTING ALL FAMILIES

### Reaching all families

- Don't assume in advance which families might need help or support. **Start from the premise that anyone can be living in poverty** and that circumstances can change quickly.

**Where to start?** Make messages about payments general and send to all families. Don't assume that some families don't need to hear about support that is available.

- Work in **partnership with other local services** to support low-income families and **signpost regularly** in your communications with parents.

### Reducing school costs

- Consider what you are able to offer **for all children and all families** without needing to provide additional subsidies for individual groups. Thinking about how everyone can be included is the best way to ensure you don't miss out any families who might be finding things more difficult.

**What works?** We have lots more examples of schools taking action to reduce school costs in our [Cost of the School Day resources](#).

'On every letter they all state that there is help available if needed and to speak to school.'

'In communication in regards to payment they always ask us to contact [the] office if difficulties in finding the money.'

'They always have information and support available from all members of staff and in written format in all different languages.'

## COST OF THE SCHOOL DAY

The Cost of the School Day project was started by CPAG in Scotland in 2014 with 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 has partnered with Children North East and expanded the project to local authorities in England, Wales and new parts of Scotland. This project is funded by the National Lottery Community Fund who we thank for their ongoing support. [cpag.org.uk/CoSD](http://cpag.org.uk/CoSD)

## CHILD POVERTY ACTION GROUP

Child Poverty Action Group works on behalf of the more than one in four Child Poverty Action Group 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. [cpag.org.uk](http://cpag.org.uk)

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## CHILDREN NORTH EAST

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Children North East exists because growing up can be hard. We create life-changing differences for babies, children and young people in their families, schools and communities. We offer support at those times when a little help can make a big difference for a child and their future. Ultimately, our purpose is that all North East babies, children and young people grow up to be healthy and happy, regardless of background or family circumstance. Charity number: 222041

Poverty Proofing© the School Day is a project developed by Children North East. The project provides a toolkit to poverty proof the school day, to reduce stigma and remove barriers to learning and to assist schools in exploring the most effective way to spend school funding provided for those eligible for free school meals. [povertyproofing.co.uk](http://povertyproofing.co.uk)