AFIS™
ASSOCIATION FOR FAMILIES
OF INDEPENDENT SCHOOLING™

HOW WELL DO WE UNDERSTAND FAMILIES WHO CHOOSE INDEPENDENT SCHOOLING?

And the schools that serve them. Is it really all about wealth, privilege and buying advantage?



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ASSOCIATION FOR FAMILIES OF INDEPENDENT SCHOOLING

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A WHITEPAPER FROM AFIS

IS IT REALLY ALL ABOUT WEALTH, PRIVILEGE AND BUYING ADVANTAGE?

Assumptions are being made about the families of roughly 560,000 children in England. Almost none of them has been tested against evidence about the families themselves, because that evidence has never been collected.

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WHAT THIS PAPER IS

A paper about families, not about the independent school sector. It sets out five assumptions made about these households in public, what the evidence supports, what it does not, and what nobody has asked.

ABOUT AFIS.

WHO WE ARE

A UK not-for-profit Community Interest Company. Independent, evidence-led and apolitical. Not funded by schools, political bodies or think tanks. Supported entirely by donations from members and supporters.

www.afis.org.uk

The Association for Families of Independent Schooling (AFIS) is a not-for-profit Community Interest Company, and the UK's only membership organisation bringing together parents, relatives and alumni who believe in the value of independent education as part of a diverse and complementary national school system.

AFIS is independent, evidence-led and apolitical. It was not formed in response to a single policy issue, nor as a short-term reaction to changes such as the application of VAT to school fees. It pursues two complementary objectives.

Supporting families. Building a trusted national membership community offering practical information, member benefits, opportunities to participate, and a stronger collective voice for families connected with independent schooling.

Building understanding. Undertaking research, gathering evidence, challenging assumptions where they are not supported, and contributing constructively to better-informed public debate and policymaking.

AFIS is not funded by schools, political bodies or think tanks, and is supported entirely by donations from members and supporters. It does not speak for the independent school sector, and nothing in this paper should be read as a defence of it.

THIS PAPER AND THE BEYOND SCHOOL LABELS PROGRAMME

This paper forms part of **Beyond School Labels: Rethinking Social Mobility and Social Cohesion Through Schooling**, the AFIS public research and understanding programme. It should be read alongside two companion papers.

> **Beyond School Labels** sets out the framing argument: that the binary categories "state" and "independent" have become dominant organising concepts in public debate, and are beginning to obscure a deeper understanding of what drives successful schooling outcomes.
>
> **The Case for an Independent Evidence Review** examines what the government predicted the recent fiscal measures would do, which of those predictions can now be tested, which have held, and which cannot be evaluated at all from what has been published.

This paper takes the third position. It asks how well the families at the centre of all of it are actually understood.

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FOREWORD.

MICHELLE DANIELLS, FOUNDER & CHIEF EXECUTIVE

I came to this subject as a parent rather than as a researcher, and I think it matters that I say so at the outset.

Until relatively recently, I had no connection with independent education. I was state educated, left school at 16 and did not go to University. My mother was a teacher and my father was a taxi driver. I had no friends or family members who attended private schools. My own children began their education in the state sector and I had not planned on independent schooling for them.

Like many people, my understanding of "private" schooling was therefore shaped largely from the outside, through the media, historic tales of "elite" boarding schools and hearsay. I didn't have strong opinions about private schooling, but was aware of the familiar picture: privilege, wealth, expensive schools and exceptionally strong outcomes for pupils.

When my son started year 7 at a local independent school, thanks to means-tested fee support from the school and the generosity of grandparents, I entered a world that was both more complex and more ordinary than the one I had imagined. I met families making schooling choices, for very different reasons, with very different backgrounds, professions, levels of income and financial security. Some were undoubtedly wealthy. Many were not.

I saw parents making sacrifices, grandparents helping with fees, families choosing smaller homes or foregoing holidays, savings and other spending. I met children whose needs had not been met elsewhere, families using independent schooling for only part of a child's education, and parents whose circumstances changed dramatically while their child was still at school.

I also discovered something else; there was a great deal of research about independent schools, their results, admissions, fees, university destinations, but remarkably little about the families themselves.

What struck me was how little that gap seemed to trouble anyone. Where evidence about these families was absent, assumption filled the space, and the assumption hardened into something that looked and sounded like knowledge. A picture of who these families were, what they could afford and what they deserved circulated freely, in newspapers, in Parliament, in ordinary conversation, and very little of it had been checked against the families themselves.

I understand why. The picture is not invented from nothing. There are families who match it exactly. But a stereotype does not need to be wholly false to be misleading, and once it is established it does real work. It shapes what the public believes, which shapes what is politically possible, which shapes policy. By the time it reaches a child it has become a rule about what that child is entitled to.

None of that requires anyone to have acted in bad faith. It only requires that nobody stopped to ask.

Around half a million children are educated in independent schools in England. Yet we do not have a representative picture of the households behind that statistic: what they earn, what wealth they have, who actually pays the fees, why they made the choices they did, what alternatives were available to them, what

they give up to afford those choices, or how their circumstances change over time.

Nevertheless, remarkably confident claims are routinely made about them.

That became particularly apparent during the debate surrounding the recent tax changes affecting independent schooling. Predictions about how families would respond required assumptions about what they could afford, how they would absorb higher costs and when they would leave. Yet some of the basic evidence needed to understand those behaviours simply didn't appear to exist.

That is what led AFIS to ask a deceptively simple question:

> *How well do we actually understand families who choose independent schooling?*

This paper is our attempt to answer it.

It does not argue that families using independent schools are all struggling. They are not. Nor does it deny that wealth and income strongly influence access to independent education. They plainly do.

It asks something more fundamental: how much can we legitimately infer about an individual child or family from the school they attend?

That question matters far beyond independent education.

For decades, educational research and policy have understandably concentrated on schools: their funding, governance, teachers, curriculum, admissions and outcomes. But children do not arrive at the school gate detached from their families. Parents and carers make decisions, provide support, transmit expectations, respond to children's needs and navigate whatever educational choices are available to them.

If we want to understand educational outcomes and social mobility properly, we need to understand families with the same seriousness with which we have sought to understand schools.

My own family illustrates why categories can conceal as much as they reveal. My children have experienced both state and independent education. Financial assistance made choices possible at some stages; changing circumstances constrained them at others. A label attached to the school they attended at any particular moment could never adequately describe their background, their needs, their opportunities or our family's financial circumstances.

My family is not evidence of how typical or unusual that journey is. Indeed, one of the problems this paper identifies is how poorly we understand the educational pathways children actually take over time.

Our experience is only one experience. It proves nothing about hundreds of thousands of other families.

And that is precisely the point.

We should not replace one stereotype with another. We should collect the evidence.

This paper therefore does not ask policymakers, researchers or commentators to accept AFIS's description of these families. It asks them to stop assuming that anybody already has one.

Ask the families. Collect the data. Follow children's educational pathways rather than treating school type as a permanent identity.

And where public policy rests on predictions about how families will behave, test those predictions against what actually happens.

The Association for Families of Independent Schooling (AFIS) was established because families affected by education policy deserve to be understood, heard and represented. Our wider Beyond School Labels programme asks whether the categories that dominate our education debate sometimes obscure the people and pathways beneath them.

This paper makes the case for finding out.

Because before we decide what families have, what motivates them, what they can afford, what their children need, or how they will behave, the very least we should do is ask them.

Michelle Daniells

FOUNDER & CHIEF EXECUTIVE · ASSOCIATION FOR FAMILIES OF INDEPENDENT SCHOOLING

EXECUTIVE SUMMARY

In October 2024 the government published a set of predictions about what would happen if independent school fees were taxed. The predictions rested on an assumption about how families would behave: how many would leave, how quickly, and how many would stay and absorb the cost.

To make that assumption, someone had to have a view about who those families were and what they could afford.

This paper asks a simple question about that view. Where did it come from?

WHAT WE FOUND

Britain has an extensive and valuable body of research on schools. It has research on outcomes, on attainment gaps, on what makes teaching effective, on social mobility. On the roughly **560,000 children** in independent schools in England, and the families who chose that for them, it has very little indeed.

There is no representative survey of these families' incomes. There is no data on how they pay: what proportion of fees comes from salary, from grandparents, from housing equity, from inheritance, from a business that may not be there next year. There is no record of what they gave up to pay.

The fall in pupil numbers, by contrast, is published, not in dispute, and now reasonably well described. Independent enrolment in England is down 33,186, or 5.6 per cent, across two years; mainstream independent enrolment alone is down 7.5 per cent, the difference being growth in independent special schools. The fall is concentrated at the Year 7 and Year 12 entry points rather than spread across year groups, which indicates a narrowing intake rather than mass withdrawal.

What cannot be established is the **attribution**: how much of that fall is the tax and how much is a smaller cohort of children being born. The best published attempt puts roughly a third down to demographics, but it reaches that figure by assuming the independent sector would otherwise have declined at the same rate as the school system as a whole. That is a counterfactual, not an observation, and the answer moves if the counterfactual moves. A second analysis, by a different route, reaches a different emphasis. Both are competent. Neither can do better, because nothing records which individual children would have enrolled and did not.

That is the shape of the problem throughout. What is known is known about schools. What is assumed is assumed about families.

What exists instead is inference. A family that pays fees must have money. Therefore the family is wealthy. Therefore the child is advantaged. Therefore support directed at children can reasonably exclude them.

Each step in that chain is an assumption. This paper examines five of them.

THE FIVE ASSUMPTIONS

"They must be wealthy." Participation in independent education does rise steeply with income, and it would be dishonest to pretend otherwise. But roughly half of independent school pupils come from outside the wealthiest tenth of households, and around **80 per cent of children from the wealthiest tenth are educated in the state sector**. A commercial market research firm working for the sector, with no interest in this argument, has tracked what it calls the "missing million": affluent households that could afford independent education and choose not to buy it. Its most recent estimate is **1.5 million households**, and it finds them indistinguishable from buying families in aspiration, priorities and what they believe independent schools offer. Wealth predicts educational pathway far less reliably than the debate assumes.

"They can absorb the cost." Fees rose faster than family incomes for two decades before anyone proposed taxing them. Then three fiscal measures arrived within four months of each other. What is known about how families are coping comes almost entirely from small surveys, and it is consistent: roughly two-thirds report cutting household spending to keep paying. Around one family in five relies on grandparents. Around one in six has borrowed against the family home. Those are not the finances of people absorbing a cost. They are the finances of people running down finite resources, and nobody is measuring what happens when those resources are exhausted.

"They are buying advantage." The attainment advantage associated with independent schooling appears substantially compositional: a product of which families choose these schools rather than a property of the schools themselves. The same is true of faith schools, of grammar schools, and of the highest-performing comprehensives. Every high-performing school selects its intake. Fees are one mechanism; tutored entrance exams, catchment house prices and faith criteria are others, and they are not obviously more egalitarian. Meanwhile, when parents are asked directly what drives their choice, teaching quality, school atmosphere, pupil behaviour and class size all rank above 95 per cent importance. Fee level ranks below every substantive feature of the education. Families do not describe themselves as buying a price point.

"Their children need nothing." A child at an independent school cannot receive free school meals, whatever the family's income. Nor, in many cases, can they access a widening participation programme, a contextual university offer, a subsidised arts scheme, or an educational psychology assessment their local authority would provide free to a child at the school down the road. Some of these families are making considerable sacrifices. Some have a child with needs the state sector could not meet. The eligibility rule does not ask. It reads the school gate and stops there.

"The label tells you who they are." It does not, and this is where the paper's argument becomes an argument about children rather than about tax.

Children move between the sectors, in both directions, in numbers nobody is counting. One in five children at an independent primary school moves to a state secondary. Around 60 per cent of one cohort's independent secondary pupils came through state primaries. Around 13 per cent of grammar school Year 7 entrants arrive from outside the state system. Among families with two children, roughly one in twenty-three has one child privately educated and one not, on the same household income.

So a stable headline share conceals an unstable population. A child can be described as a private-school child at ten and a state-school child at eleven, with everything about that child unchanged except the school. Children do not choose their schools, the labels attached to them persist for decades, and they are

treated in public life as though they explain a person's background, values and opportunities.

The familiar 93 and 7 per cent split is not invalid as a description of where children are enrolled at a moment. The difficulty begins when a cross-sectional administrative statistic becomes a social identity, and when that identity is imposed by institutions rather than chosen by the person.

A school has a sector. A child has an educational pathway. That distinction is the paper's single most useful contribution.

WHAT THIS PAPER IS NOT

It is not a defence of independent schools. Where the sector has behaved badly it is not our business to excuse it, and where the ISC publishes data about its own generosity it is not our business to repeat it.

It is not an argument that the fiscal measures were wrong. That question can be argued either way by reasonable people and this paper takes no position on it, nor on the appeals listed before the Supreme Court on 1 and 2 December 2026.

It is not a claim that these families have it hardest. They do not.

It is an argument about evidence, and about children. Policy affecting more than half a million children currently rests on assumptions about their families that nobody has tested, because nobody has collected what would be needed to test them. That is a remediable gap. Closing it does not require anyone to change their mind about the politics.

WHAT WE ARE ASKING FOR

The paper closes with what it would take to know. In short: ask the families. Collect pupil-level data for the independent sector as is already done for every other sector. Fund a representative study of who these households are and how they pay. Stop using an administrative category as a proxy for a child's circumstances when better proxies already exist and are already in use.

> A NOTE ON OUR OWN EVIDENCE
>
> This paper argues that the evidence base about independent school families is thin. It would be inconsistent to then over-claim from our own. AFIS's parent surveys are small (n=107 and n=44) and drawn from a self-selecting membership. They are reported here because they are among the few sources that ask families anything at all, and every finding drawn from them is flagged as indicative rather than representative. Where an external source with a larger sample says the same thing, we say so. Where none does, we say that too.
>
> The thinness of our own evidence is not a weakness in the argument. It is the argument.
>
> One consequence is worth stating plainly, because it cost us our most quotable statistic. We could have produced a single national figure for the proportion of children who experience both sectors. We have not, because no study has been designed to answer that question and the available transition data describes two observation points rather than a whole childhood. The discipline is the one set in the foreword: **we should not replace one stereotype with another, we should collect the evidence.** That applies to us first.

→ Chapter 1

HOW WELL DO WE UNDERSTAND FAMILIES?

What is actually known about the households behind the statistic.

What is actually known about the households behind the statistic

Six per cent of children in the United Kingdom are educated privately. Ninety-four per cent are not.

That is the figure the government used when it introduced the recent fiscal measures, and it is the one this paper uses throughout. It is worth knowing that the figures quoted in public debate are usually 7 and 93, that those appear in none of the source documents, and that the Department for Education's most recent census gives 6.3 per cent and falling. But the argument here does not turn on the decimal place, and we do not propose to make a meal of it.

What the argument turns on is what happens next in the sentence. The six per cent is almost never left as a description of where children are educated. It becomes a description of who they are.

THE INFERENCE NOBODY EXAMINES

The reasoning is understandable and it goes like this.

Independent schools charge fees. Families who pay fees must therefore have money. Families with money are advantaged. Their children are therefore advantaged. Therefore, when opportunity is being distributed to those who need it, these children can reasonably be passed over.

Every step in that chain is doing work, and only the first is a fact. The rest are inferences, each individually plausible, compounding into a conclusion that is now embedded in tax policy, university admissions, arts funding, and the ordinary language people use about other people's children.

This paper does not argue that the chain is wrong at every link. Income and educational pathway are related, strongly, and a paper that pretended otherwise would deserve to be dismissed. It argues something narrower and, we think, harder to dismiss: that the chain has never been tested against evidence about the families it describes, because that evidence has not been collected.

WHAT WE WENT LOOKING FOR

If you wanted to know whether these assumptions held, here is what you would need.

You would need to know what these households actually earn, not on average but across the distribution, and you would need it measured properly, distinguishing a good year from a settled position. You would need to know how the fees are paid: what share comes from salary, from a grandparent, from equity released against a house, from an inheritance, from a business that might not survive the year. You would need to know what was given up. You would need to know why the choice was made, and whether it was made for all of a child's education or part of it. You would need to know what happens when the money runs out.

None of that exists.

What exists instead

QUESTION	BEST AVAILABLE SOURCE	WHAT IT CAN ACTUALLY TELL US
What do these households earn?	Henseke et al. (2021), Family Resources Survey 1997–2018	Income concentration, and that the income effect largely stops above the top decile. Nothing about the distribution within the sector, and nothing since 2018.
Where does the money come from?	Same paper, on housing wealth; one survey question on grandparents; one wealth index	That it is substantially wealth rather than income. The authors state that extended family wealth is "likely to be very important" and that they could not observe it. Nobody has since.
What did they give up?	Two AFIS parent polls (n=107, n=44); one commercial survey with no published methodology	Indicative only. They agree with each other, which is worth something, but not much.
Why did they choose it?	Anders et al. (2020), Millennium Cohort Study; commercial market research	More than we expected: values and proximity to a good state school both matter measurably. One study, one cohort, one country, fieldwork now over a decade old.
Does it work academically?	Anders et al. (2024), Millennium Cohort Study	At GCSE, the raw advantage is entirely explained by family background. Nothing equivalent exists for A-level or beyond.
How far have numbers fallen?	DfE census; ISC census; Cairneagle analysis of both	A good deal. The scale is published and decomposed by phase, school type and entry point. This is the best-evidenced question in the table.
How much of the fall is the tax, and how much is demographics?	Cairneagle; FFT Education Datalab	Competing estimates resting on different counterfactual assumptions, because no data records which children would have enrolled and did not.
Who left, and where did they go?	Nothing.	Nothing. The Department for Education holds pupil-level data for state schools and does not hold it for independent schools.

Three things stand out from that table.

The academic work that does exist is good, and it is almost all by the same four people at UCL working from the same birth cohort and the same household survey. Every one of those researchers has published an explicit statement of what their data could not reach.

And the questions that are well evidenced are the ones about **schools**. How many pupils, in which phases, at what fee levels, opening and closing at what rate: all of that is published, analysed and argued over. The questions about **families** are the empty rows. That asymmetry is not an accident of this table. It is the

subject of this paper.

That last row is the one that should give a policymaker pause. Aggregate pupil counts record how many children were on a register on a single day in January. They cannot distinguish a child who was withdrawn from a child who would have started and did not, from a child who left the country, from a child who was never going to be there because there are fewer children of that age. Those situations have entirely different implications for public spending, for school places, and for the children themselves. From the published statistics they are indistinguishable.

THE GOVERNMENT SAID SO ITSELF

This is not an inference we are drawing. It is in the impact assessment.

> *"The government does not hold full pupil-level data for those attending private schools in the whole of the UK."*

The sentence appears in the equalities section, explaining why that assessment relies instead on data collected by the sector's own membership body, covering around half of it, weighted towards larger and longer-established schools, describing pupils rather than households, and silent on income, on how fees are financed, and on why families chose what they chose.

That is the evidential foundation on which conclusions about several hundred thousand families are currently being drawn.

WHAT THE SECTOR'S OWN DATA CANNOT DO

We should be equally direct about a source we are choosing not to lean on.

The Independent Schools Council publishes an annual census, and it is the most granular sector data available. Any journalist can obtain it. It is also, necessarily, the sector describing itself: it reports what schools do, presented as schools would wish it presented, and it says almost nothing about households. It records that a proportion of pupils receive help with fees. It does not record what those families earn, what they sacrificed, or what happens to them if the help stops.

This paper therefore uses it sparingly and only where a figure bears directly on family finances. Reproducing it at length would tell the reader nothing they could not get elsewhere, and would make this a paper about an industry rather than about the people who use it.

TWO POPULATIONS, BOTH MISDESCRIBED

One more thing needs saying before the assumptions can be examined properly, because it affects all five of them.

Public debate compares "independent school pupils" with "state school pupils" as though each phrase named a coherent group. Neither does.

Children in independent schools attend academically selective schools and non-selective ones, specialist provision for children the state sector could not accommodate, small faith schools, language schools, and a small number of very large and very well-known schools whose names have come to stand for all of them. AFIS analysis of the twenty best-known schools puts their combined roll at around **20,500 pupils**: 3.7 per cent of the independent sector, and about **one child in 440** nationally. Almost every claim that begins "private school children..." is a claim about those twenty schools, applied to everyone. See Chapter 6.

Children in state schools attend grammar schools whose intakes average 6 to 7 per cent free school meal eligibility against 28 per cent in neighbouring non-selective schools. They attend the highest-performing comprehensives, where eligibility runs at 17 per cent against a national 22. Roughly 3.5 million of them receive private tutoring, which is privately purchased educational advantage attracting almost none of the scrutiny attached to school fees. And, as Chapter 2 sets out, they include several hundred thousand children from the wealthiest households in the country.

Comparing these two populations and attributing the difference to the school is not a comparison of like with like. It is a comparison of two very mixed groups, in which the mixing itself is the thing that most needs explaining.

WHAT FOLLOWS

The five chapters that follow each take one assumption about these families as it is actually made in public, set out what the evidence supports, what it does not, and what nobody has asked.

We have tried to observe one discipline throughout, and readers should hold us to it. Where the evidence supports a claim, we make it. Where it is thin, we say so, including when the thin evidence is our own. Where a finding cuts against our own position, we report it anyway.

A paper arguing that other people have been careless with evidence does not get to be careless with its own.

Key sources: HMRC Tax Information and Impact Note (30 October 2024); DfE school census, January 2026; Henseke, Anders, Green and Henderson (2021), Education Economics 29(3); Anders, Green, Henderson and Henseke (2020), BERJ / CEPEO WP 20-06; Anders, Green, Henderson and Henseke (2024), Cambridge Journal of Education 54(6); Green et al. (2017); FFT Education Datalab; Sutton Trust, Selective Comprehensives; Sutton Trust, Private Tutoring 2026.

→ Chapter 2

"THEY MUST BE WEALTHY."

The assumption that pays for all the others.

The assumption that pays for all the others

This is the load-bearing assumption. If it holds, most of the others follow reasonably. If it does not hold reliably, none of them do.

It is also the one with the most evidence behind it, and we should start by conceding what that evidence shows, because the argument is not helped by pretending otherwise.

WHAT IS TRUE, STATED AT FULL STRENGTH

We are going to put the case against ourselves first, and at its strongest, because the best evidence on this question comes from a paper that AFIS relies on for its own headline statistic. Using it selectively would be indefensible.

The 2021 UCL study of income, housing wealth and private school access, drawing on the Family Resources Survey from 1997 to 2018, found:

> Access is **highly income-concentrated**: a concentration index of **0.525** across 1997–2018, and **0.483** in the most recent sub-period. For comparison, the authors note that access to after-school activities such as sports clubs has a concentration index of **0.08**. Independent schooling is roughly six times more concentrated by income than paid extracurricular activity.
>
> Participation at the top decile has been **stable at around 20 per cent since 1997**, moving by a single percentage point across two decades of substantial social and economic change. The concentration index has fallen gradually over the same period, from 0.560 to 0.483, so access has become modestly less concentrated even as the top-decile rate held.
>
> Fees have risen so far ahead of income that the cost for a single child now exceeds **half of net family income per family member for every decile except the highest**.
>
> Bursaries are **income-progressive but small and scarce**. They reach only about **one in five** independent school families outside the top income decile, and amount to roughly four per cent of sector turnover. They cannot explain the presence of lower-income families in these schools.
>
> Among families outside the top income decile who do educate privately, the explanation appears to be **housing wealth**. Non-rich home-owning families with privately educated children hold substantially more housing wealth than comparable families using state schools.

The authors' own conclusion is that the exclusiveness of access, and its stability over more than two decades, is "arguably one reason for the lack of progress over social mobility."

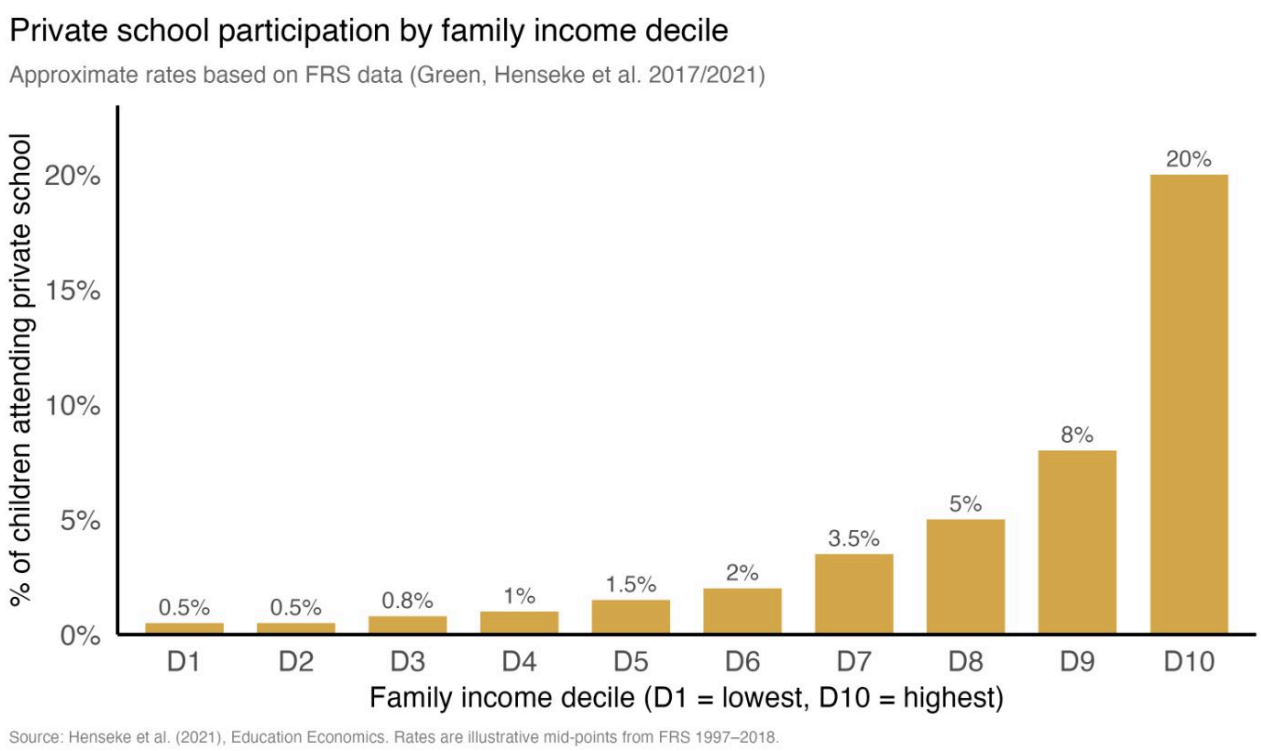


Fig 2.1 Participation rising steeply across income deciles. This chart is the honest version of the assumption, and it should not be softened: the relationship is real and it is steep.

So the assumption is not baseless. It is a reasonable reading of a real and well-evidenced pattern, and any paper about these families that does not say so plainly should not be trusted on anything else it says.

Three things nonetheless follow from the same paper that the debate has not absorbed.

The income effect largely stops at the top decile. The authors estimate that a 10 per cent rise in family income raises participation by 1.35 percentage points for top-income families, and by substantially less for everyone below. Outside the wealthiest tenth, income is a weak predictor of who educates privately. Something else is doing the work, and the same team's companion study identifies part of what: see Chapter 4.

Wealth is doing what income is assumed to be doing. A 10 per cent rise in home value is associated with a 0.9 percentage point rise in participation among home-owning families, and unlike the income effect this holds similarly across the income distribution. A family's ability to educate privately is substantially a function of assets rather than earnings, which means a household's tax return is a poor guide to whether it is in this population.

The authors flag the gap this paper is about. They write that their estimates "may understate the role of family resources", because they can observe only one component of family wealth, and that "other elements, such as the wealth of family relatives, especially grandparents, are likely to be very important."

That sentence is an invitation. Nobody has taken it up. It is the single clearest statement in the academic literature that the financing of independent schooling is not understood, written by the people who understand it best.

The difficulty, in short, is what happens when a pattern that describes a population is used to describe an individual within it.

THE NUMBER THAT SHOULD HAVE ENDED THIS ARGUMENT YEARS AGO

Approximately **560,000** children are educated in independent schools in England.

Approximately **680,000** children from the wealthiest tenth of households are educated in state schools.

There are more children from the very wealthiest homes in the state sector than there are children in the independent sector altogether, and about **21 per cent more**. For every wealthy child in an independent school, there are roughly **four equally wealthy children in state schools**.

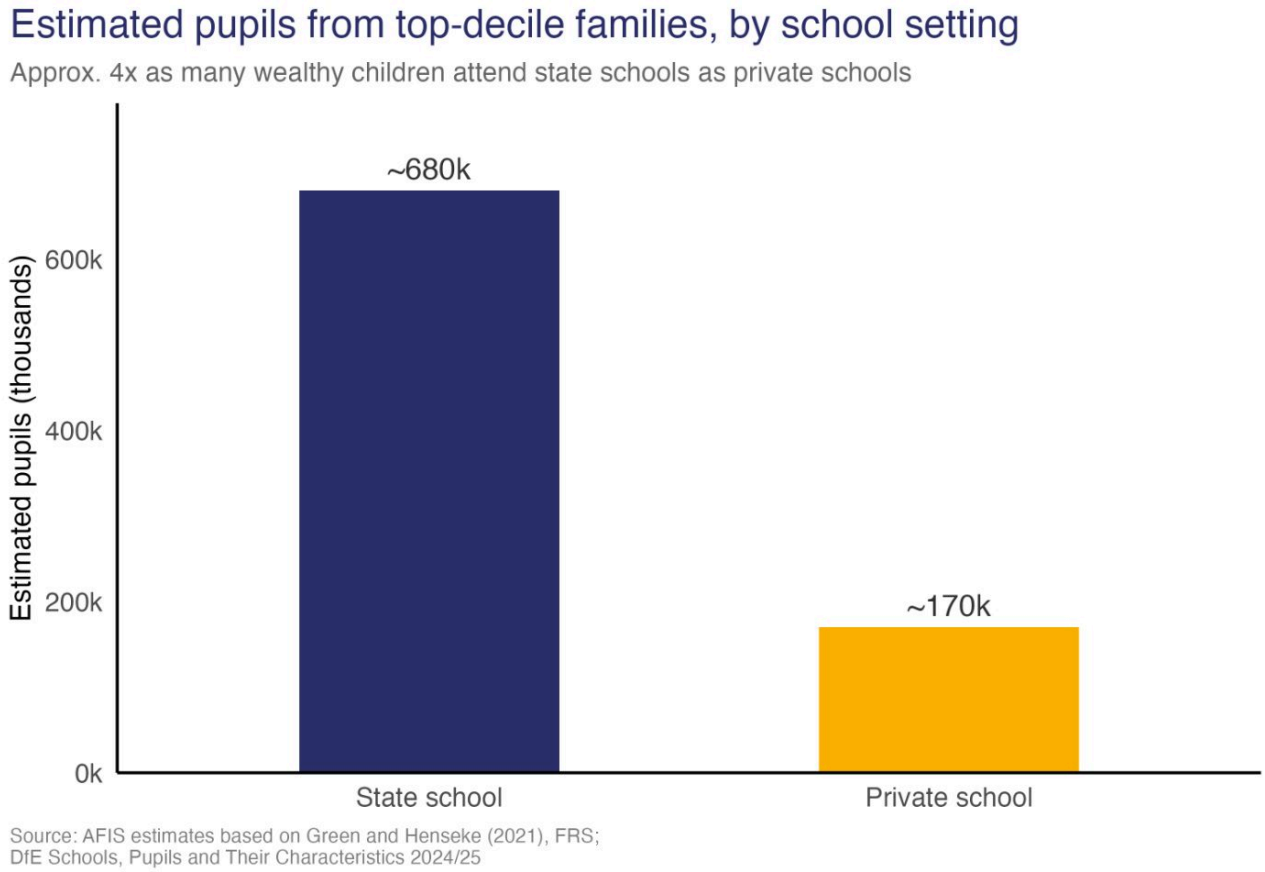


Fig 2.2 Estimated pupils from the wealthiest income decile by education setting: approximately 680,000 in state schools, 172,000 in independent schools, 16,400 in home education.

This does not mean wealth is unrelated to schooling choice. It means that knowing a child is in an independent school tells you considerably less about that child's household than the debate assumes, and that knowing a child is in a state school tells you almost nothing at all.

WHAT THE SOURCE SUPPORTS, AND WHAT IS OURS

What the underlying UCL analysis of Family Resources Survey data supports: a participation rate of approximately 20 per cent among top-income-decile families, stable from 1997 to 2018. The corollary, that around 80 per cent of the wealthiest families use state schools, follows directly.

What is ours: the absolute numbers. The paper publishes no counts. We derived 680,000 and 172,000 by applying the 20 per cent rate to Department for Education pupil totals. The arithmetic is straightforward and reproducible, and we present them as estimates.

We volunteer this rather than wait to be asked. A critic who finds it unprompted will discard the whole finding.

AN INDEPENDENT CHECK, FROM AN UNEXPECTED DIRECTION

A derivation invites scepticism, and it should. So it is worth knowing that a completely different method, applied by people with no interest in this argument, produces the same conclusion.

MTM Consulting is a commercial market research firm that has worked with independent schools for four decades. Its clients are schools trying to recruit pupils. Its commercial interest lies in finding families who could buy and are not buying, so that schools can go and persuade them.

Since 2008 it has tracked exactly that population, which it calls the missing million.

In 2008 it estimated approximately **one million** UK households that could afford independent education and were choosing not to.

By 2016 it put the figure at **1.5 million**.

Its central finding is that these families are, in its words, "not a different breed". They are not less wealthy, less aspirational, or less invested in their children. Their lifestyle priorities are almost identical to those of buying families. Their beliefs about what independent schools offer are almost identical too: academic reputation, small classes and teaching quality are the top three for both groups.

The dominant reason they do not buy is **satisfaction with their local state schools**. Cost comes second.

Around 13 per cent knew nothing at all about the independent sector. Almost a quarter of that group lived in households earning above £80,000.

An academic estimate built from survey microdata and a commercial study built to sell school marketing services arrive at the same place. A very large affluent population is in state schools by preference rather than constraint, and it is not distinguishable from the fee-paying population by attitude, aspiration or means.

ON MTM AS A SOURCE

MTM is a commercial firm whose clients are independent schools, not a neutral research body, and its published material does not state sample size, sampling frame or weighting. Its findings are used here to corroborate a result derived independently, never as the sole basis for a claim. The 2016 fieldwork also predates both current fee levels and the fiscal measures, so the 1.5 million figure indicates scale rather than a current count.

THE HALF NOBODY HAS LOOKED AT

If roughly half of independent school pupils come from the wealthiest tenth, the other half do not. On current enrolment that is somewhere around **280,000 children**.

Who are they?

We cannot tell you, and neither can anyone else. This is the single largest hole in the evidence base and it sits directly underneath the policy. Every behavioural prediction made about this sector, how many families would leave, how quickly, how many would stay and pay, is a prediction about these households rather than about the wealthiest ones, because the wealthiest ones were never going to be the marginal case.

What we have instead are fragments, and they are worth setting out precisely because of how thin they are.

FRAGMENT	SOURCE	WHAT IT SUGGESTS
Outside the top income decile, the income effect on participation falls sharply	Henseke et al. (2021), FRS	Income is not what distinguishes this group. Something else is.
Non-top-decile families who educate privately hold substantially more housing wealth than comparable state school families	Henseke et al. (2021), FRS	Assets, not earnings. A tax return will not identify these households.
Bursaries reach only about one in five families outside the top decile, and cannot account for their participation	Henseke et al. (2021), FRS	Whatever explains the other four in five, it is not fee assistance.
Extended family wealth, especially grandparents, is "likely to be very important" but unmeasured	Henseke et al. (2021), authors' own caveat	The authors name the gap. Nobody has filled it.
19 per cent of independent school parents report grandparental contribution to fees, against 3 per cent of state school parents	Parentkind/YouGov National Parent Survey, 2025	The only quantification of the gap the authors identified. One survey question.
Around 17 per cent have borrowed against their home	Saltus Wealth Index, 2025	Captures wealthier clients only, so likely an understatement.
A one standard deviation rise in parental traditional values is associated with 2.5 percentage points higher participation	Anders et al. (2020), Millennium Cohort Study	Choice is not purely financial, and the non-financial part is measurable.
Around 18 per cent of independent school families have a net household income below £100,000	AFIS estimate from Family Resources Survey data	Three per cent below £50,000 and fifteen per cent between £50,000 and £100,000. An approximation, not an official statistic.

Eight data points, of which four come from a single paper and one from a single survey question. That is the evidence base for the financial circumstances of a quarter of a million children's families.

The fuller bracket estimate, for completeness:

NET ANNUAL HOUSEHOLD INCOME	ESTIMATED SHARE OF INDEPENDENT SCHOOL FAMILIES
Under £50,000	3%
£50,000–£99,999	15%
£100,000–£199,999	35%
£200,000–£499,999	35%
£500,000 and above	12%

On current enrolment, the 18 per cent below £100,000 is **in excess of 100,000 children** whose families are likely to find fees difficult without borrowing, family support or substantial sacrifice.

> WHAT THESE FIGURES ARE, AND ONE THING TO SEPARATE
>
> These are AFIS approximations derived from Family Resources Survey data, not published official statistics, and they are **income brackets rather than deciles**. The distinction matters because the top decile of UK household income begins well below £200,000, so the £200,000-plus group is a subset of the top decile, not a description of it.
>
> Earlier AFIS material has described that £200,000-plus group, at 47 per cent, as equivalent to "the top income decile". That equivalence does not hold, and the two claims should be kept apart wherever they appear: *roughly half of independent school pupils come from the top income decile* is a compositional finding from the academic literature; *47 per cent of these families earn above £200,000* is an AFIS bracket estimate. Both can be true. They are different statements and should not be substituted for one another.

And note what the strongest of those points actually say. The academic literature has established, twice, that outside the wealthiest tenth this is **not primarily an income story**: it is a wealth story, an intergenerational transfer story, and a values-and-geography story. Every one of those is a story about families. None of them can be told properly from existing data.

WHY THE ASSUMPTION SURVIVES ANYWAY

Because it is efficient. Using school type as a proxy for wealth requires no data collection, no assessment, and no argument. It is available at the point of decision, for free, and it is right often enough to feel reasonable.

Proxies are not the problem. Policy cannot function without them, and education already uses several designed for exactly this purpose: free school meal eligibility, the Income Deprivation Affecting Children Index, the Index of Multiple Deprivation, POLAR, Universal Credit receipt. Each has known limitations, and each was built to measure disadvantage or context directly.

The labels "state" and "independent" were built to describe how a school is funded and regulated. They were not built to measure a household's means, and the evidence in this chapter suggests they do it badly in both directions: they classify roughly 680,000 wealthy children as ordinary, and roughly 280,000 children of unknown and sometimes modest means as wealthy.

The question is not whether to use proxies. It is whether to use the one least related to the thing being measured, when better ones already exist and are already in use.

WHAT WE WOULD NEED TO KNOW

> The income distribution of independent school families across the whole range, measured as permanent rather than current income.
>
> **Extended family wealth**, especially grandparental transfers. The authors of the best paper on this subject identified it as likely very important and could not observe it. This is the highest-value unanswered question in the field.
>
> The composition of fee payment: salary, gift, equity, inheritance, business income.
>
> How each varies across the distribution, and how each responds to a cost shock.
>
> Why families chose what they chose, and whether for all or part of a child's education.

None of it is difficult to collect. It has simply never been thought worth collecting, which is itself a finding about how confidently these families are believed to be understood.

Key sources: Henseke, Anders, Green and Henderson (2021), 'Income, housing wealth, and private school access in Britain', Education Economics 29(3); Anders, Green, Henderson and Henseke (2020), 'Determinants of private school participation: all about the money?', BERJ / CEPEO Working Paper 20-06; Green et al. (2017); Parentkind/YouGov National Parent Survey (2025); Saltus Wealth Index (2025); MTM Consulting, The Missing Million (2008) and Independent Schools: The Missing Million (2016); DfE school census, January 2026; AFIS, Wealthy Pupils in State, Private and Home Education (2026).

→ Chapter 3

"THEY CAN ABSORB THE COST."

The behavioural assumption that the policy was costed on.

The behavioural assumption that the policy was costed on

Every fiscal measure rests on a prediction about how people will respond to it, and the prediction has to come from somewhere.

For this one it came from history. Independent school fees rose by roughly **55 per cent in real terms between 2003 and 2023**, and across the same period the proportion of children in independent schools stayed broadly flat. Families had absorbed two decades of above-inflation increases without leaving in significant numbers. The reasonable inference was that they would absorb more.

The Institute for Fiscal Studies, whose work underpins the costing, was careful about the limits of that inference. It is worth being equally careful, because the limit is the whole question.

The historical evidence describes how families responded to gradual increases accumulating over twenty years. It does not describe how they respond to a large increase arriving in a single term. Whether behaviour estimated from the first transfers to the second is an empirical question, and the evidence available before implementation could not answer it. Nor was anything collected afterwards that could.

WHAT ARRIVED, AND WHEN

Families did not experience one change. Within four months they experienced three.

WHAT CHANGED	FROM	HOW IT REACHED FAMILIES
VAT on tuition and boarding fees	1 January 2025	Directly, in the fee invoice
Withdrawal of charitable business rates relief	April 2025	Indirectly, through the fee
Increased employers' National Insurance	April 2025	Indirectly, through the fee. Staff costs dominate school budgets, so this is larger than it looks

Public debate has treated all of this as the VAT question. Families did not receive three separate invoices, and the schools passing the costs on did not respond to each measure in isolation. Every assessment published so far considers the measures one at a time. Nobody has published an assessment of what a family actually received.

The government expected fees to rise by around **10 per cent**. The observed average increase in the year to January 2025 was **22.6 per cent**, the largest single-year increase on record, and the body reporting it attributed the size to all three measures combined rather than to VAT alone.

That gap between 10 and 22.6 is not an accounting curiosity. It is the difference between a household's plan and a household's reality, and it landed mid-year on families who had already committed to the school year.

WHAT FAMILIES DID

Here the evidence thins dramatically, and we are going to be explicit about how thin.

AFIS ran two parent polls. The second, in January and February 2026, reached 44 respondents drawn from a self-selecting membership. That is a small, unrepresentative sample and we would not build an argument on it alone.

It found:

> **52 per cent** described fees as difficult or unaffordable without external help
>
> **70 per cent** had reduced savings or pension contributions
>
> **30 per cent** had taken on debt specifically to cover school costs
>
> **57 per cent** were uncertain whether they could continue
>
> An average of **3.4 separate financial trade-offs** per family

The obvious objection is that 44 self-selected members of an advocacy organisation will over-report strain. It is a fair objection. It can now be tested.

MTM Consulting, whose position and limitations we set out in Chapter 2, surveyed independent school parents through 2025 for entirely commercial purposes. Its headline finding:

68 per cent of parents said they had reduced other areas of household spending in order to continue paying school fees.

Two different samples, two different sampling frames, two questioners with opposite interests, and a three-percentage-point gap. MTM itemises what went: holidays first, then general household expenditure and home improvements, then cars, **pension contributions and mortgage repayments**.

When MTM asked what parents were anxious about, the top-ranked concern was fee increases outpacing wage growth, followed by tax rises, economic downturn, falling real earnings, interest rates, job insecurity and the cost of university.

THE AFFORDABILITY LINE WAS CROSSED BEFORE THE TAX ARRIVED

Here is the finding that ought to reframe this entire debate, and it comes from academic work published in 2021, before VAT was proposed.

Analysing Family Resources Survey data, the UCL team found that fees had risen so far ahead of incomes that the cost of educating **a single child now exceeds half of net family income per family member for every income decile except the highest**.

Not half of disposable income. Half of the per-person share of what the household has, for one child, before the three fiscal measures existed.

The authors are direct about what follows: for most families this is simply not affordable out of income, and the presence of non-top-decile families in these schools therefore points to something other than earnings. They tested the obvious candidate and ruled it out. Bursaries reach only about **one in five** independent school families outside the top decile and amount to roughly four per cent of sector turnover. What remains

is **wealth**: a 10 per cent rise in home value is associated with a 0.9 percentage point rise in participation among home-owning families, an effect that holds similarly right across the income distribution rather than concentrating at the top.

So the picture, before anything changed in 2024, was already this. A substantial part of the sector's non-wealthy intake was being funded from assets rather than earnings, in a population for whom the fees had ceased to be payable from income some years earlier.

That is the population the behavioural models were predicting about.

WHO IS ACTUALLY PAYING

Everything above says these families are drawing on wealth. Almost nothing tells us whose wealth, or how much is left.

Here is the entirety of what is known about that:

> **19 per cent** of independent school parents report that grandparents contribute to fees, against 3 per cent of state school parents reporting any grandparental contribution to schooling costs.
>
> Roughly **17 per cent** have borrowed against their home, on a survey that captures wealthier clients and therefore probably understates it.

Two survey questions. That is the answer to a question the leading researchers in the field identified as very important and could not reach.

Nearly one family in five is drawing on a source that is finite by definition. Grandparental capital runs out. Housing equity is released once. Neither renews with a pay rise, and neither appears on a tax return.

This matters for the behavioural prediction in a way that no model appears to have considered. A family funding fees from salary responds to a cost increase by reassessing affordability. A family funding fees from a grandparent's savings responds by asking how many years are left. Those are different decisions on different timescales, and the second one does not show up in the year it is made.

> THE GAP THAT MAKES THE PREDICTION UNTESTABLE
>
> Nobody knows what proportion of families are in each position, because nobody has asked. The behavioural assumption underpinning a measure scored at £1.7 billion a year rests on a picture of family finances that consists of two survey questions, and on an academic literature whose own authors flag the central variable as unobserved.

WHAT THE FEE ACTUALLY IS, AND WHAT IT IS COMPARED TO

Two external sources now agree on the fee level, which matters because a stale figure has been circulating.

The most recent sector census reports an average day fee of **£18,678 a year** excluding VAT. A financial planning firm, using its own method, independently puts average day fees at "£18,000+" before VAT. Convergence from unrelated sources is what makes the figure usable, and it retires the £14,000 comparator still appearing in policy discussion, which dates from 2022/23.

> ON THE SECOND SOURCE
>
> Sencillo is a financial planning and broker firm with a commercial interest in the size of the figures it reports, and its report contains at least one internal error: a boarding row of roughly £11,736 a year against a stated total journey cost above £500,000, which cannot both be true and appears duplicated from an unrelated table. Its day fee figure is used because the census corroborates it. Nothing else from it should be quoted without separate checking.

For context, the state spends roughly **£9,000 to £9,200 per pupil** once capital and the defensible additional lines are included and double-counted items removed. Independent school families pay approximately twice that, from taxed income, while also funding the state figure through general taxation.

We put that comparison in cautiously, because there is a version of it that does not survive scrutiny. Over 90 per cent of the state figure is ordinary running cost: staff, curriculum, premises. Every school funds those somehow, and a family paying £7,000 at a low-fee school is not missing that money and buying it in separately; the school is running leaner. The comparison is a statement about relative cost, not evidence that families are being charged twice for the same thing. Where that argument does hold, it holds narrowly, and Chapter 5 sets out where.

HOW FAR THE NUMBERS HAVE FALLEN, AND WHICH NUMBERS

Two figures are in circulation and both are correct. They describe different populations, and the gap between them is a finding in its own right.

MEASURE	CHANGE SINCE 2024	SOURCE
All independent schools, England	−33,186 pupils, **−5.6%**	DfE census, Jan 2024 to Jan 2026
Mainstream independent schools, England	−40,197 pupils, **−7.5%**	Cairneagle analysis of DfE and ISC data, AY24 to AY26

The mainstream fall is larger than the whole-sector fall. That is only possible if something outside mainstream provision grew, and it did: independent **special** schools expanded enrolment by around 36 per cent over the same two years, with more than 160 new independent special schools opening. Arithmetically, roughly 7,000 pupils of net growth outside mainstream provision offset part of a steeper mainstream contraction.

This paper uses the whole-sector figure where it is describing how many children are educated independently, because SEND families choosing a special school are as much a part of this population as any other. But **the headline figure understates what has happened to mainstream independent schooling**, and anyone citing 5.6 per cent without that qualification is reporting a number propped up by growth in a different part of the sector. See Chapter 5.

Cairneagle also finds the decline is far from even. Boarding fell 8.9 per cent against 4.5 per cent for day pupils; pupils whose parents live overseas fell 9.4 per cent; prep schools lost 8.7 per cent against 2.6 per cent at senior schools. A single sector-wide percentage conceals all of it.

WHY THE EARLY NUMBERS SHOULD NOT BE READ AS SETTLED

A fall of 5.6 per cent across two years sits close to the 6 per cent long-run reduction the government forecast. It would be easy, and wrong, to conclude that the prediction has been vindicated.

Two problems.

The first is timing. The published path anticipated the change arriving gradually across several years. It has arrived considerably faster, which means either the eventual total will be larger or the profile is different from the one modelled. Either way the model is not describing what happened.

The second is behavioural, and it comes from the sector's own market analysts writing before implementation. Their expectation was that the full effect of a fee shock would take **three to five years** to appear, because families already in a school will do everything possible to keep a child there until the next natural transition point, while prospective families quietly defer.

That prediction has now been tested, and it holds. Cairneagle's analysis of the first full year under VAT finds the decline concentrated precisely where the lag model says it should be: at the entry points. Among 11-year-olds, a proxy for Year 7 entry, independent enrolment fell **6.9 per cent** against 1.9 per cent in the state sector. Among 16-year-olds, a proxy for Year 12, it fell **7.4 per cent** against 0.4 per cent. Its reading is that existing parents are prioritising keeping their children at their current school to the end of a phase, while new parents are less likely to choose the sector and more willing to switch out at a transition.

The ISC's own figure on new joiners points the same way: **down 6.1 per cent year on year, from roughly 101,000 to 95,000**, following a 5.3 per cent fall the year before.

So the composition of the fall is now reasonably clear, and it is not a story of mass withdrawal. It is a story of a narrowing intake. That has two consequences the headline number hides. The pressure is not over, because smaller cohorts keep rolling through the system for years after they arrive. And the families most affected are not those already in the sector, but those who would have entered it and did not, about whom nothing at all is known.

WHAT CAN AND CANNOT BE ESTABLISHED ABOUT THE FALL

The scale of the fall is published, undisputed, and now reasonably well decomposed by phase, by school type and by entry point. The paper should not pretend otherwise, and earlier drafts of it overstated this.

What still cannot be observed is the **attribution**: how much of the fall is caused by the fiscal measures and how much by a shrinking school-age population.

Cairneagle offers the best published attempt. Its method is to take the demographic decline across all mainstream schools, state and independent together, which has run at about 1.2 per cent a year since enrolment peaked at 8.55 million in 2024, and ask what the independent sector would have lost had it merely kept pace. That gives roughly **one third** of the observed decline as demographic, leaving **two thirds** as lost market share, which it attributes principally to VAT and affordability pressure. Independent penetration of mainstream enrolment fell from 6.2 per cent to 5.9 per cent across the period.

That is a reasonable method and the conclusion may well be right. It is worth being precise about what it is, though, because it bears directly on this paper's argument.

AN ASSUMPTION IS NOT A MEASUREMENT

The one-third figure rests on a counterfactual: that absent VAT, independent enrolment would have fallen at the same rate as the school system as a whole. That assumption is contestable in both directions. Demographic decline is concentrated in the primary age range, where independent penetration is 4.4 per cent rather than the 7.2 per cent seen at secondary, so the sectors are not equally exposed to it. Prep schools, the most demographically exposed, also had the steepest fall.

This is not a criticism of Cairneagle, whose reasoning is transparent and whose figures we use. It is the point. A consultancy with full access to every published dataset still has to **assume** the demographic share, because no data records which individual children would have enrolled and did not. Change the counterfactual and the two-thirds becomes something else.

FFT Education Datalab, analysing the same period by a different route, found every age cohort still growing year on year but growing by less, which points to fewer joiners rather than large numbers leaving. Two competent analyses, different methods, each requiring an assumption the data cannot supply.

That is the gap this paper is about, demonstrated rather than asserted. The figures record how many children were on a register on one day in January. They cannot tell you whether a particular child was withdrawn, would have started and did not, left the country, or was never going to be there because there are fewer children that age, and they certainly cannot tell you anything about that child's family.

The reason is the one stated in Chapter 1: the Department for Education holds pupil-level data for state schools and does not hold it for independent schools.

WHAT WE WOULD NEED TO KNOW

What proportion of fees is funded from salary, gift, equity, inheritance and business income, and how that varies across the income distribution. The leading academic work in this field names this as its own principal limitation.

How much extended family wealth is involved, and whose. Grandparental transfers are, on the authors' own assessment, likely to be very important and are entirely unmeasured.

How long families relying on finite sources expect those sources to last.

What was given up, measured rather than self-reported in a small poll.

Who left, who never arrived, and what happened to them.

The first four require asking families. The fifth requires collecting the same data for independent school pupils that is already collected for everyone else.

Key sources: Henseke, Anders, Green and Henderson (2021), 'Income, housing wealth, and private school access in Britain', Education Economics 29(3); IFS Report R263 (2023); IFS Annual Report on Education Spending in England 2025-26; HMRC Tax Information and Impact Note (30 October 2024); OBR Economic and Fiscal Outlook (October 2024, November 2025); AFIS Parent Poll 02 (2026); MTM Consulting, Insight Bulletin: Parent Surveys (December 2025) and No Apologies; Parentkind/YouGov National Parent Survey (2025); Saltus Wealth Index (2025); Sencillo, True Cost of Education 2026; FFT Education Datalab; DfE school census, January 2025 and January 2026; AFIS internal analysis of total state schooling cost (July 2026).

→ Chapter 4

"THEY ARE BUYING ADVANTAGE."

What families think they are paying for, and what the evidence says they get.

Independent school pupils do outperform their state-educated peers on most measures. Around 90 per cent of Year 13 pupils at member schools continue to higher education, and roughly half reach a top-25 university. That pattern is real and this paper does not dispute it.

The question is what produces it, and there are only two candidates: the school, or the families who chose the school. Almost the entire public debate assumes the first. The best available evidence says the second, and it says so more plainly than we expected.

THE DIRECT TEST

In 2024 a team at UCL published the study the debate had been missing. Using the Millennium Cohort Study, a representative birth cohort followed since 2000, they compared GCSE performance between independent and state school pupils in England while progressively adjusting for the characteristics of the families involved. The sample was 4,420 young people, weighted for study design and non-response.

MODEL	ADJUSTING FOR	ESTIMATED DIFFERENCE
M0	Nothing	**+0.87 grades** (highly significant)
M1	Socioeconomic status	**+0.05** (not significant)
M2	+ demographics	−0.06 (not significant)
M3	+ prior cognitive attainment	−0.12 (not significant)
M4	+ parental values	−0.16 (not significant)
M5	+ geography	**−0.18** (not significant)

The raw advantage is close to a full grade in every one of a pupil's best eight subjects. Adjusting for family socioeconomic status alone removes essentially all of it. Every subsequent adjustment pushes the estimate further negative, though none of those differences reaches statistical significance.

> *"Even with quite minimal adjustment, average differences in private school performance are entirely accounted for by the socioeconomic status differences of those who attend them: there is no evidence of a private school 'effect' on pupils' performance at age 16."*
>
> // ANDERS, GREEN, HENDERSON AND HENSEKE (2024)

They also ran the models in the reverse order as a check. Prior attainment on its own accounts for about half the gap. Once socioeconomic status enters, the advantage disappears regardless of the sequence.

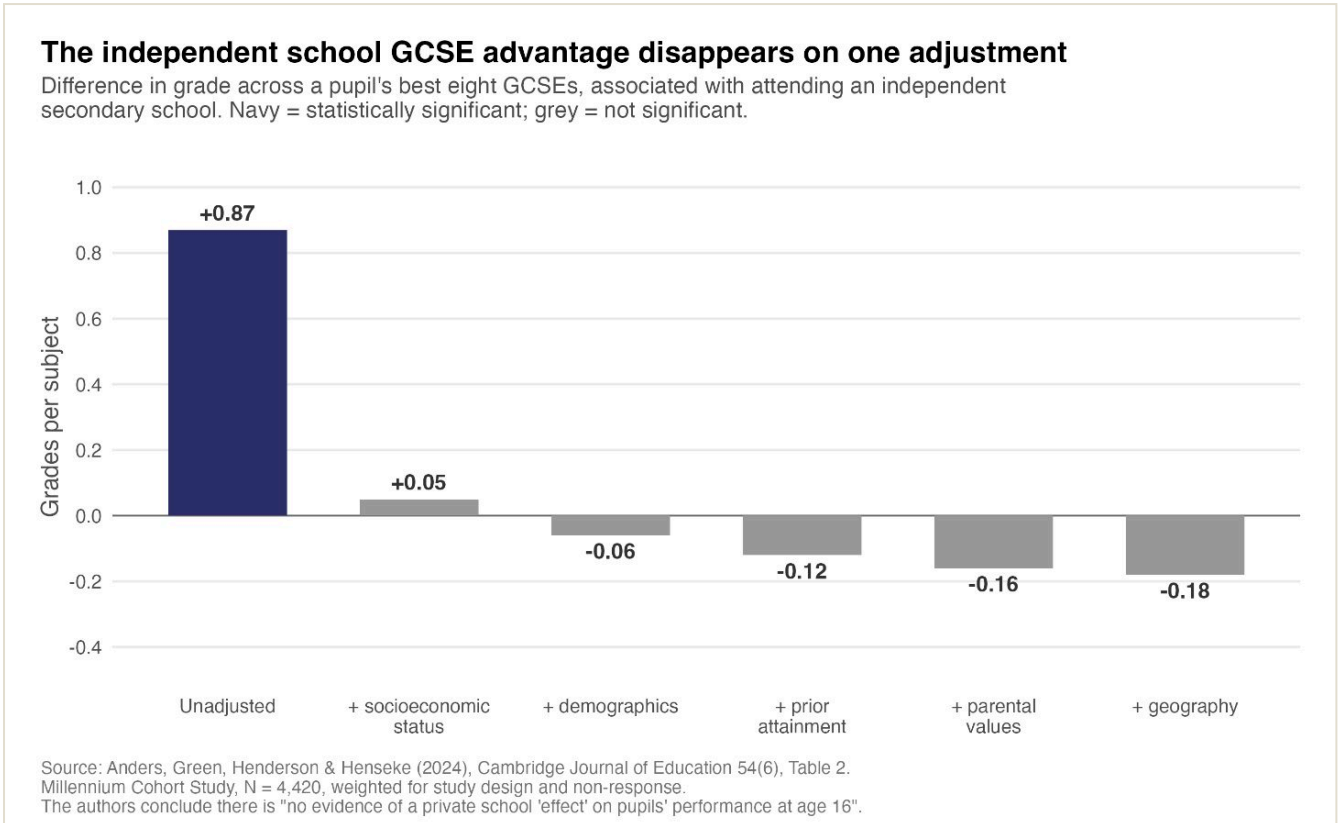


Fig 4.1 The independent school GCSE advantage, before and after adjustment. The visual point is the collapse between the first and second bars: one adjustment does almost all the work. Anders, Green, Henderson & Henseke (2024), Table 2; Millennium Cohort Study, N = 4,420.

BY SUBJECT, THE PICTURE IS STRANGER

Splitting the analysis by subject produces a result that has had almost no public airing, and it complicates both sides of the argument.

SUBJECT	UNADJUSTED	ADJUSTED	SIGNIFICANT WHEN ADJUSTED?
English	+0.34	−0.38	Yes, in favour of state schools
Maths	−0.10	−0.84	Yes, strongly, in favour of state schools
Science	+0.05	−0.57	Yes, in favour of state schools
Arts	+1.31	+0.30	No, though positive throughout

In Maths and Science, once family background is accounted for, comparable pupils do measurably **better** in state schools. In English the same, less strongly. These are not small differences: 0.84 of a grade in Maths is substantial and it is statistically robust.

The one subject area where an independent school advantage survives adjustment at all is **Arts**, where the raw gap of more than a full grade falls to around a third of a grade and loses significance only in the final model.

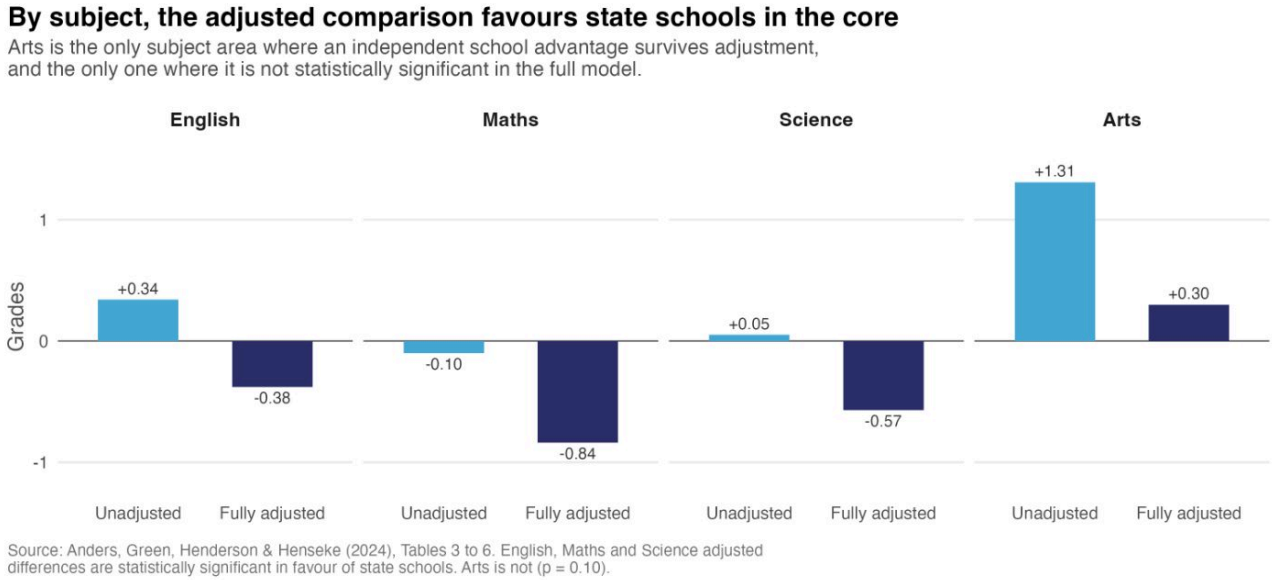


Fig 4.1b The same comparison by subject, unadjusted against fully adjusted. The core subjects cross below zero on adjustment; Arts does not. Anders, Green, Henderson & Henseke (2024), Tables 3 to 6.

We think this is the most interesting finding in the whole literature and it deserves more attention than it has had. State schools have been under sustained pressure to prioritise core subjects, through the English Baccalaureate measure and the accountability system built around it, with a corresponding decline in arts provision. Independent schools face no such pressure. If the one place a fee-paying advantage persists is the one place the state sector has been directed away from, that is not really a finding about independent schools. It is a finding about what the accountability system has squeezed out, and about what some families are paying to get back.

It also aligns with what families say they want, which is the next section.

> BEING HONEST ABOUT WHAT THIS MEANS FOR OUR ARGUMENT
>
> These results are not comfortable reading for anyone who wants to claim independent schools produce superior academic outcomes. They indicate that, at GCSE, they do not, and in core subjects the comparison runs the other way.
>
> That is fine. This paper is not arguing that independent schooling produces better results. It is arguing that families are not well understood. The finding that families rather than schools drive the headline gap is precisely our point, and it also removes the ground from the claim that these families are buying an academic advantage. They appear, on this evidence, not to be getting one.

THE SAME PATTERN ELSEWHERE

Faith schools give a supporting test, because they select on ethos rather than on money. Roman Catholic schools record average Attainment 8 scores of 49.0, against 46.9 for schools of no religious character. Once pupil characteristics are matched, that premium collapses to near zero.

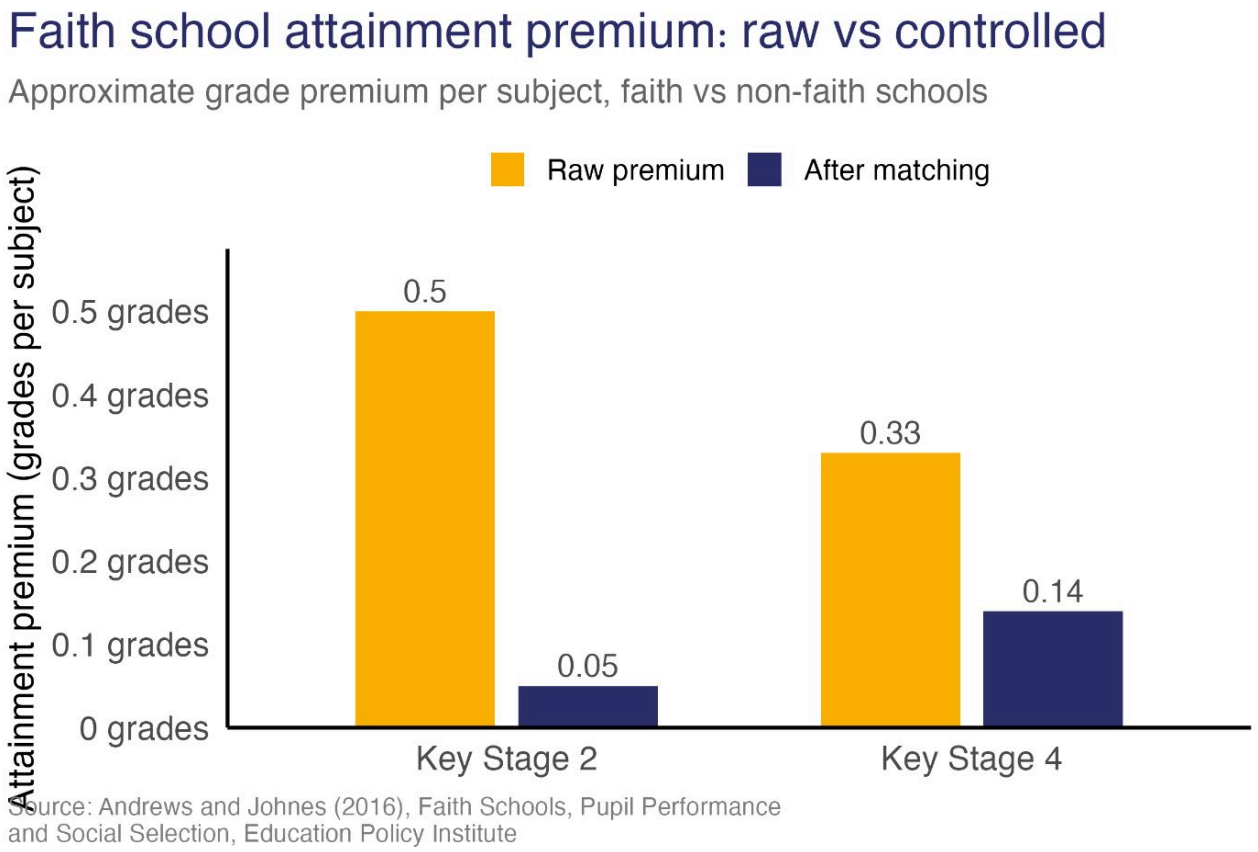


Fig 4.2 Raw attainment gap alongside the gap remaining once pupil characteristics are controlled for. The second bar is close to zero.

Two different sectors, two different selection mechanisms, the same result. The schools were not doing the work. The intake was.

EVERY HIGH-PERFORMING SCHOOL SELECTS

This is the part of the argument that tends to make people uncomfortable, so it is worth stating plainly and without special pleading.

Grammar schools admit pupils by examination and charge nothing. Their intakes average **6 to 7 per cent** free school meal eligibility, against 28 per cent or more in neighbouring non-selective schools. Between **70 and 80 per cent** of successful applicants have been privately tutored for the entrance test. The highest-performing comprehensives charge nothing and select nobody, formally. Their intakes run at **17 per cent** free school meal eligibility against a national 22 per cent, because the catchment is priced into the housing market.

SETTING	WHAT IT COSTS	HOW IT SELECTS
Independent school	Fees	Ability to pay
Grammar school	Nothing	An examination most successful candidates were tutored for
High-performing comprehensive	Nothing at the gate	House prices within the catchment
Faith school	Nothing	Demonstrated religious commitment
Michaela, LAE	Nothing	Deliberate parental choice and alignment

Each mechanism concentrates a particular kind of family. Fees are the most visible and the most criticised. It is not obvious that they are the most exclusionary: a bursary can be applied for, whereas a house in the catchment cannot be part-funded by the school, and there is no means-tested route to having been tutored since Year 4.

The point is not that independent schools are unfairly maligned. It is that treating any of these as a neutral baseline against which fee-charging looks uniquely unfair misdescribes how educational advantage is actually distributed in England.

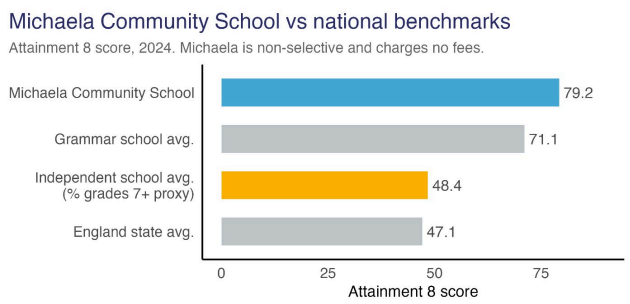
TWO SCHOOLS THAT BREAK THE ASSUMPTION

If fees produce outcomes, the best outcomes should be found where the fees are highest. They are not.

Michaela Community School, Wembley. Non-selective. No fees. Highest Progress 8 in England for three consecutive years, Attainment 8 of 79.2, 93 per cent achieving grade 5 or above in English and maths.

London Academy of Excellence, Newham. A state sixth form. No fees. 73 per cent A*/A grades in 2024, 25 Oxbridge places, and a free school meals intake five times higher than any other school in the national top ten.

Neither charges anything. What both have is an explicit institutional culture, high expectations stated out loud, and a parent body that has actively chosen to align itself with that culture.



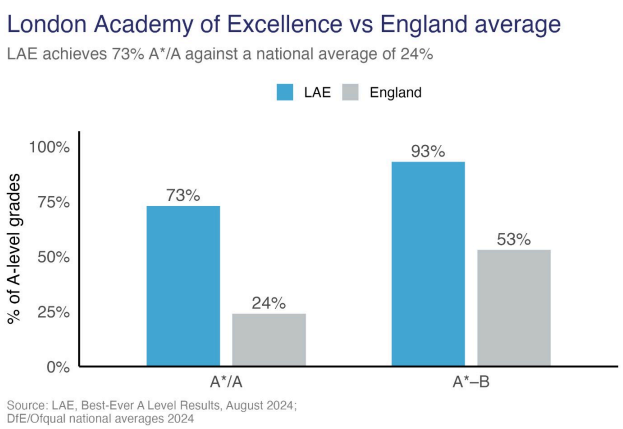


Fig 4.3 Michaela Community School and the London Academy of Excellence, set against national benchmarks. Neither charges fees. Michaela selects no one.

The variable both have in common is not money. It is the deliberateness of the family's choice and the alignment between family and school.

WHAT PARENTS SAY THEY ARE BUYING

The case-study argument is inferential, drawn from two exceptional schools. It can be checked against what families actually say, and here the picture is unusually clear. Asked to rank what matters when choosing a school, independent school parents put four things above **95 per cent** importance: quality of teaching; atmosphere in the school; behaviour and appearance of pupils; class sizes.

A second tier above 90 per cent covers facilities, academic results, leadership, pastoral care and control of bullying. **Fee level does not appear until the third tier, at just over 70 per cent**, alongside location and the child's own preference.

> WHAT THIS EVIDENCE IS, AND IS NOT
>
> This is data about **motivation**, not about outcomes. It tells us what families believe they are choosing and what they say they value. It cannot tell us what the school then produces. We flag this because the distinction is easy to blur and the finding is more useful when it is not overstated.

Read carefully, it says something the debate rarely considers. Families describe themselves as buying discipline, culture, teaching and scale. Not results, and certainly not a price point. The word "advantage" does not appear in their answers at all, and academic results rank below the atmosphere of the building.

And the peer-reviewed version says the same thing

Commercial survey data is suggestive. The academic evidence is firmer, and it points the same way. The 2020 UCL study of what actually predicts independent school participation found that income matters, as everyone assumes, but that it is not the whole story and not even the whole of the interesting story. Two other factors are substantial and independent of money.

Parental values. A one standard deviation increase in parental traditional values is associated with a **2.5 percentage point** higher probability of a child attending an independent school, holding other factors equal.

What the local alternative looks like. Every additional minute of travel time to the nearest state school rated Outstanding is associated with a **0.2 percentage point** higher probability of independent attendance. Ten minutes further away is two percentage points.

> *"Choosing to privately educate your children isn't all about whether you can afford it. Some families choose not to privately educate no matter their financial resources; some are dissuaded from educating privately if they live closer to a highly-regarded state school."*
>
> // ANDERS, GREEN, HENDERSON AND HENSEKE (2020)

That second clause is the same finding MTM reached commercially, arrived at through an entirely different method. Families who could buy and do not, do not buy because their local state school is good. Families who buy often do so because theirs is not, or is too far away.

This reframes the whole question. If proximity to an Outstanding state school measurably reduces independent school participation, then a substantial part of what looks like a preference for private education is a response to the supply of state education in a particular postcode. That is not a story about privilege. It is a story about geography, and it is one nobody has followed up.

The families who do both, and why it matters here

The same study examined families who "mix and match", using state schooling for one phase of a child's education and independent schooling for another. It found them **similar to independent school families in their values, but with lower financial resources**, and suggested some may be economising by buying independent education for a single phase.

That has a specific consequence for this chapter, which is why it appears here rather than only in Chapter 6.

Children cross between the sectors in both directions, and in meaningful numbers: one in five children at an independent primary school moved to a state secondary. Any comparison of outcomes between "independent school pupils" and "state school pupils" is therefore comparing two populations that partly overlap, sorted into their sectors by the very family factors the comparison is trying to hold constant. It cannot tell you which mechanism produced the difference it finds.

This is a further reason, beyond the adjustment results above, to be cautious about causal claims in either direction. The fuller argument, including the transition data, the sibling evidence and what it means for how children are labelled, is developed in Chapter 6.

THE TUTORING THE DEBATE IGNORES

Roughly **29 per cent** of secondary pupils in England now receive private tutoring, up from 18 per cent two decades ago, rising to **45 per cent in London**. That is around 3.5 million children, overwhelmingly in state schools, receiving privately purchased educational advantage.

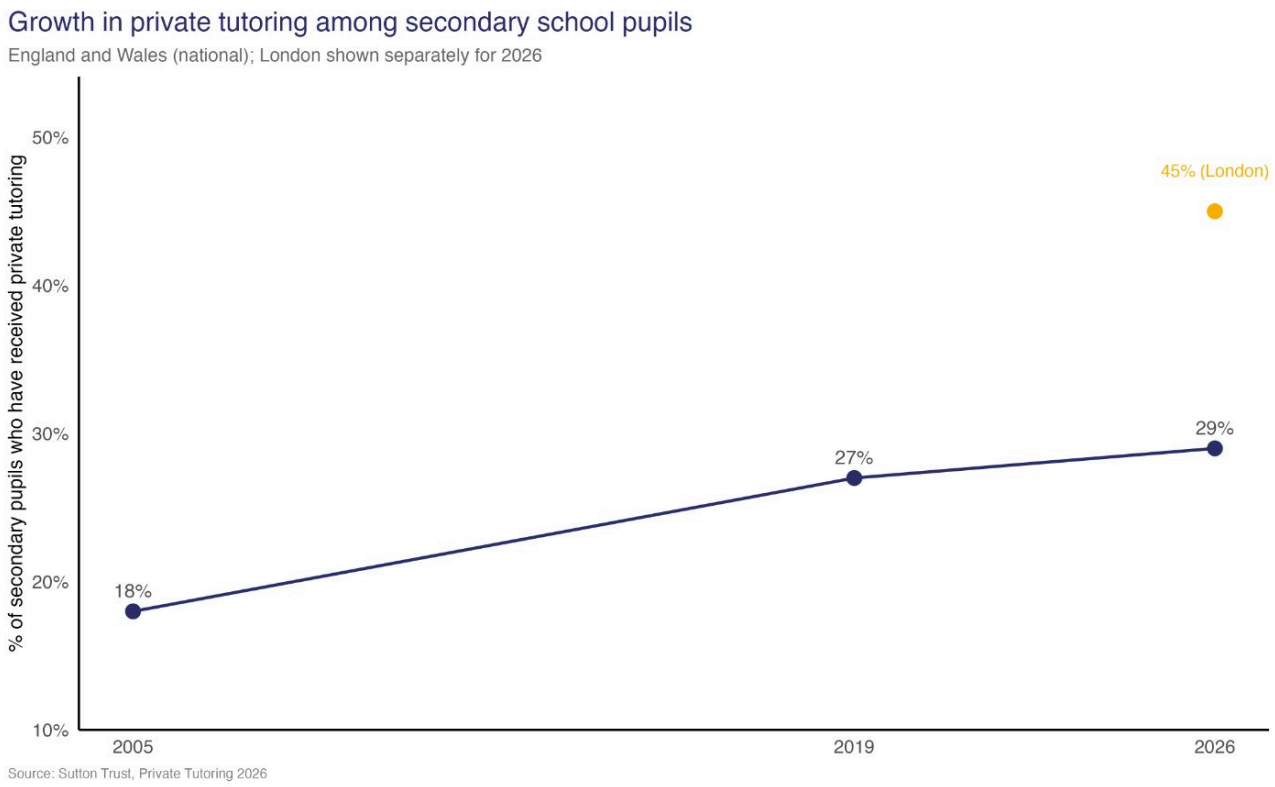


Fig 4.4 Proportion of secondary pupils receiving private tutoring over time, with the London rate shown separately.

It attracts almost none of the scrutiny attached to school fees, is not recorded anywhere, and is invisible to every eligibility rule built on school type. A family spending £4,000 a year on tutoring is buying advantage by any definition being used against independent school families. Nothing in the system notices.

THE PREMIUM, AND WHAT IS LEFT OF IT

Among graduates from the same socioeconomic background, at the same university, entering the same occupation, those who attended independent schools still earn about **6 per cent** more. A broader estimate puts the overall premium nearer 17 per cent once indirect advantages are included.

Separately, research on class background finds a 13 per cent earnings gap a decade after graduation, falling to roughly **5 per cent**, around £2,800 a year, once degree subject, institution and employer are controlled for. The residual is attributed to networks, confidence, cultural capital and financial security.

That residual cuts both ways and we should say so. Read one way it is evidence of unearned advantage persisting through every formal equaliser. Read another it is evidence that what these families believe they are buying is real, and that university attendance alone does not supply it. Both readings come from the same finding. A paper that offered only the second would be doing exactly what this one criticises.

What no published work has done is the comparison that would settle it: independently educated adults against the state-educated children of equally advantaged families. As Chapter 2 shows, that comparison group exists and numbers several hundred thousand. Constructing it is a tractable piece of research and nobody has attempted it.

WHAT WE WOULD NEED TO KNOW

> Whether the GCSE finding holds at A-level and beyond, where the sector's claimed advantage is concentrated and where no equivalent adjusted analysis exists.
>
> Why the Arts advantage survives adjustment when the core-subject advantage does not, and whether it reflects provision, timetable, or something else.
>
> How the earnings premium varies across the income distribution of independent school families, and whether families making genuine sacrifices see any return at all.
>
> Household spending on tutoring, recorded somewhere, by anyone.
>
> What the geography finding implies: how much apparent preference for independent schooling is really a response to local state provision.

Key sources: Anders, Green, Henderson and Henseke (2024), 'Private school pupils' performance in GCSEs (and IGCSEs)', Cambridge Journal of Education 54(6); Anders, Green, Henderson and Henseke (2020), BERJ / CEPEO Working Paper 20-06; Henseke, Anders, Green and Henderson (2021), Education Economics 29(3); Andrews and Johnes (2016), EPI; EPI, Grammar Schools: 8 Conclusions from the Data (2016); Sutton Trust, Selective Comprehensives; Sutton Trust, Private Tutoring 2026; MTM Consulting, Insight Bulletin: Parent Surveys (December 2025); Resolution Foundation graduate earnings analysis; Crawford and Vignoles (2014); DfE performance data; AFIS, The Privilege Myth (2026) and Culture, Not Fees (2026).

"THEIR CHILDREN NEED NOTHING."

What happens when eligibility reads the school gate and stops there.

What happens when eligibility reads the school gate and stops there

A child who receives free school meals at a state primary school stops receiving them on the day they start at an independent school.

The household income has not changed. The child has not changed. What has changed is the building, and the building is what the rule reads.

This is not a scandal and we do not present it as one. Free school meals are administered through state schools, and there is no mechanism to deliver them anywhere else, so the outcome follows from how the scheme was built rather than from anyone's decision about that child. It is worth starting here precisely because it is the mildest possible version of the problem: nobody intended it, nobody is at fault, and it still happens.

What it illustrates runs through the whole chapter. A great many decisions about what a child is entitled to are made by looking at the school rather than at the child. Once that habit is established in one place, it spreads, and in the places it has spread to there is no administrative excuse at all.

WHERE THE SCHOOL GATE IS THE TEST

Below is what we found when we went looking for schemes where educational pathway, rather than income or need, is the explicit gate. It is not exhaustive.

University access. Several major widening participation programmes exclude any applicant who has ever attended a fee-paying school, including those who attended on a full means-tested bursary, and irrespective of household income. Contextual admissions schemes at a number of universities apply to state-school applicants only.

Core school funding streams. Music Education Hubs, the Primary PE and Sport Premium and the National Tutoring Programme were each designed to exclude independent schools from core funding, whatever the circumstances of the children within them.

Food and holiday support. Free school meals sit outside the independent sector entirely, and so does the Holiday Activities and Food programme, which depends on free school meal status to determine eligibility.

Transport. Statutory home-to-school transport covers an independent school only where it is named on a child's Education, Health and Care plan.

Culture and enrichment. A national museum charged independent schools £240 to enter a schools' art competition that state schools entered free. Another barred independent school pupils from its education sessions outright. A prominent careers charity states that it will not serve fee-paying schools.

The organisations running these schemes are not behaving irrationally. Several state their reasoning openly: they treat school type as a proxy for how much support a family already has. That is a testable empirical claim rather than a moral position, and it is the same claim examined throughout this paper. On the evidence in Chapter 2, it is a poor proxy in both directions. It admits several hundred thousand children from the wealthiest households in the country, and excludes children whose families are borrowing against their homes.

The child excluded from a widening participation programme did not choose the school. In most cases the choice was made before they were old enough to have a view.

THE FAMILIES THIS HITS HARDEST

The chapter's argument would be weaker if the affected children were uniformly comfortable. They are not, and the clearest case is special educational needs.

Roughly **140,000** pupils with identified special educational needs are educated in independent schools. The number of children with Education, Health and Care plans has risen from approximately 238,000 in 2016 to **638,700** by January 2025, an increase of around 168 per cent in nine years. Somewhere between **38,800 and 42,200** of those children are placed in independent schools, in most cases because the local authority could not secure an appropriate placement in maintained provision.

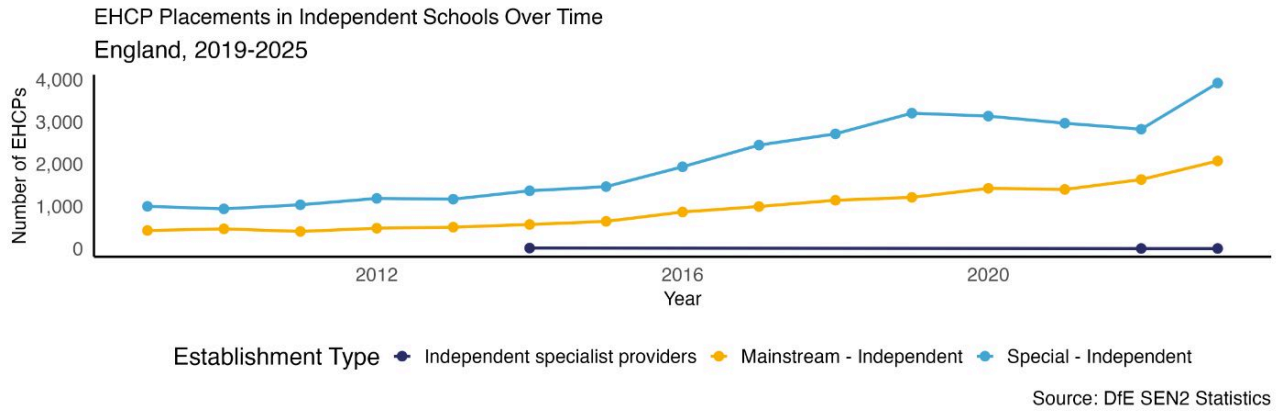


Fig 5.1 Annual count of EHCP-holding children placed in independent schools, rising throughout the period.

Autism now accounts for around **31.5 per cent** of all plans, having grown by 250 per cent since 2016. Among girls the increase is 335 per cent, reflecting historic under-identification. Speech, language and communication needs have risen 339 per cent.

For a substantial share of these families, independent schooling is not a purchase of advantage. It is what happened after the statutory system could not provide.

The part of the sector that is growing

Everything in Chapter 3 describes a contracting sector. This part of it is doing the opposite, and the contrast is sharp enough to be worth stating plainly.

Over the two years in which mainstream independent enrolment fell 7.5 per cent, independent **special** schools grew enrolment by around **36 per cent**, and more than **160** new independent special schools opened in England. EHCP numbers have risen about 9 per cent a year since 2017, including 23 per cent in the last two years alone. State special schools grew enrolment 11 per cent over the same period, which is substantial, and still could not keep pace with demand.

This is the arithmetic that reconciles the two headline figures in Chapter 3: mainstream independent provision fell by more than the sector as a whole, because growth in special provision offset part of it.

Two things follow, and they pull against each other.

The first is that the whole-sector figure flatters the mainstream picture. Anyone citing the 5.6 per cent fall without noting that it is net of a 36 per cent expansion in special provision is reporting a number that conceals its own composition. That is precisely the error this paper criticises elsewhere, and we should not make it ourselves.

The second is that growth here is not good news. A 36 per cent rise in children placed in independent special schools, against an 11 per cent rise in state special provision that is explicitly failing to meet demand, is a measure of statutory failure rather than of a thriving market. These are not families choosing a product. They are families for whom the state system could not find a place.

> ONE THING THAT GENUINELY WORKS
>
> It is worth recording an instance where policy has protected the families it should.
>
> Local authorities can reclaim VAT on placements they fund through an EHC plan, and some specialist provision falls outside the charge entirely where care rather than education is the main service supplied. So where the state has accepted responsibility for a child's placement, the tax does not bite.
>
> That is the right outcome and we say so. It also sharpens the question this chapter asks, because it defines exactly who is left exposed: the families funding a specialist placement **themselves**, usually because the local authority would not or could not secure one. They pay the fee, they pay the VAT on it, and they pay separately for the assessments described below. The relief follows the authority's decision, not the child's need.

WHERE "PAYING TWICE" IS ACTUALLY TRUE

There is one place where it holds cleanly, and it is here.

Educational psychology and specialist assessment are provided free to state school pupils through the local authority. Independent school families routinely pay for them privately, on top of the fee, because the local authority route is not open to them in practice. Published case studies put private autism assessment at **£2,000 to £3,000**, with one family's case at nearly £4,000.

That is an individually incurred cost with no institutional equivalent inside the fee, which is precisely the test the broader claim fails. And the families exposed to it are disproportionately those at the lower end of the sector's income distribution, whose child's needs drove the schooling decision in the first place.

WHY THESE FAMILIES CANNOT SIMPLY LEAVE

The behavioural models discussed in Chapter 3 assume that a family facing a cost increase can reassess and, if necessary, move. For families in this chapter that assumption frequently does not hold.

> The provision the child needs may be geographically unique.
>
> An established placement may be clinically as well as educationally critical, with disruption actively harmful.
>
> The maintained alternative may not exist locally, which is why the child is there.

For these households a cost increase is not a decision. It is something that happens to them, absorbed at whatever cost, with no adjustment available. They are the group least able to respond and the group about whom least is known.

WHAT WE ARE NOT ARGUING

Two things, stated plainly, because this chapter could easily be misread.

We are not arguing that independent school children are disadvantaged relative to children in poverty. They are not, and any paper making that claim would deserve the reception it got.

We are not arguing that access programmes for disadvantaged young people should be diluted. The opposite: they should be targeted on the thing they are trying to reach. Income, deprivation indices and receipt of benefits are all already in use, all designed for the purpose, and all better at it than the name above a school gate.

The argument is narrower. A rule that reads the school and stops there will reliably reach some children who need nothing and reliably miss some who need something, and it will do so while presenting itself as a rule about need.

WHAT WE WOULD NEED TO KNOW

> How many children in independent schools are in households that would qualify for free school meals on income.
>
> What families spend on assessments, therapies and support that the state provides free to other children.
>
> What happens to a child with an Education, Health and Care plan when an independently funded placement becomes unaffordable.
>
> Whether children on full bursaries are systematically excluded from access programmes, and how many that involves.

Key sources: DfE, Special Educational Needs in England (January 2025); DfE EHC plan statistics; GIAS; AFIS, SEND Provision in Independent Schools in England (2026); AFIS, Independent School Exclusions and Additional Costs Evidence Log (2026); Sencillo, True Cost of Education 2026.

→ Chapter 6

"THE LABEL TELLS YOU WHO THEY ARE."

What happens when an educational category becomes a social identity.

What happens when an educational category becomes a social identity

The preceding four chapters have been about evidence. This one is about what the evidence is being used for, and it is the chapter that matters most.

The labels "state" and "independent" describe how a school is funded and regulated. That is all they were built to do. They are now routinely used to describe the children inside those schools, and then the adults those children become.

The whole of this chapter rests on one distinction, and it is worth stating before anything else:

A school has a sector. A child has an educational pathway.

Calling a child a "state-school child" or a "private-school child" may accurately describe where that child is educated today. It does not describe their educational history, their family background, their financial circumstances, their needs, or where they will be educated next.

CHILDREN MOVE, AND NOBODY IS COUNTING

The reason this matters is empirical rather than rhetorical. Children cross between the sectors in both directions, in numbers large enough to undermine any confident inference from a single observation.

The UCL Millennium Cohort Study research is the best available evidence. For children born in 2000 and 2001, roughly **5 per cent** attended fee-paying schools during primary education and roughly **6 per cent** during secondary. Those headline shares look stable. They conceal substantial movement.

PRIMARY SECTOR	MOVED TO STATE SECONDARY	MOVED TO INDEPENDENT SECONDARY
Independent primary	**20.5%**	79.5%
State primary	97.6%	**2.4%**

One in five children at an independent primary school moved into the state sector for secondary education. The researchers describe this as an "underappreciated prevalence" of movement between sectors, and they are right that it is underappreciated: it appears nowhere in the public debate.

> STOCK IS NOT PATHWAY
>
> A statistic showing the proportion of children attending a particular type of school tells us where they are being educated at that point in time.
>
> It does not tell us where they were educated previously, where they will be educated next, whether they have moved between sectors, or whether their siblings follow the same route.
>
> **A stable sector share does not imply a stable population.**



Fig 6.1 Two proportional bars, one per starting group. From an independent primary: 79.5 per cent continued in an independent secondary, **20.5 per cent moved to a state secondary**. From a state primary: 97.6 per cent continued in a state secondary, **2.4 per cent moved to an independent secondary**. **Base-size note, which must travel with the figure:** each bar is 100 per cent of its own starting group, and the groups are very different sizes — around 5 per cent of these children were at independent primary schools and 95 per cent at state primary schools. Source: Anders, Green, Henderson and Henseke; Millennium Cohort Study, children born 2000–01.

The same research finds that mixed-pathway families resemble independent school families in some attitudes and values but tend to have **lower financial resources**, and suggests that some may be economising by purchasing independent education for one phase only. That is a family strategy, invisible to any cross-sectional measure, and it describes exactly the households this paper argues are least understood.

The transitions are where the movement happens

That cohort evidence describes children born in 2000 and 2001. Recent sector analysis shows the same mechanism operating now, under financial pressure, and operating hard.

Analysis of the first full year after VAT finds the fall in independent enrolment concentrated at the entry points rather than spread evenly across year groups. Among 11-year-olds, the Year 7 transition, independent enrolment fell **6.9 per cent** against 1.9 per cent in the state sector. Among 16-year-olds, the Year 12 transition, it fell **7.4 per cent** against 0.4 per cent. The reading offered is that existing parents are prioritising keeping a child at their current school to the end of a phase, while families at a transition point are more willing to switch sectors.

This is the pathway argument in motion. The decision to change sector is not made at random, and it is not usually made mid-phase. It is made at 11 and at 16, which are precisely the moments when a child acquires or loses the label.

It also means the composition of each sector is being reshaped at exactly the points where the label is applied. A child who would have entered an independent secondary in 2024 and entered a state one in 2026 is, by every eligibility rule in Chapter 5, a different kind of child. Nothing about the family changed except what it could afford.

THREE DIFFERENT MEASURES, ROUTINELY CONFUSED

Much of the confusion in this debate comes from treating three distinct quantities as interchangeable.

MEASURE	WHAT IT COUNTS
Current participation	The proportion attending independent education at a particular point in time
Ever participation	The proportion experiencing independent education at some point
Mixed-sector participation	The proportion experiencing both state and independent education

Earlier work by Green and colleagues estimates that around **9 per cent** attend an independent school at some point in their educational career, against the smaller proportion attending at any one moment. That is an *ever-participation* figure. It should not be described as the proportion experiencing both sectors, because some of those children remain in independent education throughout.

> A FIGURE WE ARE DELIBERATELY NOT PRODUCING
>
> We could construct a headline percentage for children who experience both sectors. We are not going to, and the reason is worth stating.
>
> The published transition data describes movement between two specific observation points, primary and secondary. It is not the same as the proportion experiencing both sectors across a whole educational career. Children may move between survey observations, move more than once, or change sector after 16. The authors also note limitations around attrition and representativeness, though survey weights are applied.
>
> The published transition figures are stronger and safer than a new lifetime estimate built on top of them. A paper arguing for better evidence should not manufacture a number to make its own case more quotable.

THE SAME FINDING, ACROSS DIFFERENT COHORTS

Mixed pathways show up repeatedly in independent datasets, which matters more than any single estimate.

> An administrative-data study by **Crawford, Macmillan and Vignoles**, using linked National Pupil Database, ILR and HESA records for a cohort born in 1991–92, found that around **60 per cent** of pupils at independent secondary schools had previously attended state primary schools.
>
> Later **Millennium Cohort Study** analysis gives a lower figure: around **36 to 37 per cent** of children at an independent school at age 14 had previously been in state primary education.

These are not competing estimates of the same quantity. They involve different cohorts, samples, observation points and methods, and the gap between them is a feature of the research design rather than a disagreement about facts.

The robust conclusion is the one that survives both: a substantial minority, and on one measure a clear majority, of children in independent secondary schools came through the state primary system. Whatever "private-school child" is taken to mean, it does not mean a child who has only ever known independent education.

THE SIBLING EVIDENCE

This is a paper about families rather than schools, and the sibling data is where that distinction bites hardest.

The same UCL analysis examined siblings. Among cohort members with an older sibling, in **4.3 per cent** of cases one sibling was privately educated and the other was not, at the relevant observation points.

Two children in the same household. The same parents. Substantially the same household resources. Different sectors.

If a school label genuinely described a child's family circumstances, that could not happen. It happens because the label describes a school.

THE GRAMMAR SCHOOL PATHWAY

There is a second mixed pathway that the debate almost never acknowledges, and it runs in the direction nobody expects.

IFS research indicates that around **13 per cent** of Year 7 entrants to grammar schools came from outside the English state system, most likely predominantly from independent primary schools.

So consider one child.

At age ten, that child attends an independent preparatory school and would be described, by almost any commentator, as a private-school child. At eleven, the same child attends a state grammar school and becomes, by the same logic, a state-school child, and potentially eligible for programmes that would have excluded them a year earlier.

What changed about the child?

Their school changed.

WHEN DOES A CHILD BECOME A "STATE SCHOOLER" OR A "PRIVATE-SCHOOL CHILD"?

We should be fair about the familiar framing before criticising its use. The 93 per cent and 7 per cent split is **not inherently invalid**. Used appropriately, it describes approximately where children are enrolled at a given moment, and as a descriptive statistic it is perfectly serviceable.

> ON THE PRECISE FIGURES
>
> This paper uses the government's own 6 per cent and 94 per cent, and the Department for Education's January 2026 census figure of 6.3 per cent, because those are the numbers in the source documents and they are moving. Where "the 93 per cent" and "the 7 per cent" appear below, they are being discussed as *language*, not as measurements.

The difficulty arises at a specific point: when a cross-sectional administrative statistic becomes a social identity.

Public and political discourse increasingly uses the vocabulary of identity rather than enrolment. "The 93 per cent." "The 7 per cent." "State schoolers." "Private-school children." These are no longer descriptions of where a child is taught. They are descriptions of what a child is.

The 93% Club offers a contemporary example, and it should be handled fairly. Its social mobility objectives are legitimate, and nobody is suggesting that people cannot choose to identify with their own educational background. Many have good reason to, and self-identification is theirs to claim.

The questions this paper asks are different ones:



And there is a distinction that does most of the work here. Self-identification is one thing. Identity **imposed** by policymakers, institutions, researchers or commentators is another, and it is the second that this paper is concerned with. A graduate who describes herself as state educated is exercising a choice. A ten-year-old classified by a funding model, and made eligible or ineligible for support on that basis, is not.

The progression runs:

SCHOOL CATEGORY → SNAPSHOT → ASSUMED IDENTITY → INFERRED CHARACTERISTICS → POLICY CONSEQUENCES

Each step is small. The cumulative effect is that assumptions about a school's funding model end up determining what an individual child is entitled to, as Chapter 5 documents, along with assumptions about disadvantage and advantage, contextual admissions, widening participation eligibility, research classifications and political rhetoric.

> A CLAIM WE ARE NOT MAKING
>
> We are not asserting that this language causes social division. We have no evidence for that and will not pretend otherwise.
>
> The defensible formulation is narrower: turning institutional categories into social identities risks encouraging an in-group and out-group understanding of children and families, and may obscure the considerable diversity within both sectors.
>
> Whether it does so, and with what effect, is itself a legitimate question for research. See Chapter 7.

HOW A STATISTIC BECOMES AN IDENTITY

The progression is gradual and each step looks reasonable from the one before it.

A statistical pattern is observed: independent school families are, on average, wealthier. The pattern becomes a generalisation: independent school families are wealthy. The generalisation becomes an assumption about an individual: this child's family is wealthy. The assumption becomes a proxy: this child needs nothing. And the proxy becomes an identity: this is a private school child, and that is a kind of person.

At no point does anyone decide to profile children. It happens because each step is a small extension of the last, and because the alternative, actually finding out about the family, requires work that nobody has commissioned.

Two principles are worth stating explicitly, because they govern how this paper thinks the evidence should be used.

> Population-level patterns can identify important areas for research and can properly inform policy. They should not become a basis for inferring an individual child's background, circumstances, opportunities or needs from a broad administrative category.
>
> Whatever the statistical patterns between groups, children deserve to be understood and treated as individuals rather than as representatives of a category they did not choose.

Children do not choose their schools. The decision is made by parents or carers, usually within real constraints of geography, availability, finances and the individual needs of the child. Many children attend both kinds of school during their education, and the label attaches anyway.

THE LABEL OUTLASTS THE SCHOOLING

Here is something almost unique to this classification.

A child's school type follows them into adulthood in a way that no other educational category does. Nobody describes a forty-year-old by which primary school they attended, or by their set in Year 8. But adults are routinely described in public life as "privately educated" or "state educated" decades after leaving, as though that single fact continues to explain their background, values, opportunities and worth.

Schooling lasts a few years. The label can last a lifetime.

This has a consequence for the debate that is rarely acknowledged. When a public figure is described by their school, the description is doing the same work as the eligibility rules in Chapter 5: it is standing in for information about the person that the speaker does not have and has not sought.

THE PROXY PROBLEM, STATED FAIRLY

It would be easy to overstate this, so let us be precise about what is and is not being argued.

Policy cannot operate without proxies. Education already uses several, each designed to capture disadvantage or context directly:

PROXY	WHAT IT MEASURES
Free school meal eligibility	Household income against a benefits threshold
Income Deprivation Affecting Children Index	Local-area child income deprivation
Index of Multiple Deprivation	Multi-dimensional area deprivation
POLAR	Local rates of progression to higher education
Universal Credit receipt	Current household financial circumstances

Each has recognised limitations, and none is perfect. But each was built to measure something close to what it is used for.

"State" and "independent" were not. They were built to distinguish funding and regulation, and the evidence in this paper suggests they perform badly as a measure of household circumstance in both directions: classifying roughly 680,000 children from the wealthiest households as ordinary, and classifying children whose families are borrowing against their homes as advantaged.

The question is not whether to use proxies. It is why, when better ones exist and are already in use, policy continues to reach for the one least related to what it is trying to identify.

NEITHER CATEGORY IS A GROUP

The comparison at the centre of the debate sets "independent school pupils" against "state school pupils" as though each named something coherent.

The independent sector contains academically selective schools and non-selective ones, specialist provision for children the state system could not accommodate, small faith schools, language schools, and a small number of very large and very well-known schools whose names have come to stand for the whole.

AFIS analysis of **twenty of the best-known independent schools in England** quantifies how small that group is against the image it carries. Between them, those twenty schools educate approximately **20,500 pupils**.

That is:

> **3.7 per cent** of the independent sector
>
> **0.23 per cent** of all pupils in England, or about **one child in 440**

Almost every claim that begins "private school children" is a claim about those twenty schools, applied to the other 96 per cent of the sector and the other 99.8 per cent of children.

The schools are Eton, Harrow, Winchester, Westminster, St Paul's, Dulwich, Charterhouse, Rugby, Marlborough, Wellington, Shrewsbury, Tonbridge, Radley, Uppingham, Stowe, The King's School Canterbury, Highgate, Bryanston, Cheltenham Ladies' College and Roedean.

WHAT THIS LIST IS, AND WHAT IT IS NOT

It is a list of the most **recognisable** independent schools, not the largest, the most expensive or the highest-attaining. That is the point: it describes the schools that form the public picture of the sector.

It is worth saying plainly that the list skews in three ways. It is overwhelmingly boarding. It is concentrated in the south of England. And eighteen of the twenty are boys' schools or historically boys' schools, with only Cheltenham Ladies' College and Roedean representing girls' education.

Those skews strengthen the argument rather than weakening it. The public image of independent schooling is not formed by a representative sample of famous schools. It is formed by a narrow, historic, largely male, largely boarding subset of them, and then applied to half a million children, most of whom attend day schools their neighbours have never heard of.

The state sector contains grammar schools, selective sixth forms, faith schools, free schools, high-performing comprehensives with catchments priced accordingly, and schools serving communities in profound deprivation.

Averaging across either group and attributing the difference to the funding model is not a comparison of like with like. It compares two heterogeneous populations differing in prior attainment, selection, catchment, family engagement, culture, expectation and peer group, and then credits the difference to the one variable that happens to be recorded.

WHY THESE TWENTY AND NOT THE CLARENDON NINE

Earlier drafts used the Clarendon group as shorthand, and I should be straight about something the data makes obvious: the twenty-school list **contains eight of the nine Clarendon schools**. Only Merchant Taylors' is absent. This is not a different population. It is Clarendon plus twelve schools of broadly the same character.

So the case for using it is narrower than "Clarendon is an outdated category", which was the reasoning in an earlier draft and overstated things. The real arguments are these.

It is defined by **present-day recognition rather than an 1861 Royal Commission**, which is what matters if the claim is about how the public pictures the sector today. It is **more than twice the size**, so a critic cannot say AFIS picked the nine most convenient examples. And it is **AFIS's own analysis**, which means the pupil numbers and shares can be shown and checked rather than asserted.

What it is not is an escape from the charge that the group is small by construction. Any list of famous schools will be small. The response to that is the one this chapter makes throughout: smallness is the finding. A category that describes one child in 440 should not be carrying inferences about half a million.

THE BETTER QUESTION

If the binary is not the most informative framework, something has to replace it.

The shift this paper proposes, which sits at the centre of the **Beyond School Labels** programme, is from asking:

> *Which sector performs better, and is that fair?*

to asking:

What do the highest-performing schooling pathways have in common, and what can we learn from them?

That question directs attention to the things that appear to matter and are currently under-examined: family engagement and expectation, school culture and leadership, teaching quality, behaviour and attendance, peer environment, admissions and access mechanisms, geography, and the alignment between a school and the families it serves.

Those characteristics appear across sectors. Michaela and the London Academy of Excellence have more in common with a high-performing independent school than either has with the average institution of its own funding type. That is a fact the binary framing cannot express, and it is the most useful fact in this paper.

Which mechanisms, not which sector

The pathway evidence sharpens this considerably, and it bears directly on the social mobility argument.

A great deal of research compares outcomes between state and independently educated pupils. That work is useful. But if children cross institutional boundaries during their education, and if families influence both the educational choices made and the outcomes achieved, then school type on its own cannot tell us which mechanism produced an observed difference. A comparison between sectors is comparing two populations that partly overlap and that were sorted into those sectors by the very factors the comparison is trying to hold constant.

The better question is: **what mechanisms produce different outcomes?**

Candidates include school quality, teaching, curriculum, peer effects, admissions, prior attainment, geography, family resources, parental engagement, expectations, tutoring, behaviour, attendance and networks.

Listing family influences among those mechanisms is not the same as asserting that they explain the differences. It identifies them as a set of mechanisms requiring proper investigation, which is precisely what has not happened. Which returns us to the proposition that runs through this whole paper:

If we want to understand educational outcomes and social mobility properly, we need to understand families with the same seriousness with which we have sought to understand schools.

WHY THIS MATTERS BEYOND SCHOOLING

At a time of considerable concern about social cohesion and public trust, education ought to be among the forces that help people understand one another. Increasingly it encourages children to understand one another through a label instead, and to carry that label into adulthood.

The concern is not that educational pathways exist or that they matter. They exist and they matter. It is that a category built to describe institutions is being used to describe people, and that the people it describes least accurately are children who had no part in the decision.

WHAT WE WOULD NEED TO KNOW

> How many children experience both sectors across a whole educational career, measured by research designed to answer that question.
>
> At what ages and in which directions they move, and how many move more than once.
>
> What happens at sixth form, where the published evidence effectively stops.
>
> How often siblings in the same household attend different sectors, and why.
>
> The socioeconomic characteristics of mixed-pathway families, who appear to have lower resources than single-sector independent school families and are almost entirely unstudied.
>
> Whether a matched-characteristics comparison across sectors produces the differences the binary framing attributes to school type.
>
> What high-performing pathways of every funding type actually share.
>
> Whether treating institutional categories as social identities has the effects we have been careful not to assert.

IN SUMMARY

The 93 per cent and the 7 per cent are not two fixed populations of children. They are measures of where children are being educated at a particular moment.

Children move between the sectors in both directions. Families use different sectors at different stages, sometimes as a deliberate way of affording any independent education at all. Siblings in the same household attend schools in different sectors. A child can be a private-school child in Year 6 and a state-school child in Year 7 without anything about that child changing.

School type is a useful administrative and analytical variable, and this paper has used it throughout. The problem begins when it is treated as a complete description of the child or the family.

A school has a sector. A child has an educational pathway.

Key sources: Anders, Green, Henderson and Henseke (2020), 'Determinants of private school participation: all about the money?', BERJ / CEPEO Working Paper 20-06, including the published primary-to-secondary transition table and sibling analysis; Crawford, Macmillan and Vignoles, linked NPD–ILR–HESA analysis; Institute for Fiscal Studies, grammar school entry analysis; Green et al. (2017); Henseke, Anders, Green and Henderson (2021), Education Economics 29(3); AFIS, Beyond School Labels: Rethinking Social Mobility and Social Cohesion Through Schooling (2026); Andrews and Johnes (2016), EPI; DfE performance data; Sutton Trust, Selective Comprehensives.

→ Chapter 7

WHAT IT WOULD TAKE TO KNOW.

The questions nobody has asked, and what it would cost to answer them.

The questions nobody has asked, and what it would cost to answer them

Each of the preceding chapters ends with the same admission: we do not know. This chapter sets out what would have to happen for anyone to know, ordered by how cheaply and quickly it could be done.

None of it is technically difficult. None of it requires anyone to change their view of the politics. Most of it involves asking families questions that nobody has thought to ask.

1. ASK THE FAMILIES

What is missing. There is no representative survey of the households that choose independent schooling. What exists is a handful of questions inside surveys designed for other purposes, plus small polls, including our own, that cannot carry the weight being placed on them.

What is needed. A dedicated study, large enough to describe the distribution rather than the average, with deliberate oversampling of households below £100,000 because that is where every behavioural question actually lives. It should measure permanent income rather than a single year, and it should ask how fees are paid: what share from salary, from a grandparent, from equity, from inheritance, from a business. It should be paired with qualitative interviews, because the reasons families give for their choices cannot be captured in tick boxes.

The most valuable single question. The leading academic study of access to independent schooling states that its own estimates may understate the role of family resources, because it could observe only housing wealth, and that "other elements, such as the wealth of family relatives, especially grandparents, are likely to be very important." That is a named, published, unfilled gap identified by the researchers best placed to see it. The entire existing answer is one survey question showing that 19 per cent of independent school parents report a grandparental contribution. A study that measured intergenerational transfer properly would be the most useful piece of research anyone could commission in this field.

Status. AFIS has commissioned the University of Chichester to conduct this work, with data collection anticipated during 2026.

2. COLLECT THE SAME DATA FOR THESE CHILDREN AS FOR EVERYONE ELSE

What is missing. The Department for Education collects pupil-level data for state-funded schools through the school census. For independent schools it collects school-level returns only. The government stated the consequence itself: it does not hold full pupil-level data for children in private schools.

Why it matters. Everything downstream fails because of this. Published counts are stocks, not flows. They record how many children were on a register on one day in January, and cannot distinguish a child withdrawn from a child who would have joined and did not, from a child who left the country, from ordinary demographic change. It is therefore impossible to establish how many children moved and in which direction, which local authorities received them and whether places were available, whether movement concentrated in particular regions or fee levels, whether children with special educational needs or on bursaries moved at different rates, or what any of it has actually cost the state sector.

Every one of those questions is invited by the government's own published predictions. None can be answered.

What is needed. Extend pupil-level collection to registered independent schools, or publish an assessment of why it should not happen. This has an obvious owner and an obvious fix.

3. FIND OUT WHY FAMILIES CHOOSE WHAT THEY CHOOSE

What is missing. Less than we assumed, and it deserves saying that the existing work is better than its profile. The 2020 UCL study established that a one standard deviation rise in parental traditional values is associated with 2.5 percentage points higher participation, and that every additional minute of travel time to the nearest Outstanding state school adds 0.2 percentage points. Commercial market research reaches the same conclusion from the other direction: families rank teaching quality, atmosphere, behaviour and class size above fee level, and a very large affluent population chooses state schools out of satisfaction rather than constraint.

What is still missing is everything after that. The cohort was born in 2000 and the school choices analysed were made over a decade ago, before fees reached current levels and before any of the recent measures. Nothing tells us how motivations have changed, how they differ across the income distribution, or how they interact with cost when cost becomes binding.

The geography finding in particular has gone nowhere. If proximity to a good state school measurably reduces independent participation, then some meaningful share of what is read as a preference for private education is a response to local state provision. Nobody has quantified how much.

Why it matters. A policy predicated on how families will respond to a price change requires a view about why they bought in the first place. If families are buying culture and behaviour rather than results, they will respond to cost differently from families buying a credential. Nobody knows which is closer to the truth.

What is needed. Motivation and decision-making studied properly, across all pathways rather than only the fee-paying one, including how choices evolve and how families who considered independent schooling and decided against it made that decision.

4. FOLLOW THE PATHWAYS, NOT THE SNAPSHOTS

What is missing. Almost any systematic account of the routes children actually take.

We know children move. The Millennium Cohort Study shows one in five independent primary pupils moving to state secondary schools, and 2.4 per cent moving the other way. Separate administrative work finds that around 60 per cent of one cohort's independent secondary pupils came through state primaries. IFS analysis finds around 13 per cent of grammar school Year 7 entrants arriving from outside the state system. Each of those is a glimpse, from a different cohort, at a different observation point, using a different method.

What nobody can currently answer:

> How many children experience both state and independent education?
>
> At what ages, and in which direction, do they move?
>
> How many move more than once?
>
> What happens at sixth form, where the published evidence effectively stops?

> How often do siblings in the same household attend different sectors?
>
> What are the socioeconomic characteristics of mixed-pathway families?
>
> Why do families move?
>
> What role do bursaries, special educational needs, geography, affordability and changing family circumstances play?
>
> What happens to children's outcomes following a move?

Why it matters. This is the evidential basis for the central argument in Chapter 6: that a school has a sector while a child has a pathway. The concentration of the recent fall at the Year 7 and Year 12 transitions is the same finding arriving from the other direction, and from current data rather than a cohort born in 2000. It also bears on the fiscal question. The impact assessment acknowledged that school moves would be disruptive, particularly mid-year or mid-course, and judged that this would affect a small proportion of families. That judgement may prove correct. Nothing put in place will establish whether it was.

There is a further question the sector analysis now makes urgent. Because the fall is concentrated at the Year 7 and Year 12 transitions, the children most affected are largely those who **never entered** rather than those who left. They are invisible by construction: a child who would have started at an independent school and started somewhere else instead appears in no independent sector dataset at any point. We know roughly how many there are. We know nothing else about them, and they are the group on whom the entire behavioural prediction rests.

What is needed. Pathway tracking rather than enrolment snapshots: sector observed at multiple ages, with movement, direction and timing recorded. The Millennium Cohort Study demonstrates the value of exactly this, because it observed school type at several ages rather than once, which is the only reason any of the figures above exist. Most of this follows directly from item 2 and costs very little once pupil-level collection is in place.

A discipline to hold to. No single national figure should be published claiming that some percentage of British children experience both sectors, unless it comes from evidence designed to answer that precise question. The existing transition data describes movement between two specific observation points, not across a whole educational career. We have declined to produce such a figure ourselves, and we would treat anyone else's with scepticism.

5. COST WHAT THESE FAMILIES PAY FOR SEPARATELY

What is missing. Data on what independent school families spend on assessments, therapies and specialist support that the state provides free to other children.

Why it matters. Chapter 5 identifies this as the one place where the "paying twice" argument holds cleanly. It currently rests on published case studies rather than on any systematic collection.

What is needed. Questions added to the study at item 1. This is the cheapest item on the list and would convert an anecdote into evidence.

6. BUILD THE MISSING COMPARISON

What is missing. Every estimate of the independent school effect compares independently educated people against the general population. None compares them against the state-educated children of equally advantaged families.

Why it matters. Without that comparison, no claim about what independent schooling causes can be separated from what the families would have achieved anyway. As Chapter 2 shows, the comparison group exists and numbers several hundred thousand children.

What is needed. Linkage of independent school records with existing administrative data on earnings and higher education, as is already routine for state school pupils, with outcomes disaggregated by family income and by whether fees were assisted.

7. ESTABLISH A STANDING NATIONAL CONVERSATION WITH PARENTS

What is missing. Any regular, comparable, cross-sector mechanism for asking parents about their children's education.

Why it matters. The questions in this paper are not unique to independent schooling. What helps children flourish, what families value, how choices are made and constrained: these matter across every pathway. Treating them as questions about one sector is part of what produced the evidence gap in the first place.

What is needed. A standing survey covering families across all educational pathways, run consistently enough to detect change. AFIS's **FAMILY VOICE** programme is intended to contribute to this, and the proposed **National Parents Alliance** is the vehicle for widening it beyond independent schooling.

We recognise the obvious interest we have in saying this. The point does not depend on who makes it. If policy is going to rest on assumptions about how families behave, someone should be asking families.

THE CHEAPEST THING ON THIS LIST

Before any of the above, there is a review that costs almost nothing.

The Office for Statistics Regulation could examine whether the official statistics on independent schooling are fit for the purposes to which they are now being put: whether school-level returns can support the inferences being drawn about pupil movement, whether the absence of pupil-level data represents a material gap in the statistical system, and whether published commentary adequately conveys what the data can and cannot show.

That is narrow, inexpensive, squarely within the OSR's remit, and it addresses the gap at item 2 that causes most of the others.

→ Chapter 8

RECOMMEND-ATIONS.

What we are asking for, and of whom.

None of what follows requires anyone to change their mind about whether the recent fiscal measures were right. That question can be argued either way by reasonable people, and this paper takes no position on it or on the appeals listed before the Supreme Court on 1 and 2 December 2026.

Everything below is about knowing what happened, and about how children are categorised while it happens.

TO THE DEPARTMENT FOR EDUCATION

RECOMMENDATION 01

Extend pupil-level data collection to registered independent schools, or publish an assessment of why not.

Without it, no evaluation of movement between sectors is possible in this policy cycle or any future one. This is the single change that would do most, and it collects for around 560,000 children the same information already collected for roughly 8.5 million others.

RECOMMENDATION 02

Publish, alongside any figure on independent sector pupil numbers, a statement of what that figure can and cannot show.

Aggregate counts cannot distinguish withdrawal from non-arrival from emigration from demographic change. Reporting them without that caveat invites conclusions the data cannot support, and those conclusions are currently being drawn in both directions.

RECOMMENDATION 03

Record educational pathways, not only enrolment snapshots.

Sector should be observable at multiple ages for the same child, so that movement between sectors, its direction, its timing and its frequency can be measured. The Millennium Cohort Study can tell us that one in five independent primary pupils move to state secondaries only because it observed school type more than once. Administrative data observes several hundred thousand children continuously and cannot currently answer the same question. The nine pathway questions in Chapter 7 are the specification.

TO THE OFFICE FOR STATISTICS REGULATION

RECOMMENDATION 04

Review whether official statistics on independent schooling are fit for the purposes to which they are now put.

Specifically: whether school-level returns support inferences about pupil movement, whether the absence of pupil-level data is a material gap in the statistical system, and whether published commentary conveys the limits of the data. This is narrow, inexpensive and within existing remit.

RECOMMENDATION 05

Address the stock-versus-pathway confusion directly.

Published commentary routinely treats a point-in-time enrolment share as though it described a fixed population of children. It does not, and the difference is material: headline sector shares can remain stable while substantial numbers of children move between sectors. Guidance on how these statistics should be described would cost nothing and would improve a great deal of public reporting.

TO THE NATIONAL AUDIT OFFICE, OR THE EDUCATION AND TREASURY COMMITTEES

RECOMMENDATION 06

Examine whether the fiscal case has been realised, treating the three measures together.

VAT, the withdrawal of charitable business rates relief and increased employers' National Insurance were each assessed separately and arrived within four months of one another. Families and schools experienced them as one event. No published assessment considers their combined effect.

RECOMMENDATION 07

Establish which population the predictions were calculated against.

The impact assessment gives the affected group as approximately 600,000 children across the United Kingdom. The Department for Education recorded 593,486 in England alone in January 2024, before the sector contracted. Since both the 37,000 pupil prediction and the 6 per cent figure are calculated against this baseline, the denominator should be confirmed.

TO ORGANISATIONS RUNNING ACCESS, OUTREACH AND ENRICHMENT PROGRAMMES

RECOMMENDATION 08

Replace school type with a measure of the thing you are trying to reach.

Free school meal eligibility, the deprivation indices, POLAR and benefit receipt are all already in use and all measure disadvantage more directly. Where a programme's purpose is to reach children who lack support, school type admits several hundred thousand children who do not lack it and excludes children who do.

RECOMMENDATION 09

At minimum, stop excluding children who attended on full means-tested bursaries.

A child whose place was funded entirely on the basis of assessed family need is, by the programme's own logic, exactly who it exists to reach. Excluding them because of the building they sat in is the clearest available illustration of the proxy failing.

RECOMMENDATION 10

Decide which point in a child's pathway your rule is reading, and say so.

A rule that excludes anyone who has "ever attended" a fee-paying school is reaching back across a whole childhood. A rule reading current enrolment is not. These are different rules with very different populations, and the difference is rarely stated. Around 60 per cent of one cohort's independent secondary pupils came through state primaries; around 13 per cent of grammar school Year 7 entrants arrived from outside the state system. Whichever point a rule reads, it is reading a snapshot of a pathway.

RECOMMENDATION 11

Where school type is retained as a criterion, publish the reasoning.

Several organisations already do, and their stated rationale is that school type indicates how much support a family has. That is a testable empirical claim. Making it explicit allows it to be tested rather than assumed.

TO RESEARCHERS AND FUNDERS

RECOMMENDATION 12

Fund a representative study of the households that choose independent schooling.

Income across the distribution, how fees are paid, what is given up, and why the choice was made. This is the gap from which every other gap in this paper follows. It should record educational pathways over time rather than sector at a single point, which is the design decision that gives longitudinal work its value.

RECOMMENDATION 13

Build the matched comparison.

Independently educated adults against the state-educated children of equally advantaged families. Until that exists, no estimate of what independent schooling causes can be separated from what those families would have achieved regardless. The comparison group exists and is large.

RECOMMENDATION 14

Ask which mechanisms produce outcomes, rather than which sector does.

If children cross institutional boundaries and families shape both choices and outcomes, a sector comparison cannot identify a mechanism. School quality, teaching, curriculum, peer effects, admissions, prior attainment, geography, family resources, parental engagement, expectations, tutoring, behaviour, attendance and networks are all candidates. Naming family influences among them is not a claim that they are decisive; it is a claim that they have never been properly investigated.

RECOMMENDATION 15

Study educational choice across all pathways, not only the fee-paying one.

Why families choose grammar schools, faith schools, particular catchments, home education and independent schools are versions of the same question. Studying one in isolation is part of how the binary framing became so entrenched.

RECOMMENDATION 16

Report sector as an observation, not an attribute.

Research classifications carry into policy and journalism. Describing a child as attending an independent school at a stated age is accurate. Describing a child as a private-school child is a claim about the person, and on the evidence in Chapter 6 it is a claim the data cannot support.

TO OURSELVES

RECOMMENDATION 17

Hold this paper to its own standard.

We have argued that policy about these families rests on assumptions nobody tested. Our own family-level evidence is two small polls of a self-selecting membership. We have flagged that everywhere it appears and we will not build further claims on it. When the Chichester data arrives, we will publish what it shows, including where it contradicts what we have said here.

RECOMMENDATION 18

Do not replace one stereotype with another.

This is the discipline the foreword sets and it applies to us before anyone else. We are not arguing that independent schooling families are universally stretched, ordinary or disadvantaged, any more than we accept that they are universally wealthy and privileged. The argument is that the evidence does not justify treating either sector as a homogeneous population. Where it is inadequate, the answer is to collect better evidence, not to fill the gap with a more congenial assumption. We have declined, in Chapters 6 and 7, to publish a single national figure for children who experience both sectors, because no evidence has been designed to answer that question. It would have been our most quotable statistic. That is exactly why we have not produced it.

CLOSING

This paper began with a question about a prediction. To forecast how families would respond to a change in the cost of independent schooling, somebody had to hold a view about who those families were and what they could bear.

That view exists. It is confidently held, widely shared, and embedded in tax policy, university admissions and the ordinary language people use about other people's children. What it is not is evidenced, because the evidence that would test it has never been collected.

The families are reachable. The questions are answerable. The data collection already exists for every other child in the country.

And the labels being used to stand in for all of it are weaker than they look. The 93 per cent and the 7 per cent are not two fixed populations. Children move between them, in both directions, in numbers nobody is counting. Siblings in the same household end up in different sectors. A child can change category between Year 6 and Year 7 without anything about that child changing at all.

A school has a sector. A child has an educational pathway.

Until the evidence catches up with that distinction, decisions affecting more than half a million children will continue to rest on inference about their parents, and those children will continue to be described by a label attached to a decision they had no part in making.

Before we decide what families have, what motivates them, what they can afford, what their children need, or how they will behave, the least we should do is ask them.

APPENDIX A.

FIGURE INDEX.

FIGURES IN THIS PAPER

FIG	TITLE	CHAPTER
2.1	Independent school participation by household income decile	02 — They Must Be Wealthy
2.2	Where the wealthiest children are actually educated	02 — They Must Be Wealthy
4.1	The GCSE advantage, before and after adjustment	04 — They Are Buying Advantage
4.1b	The same comparison by subject	04 — They Are Buying Advantage
4.2	The faith school premium, before and after matching	04 — They Are Buying Advantage
4.3a	Michaela against national benchmarks	04 — They Are Buying Advantage
4.3b	LAE against national benchmarks	04 — They Are Buying Advantage
4.4	Growth in private tutoring	04 — They Are Buying Advantage
5.1	Children with EHC plans placed in independent schools	05 — Their Children Need Nothing
6.1	Children move in both directions	06 — The Label Tells You Who They Are

APPENDIX B.
DATA SOURCES.

This appendix is longer than appendices usually are, on purpose. A paper arguing that the evidence about these families is thin has an obligation to show its own working, including where its own sources are weak.

Sources are grouped by what they can actually tell us about **families**, which is not the same as how authoritative they are in general.

SOURCES THAT DESCRIBE FAMILIES DIRECTLY

The shortest section in this appendix, which is the point.

> A NOTE ON THE UCL PAPERS
>
> Four of the sources below are by overlapping teams at UCL (Anders, Green, Henderson, Henseke) working from the Family Resources Survey and the Millennium Cohort Study. They are the best evidence in this field by a considerable margin, and this paper depends on them.
>
> They are also, in places, the strongest available statement of the case AFIS is arguing against. Henseke et al. (2021) concludes that the exclusiveness of access is "arguably one reason for the lack of progress over social mobility", and lists taxing school fees among reforms aimed at reducing demand. Anders et al. (2024) finds no independent school effect on GCSE attainment at all.
>
> We cite them in full, including the parts that cut against us. Quoting these authors selectively would be indefensible, and would be noticed immediately by anyone who has read them.

Henseke, Anders, Green and Henderson (2021), 'Income, housing wealth, and private school access in Britain', *Education Economics* 29(3): 252–268. The single most important source in this paper. Family Resources Survey, 1997–2018. Source for: the income concentration index of 0.48 (against 0.08 for after-school activities); the finding that the income effect falls sharply outside the top decile (1.35 percentage points per 10 per cent income rise at the top, substantially less below); housing wealth effects (0.9 percentage points per 10 per cent rise in home value, similar across the distribution); bursary reach (roughly one in five families outside the top decile, about 4 per cent of turnover); the affordability finding that fees for one child exceed half of net family income per family member for all but the top decile; and the authors' own statement that extended family wealth, especially grandparents, is likely very important and unobserved. Also the source of the 9 per cent lifetime attendance figure. *Limitations: covers Great Britain rather than England; runs to 2018, so nothing post-pandemic or post-reform; publishes rates and indices rather than counts, so the 680,000 and 172,000 figures in [[02 Assumption One - They Must Be Wealthy]] are our derivation and flagged as such. Verification outstanding: the 20 per cent top-decile participation rate underpinning our derivation is attributed to Table 1 and has not been checked against the printed table. See [[00 Publication Blockers]].*

Anders, Green, Henderson and Henseke (2020), 'Determinants of private school participation: all about the money?', *British Educational Research Journal* / CEPEO Working Paper 20-06. The only substantial academic work on why families choose independent schooling, and now also the backbone of the pathway argument in [[06 Assumption Five - The Label Tells You Who They Are]]. Millennium Cohort Study, children born 2000–01.

Source for: parental traditional values (+2.5 percentage points per standard deviation); travel time to the nearest Outstanding state school (+0.2 percentage points per minute); the characterisation of "mix and match" families as similar to independent school families in values but with lower financial resources, possibly economising by buying one phase only; the **published primary-to-secondary transition table** (20.5 per cent of independent primary pupils to state secondary; 2.4 per cent of state primary pupils to independent secondary; approximately 5 per cent fee-paying at primary and 6 per cent at secondary); the authors' description of an "underappreciated prevalence" of movement between sectors; and the **sibling analysis** (among cohort members with an older sibling, 4.3 per cent of cases had one sibling privately educated and the other not at the relevant observations). *Limitations: one study, one cohort born in 2000, with the school choices analysed made over a decade ago, before current fee levels and before the recent measures. Nothing tells us how these relationships have changed. The authors note limitations relating to attrition and representativeness, though survey weights are applied. Crucially, the transition figures describe movement between two observation points and cannot be extrapolated to a whole educational career.*

Crawford, Macmillan and Vignoles — linked NPD, ILR and HESA administrative analysis. Source for the finding that around 60 per cent of pupils at independent secondary schools, in a cohort born 1991–92, had previously attended state primary schools. Used in Chapter 6. *Limitations: a different cohort, different data and a different observation point from the Millennium Cohort Study work. It should not be presented as a competing estimate of the same quantity, and the gap between 60 per cent here and 36 to 37 per cent in later MCS analysis reflects research design rather than disagreement about facts.*

Institute for Fiscal Studies — grammar school entry analysis. Source for the finding that around 13 per cent of Year 7 entrants to grammar schools came from outside the English state system, most likely predominantly from independent primary schools. Used in Chapter 6. *Limitation: the independent-primary attribution is an inference from "outside the state system" rather than a direct measurement, and is presented as such in the text.*

> A FIGURE WE HAVE DELIBERATELY NOT CONSTRUCTED
>
> It would be straightforward to combine the sources above into a single headline percentage of British children who experience both sectors. We have not done so, and the reasoning is in Chapter 6 and Chapter 7.
>
> The published transition data covers two specific observation points. Children may move between observations, move more than once, or change sector after 16. The cohorts, samples and methods differ between the available studies. A lifetime estimate built on top of all that would be exactly the kind of confident claim on inadequate evidence this paper exists to criticise.
>
> If anyone asks for the number, the honest answer is that nobody has measured it, which is itself the finding.

Anders, Green, Henderson and Henseke (2024), 'Private school pupils' performance in GCSEs (and IGCSEs)', *Cambridge Journal of Education* 54(6): 795–813. Millennium Cohort Study, n=4,420, weighted for design and non-response. Source for the full adjustment cascade in [[04 Assumption Three - They Are

Buying Advantage]]: raw advantage of +0.87 grades across best eight GCSEs, falling to +0.05 once socioeconomic status is adjusted for and –0.18 fully adjusted, none significant after M0. Subject-level results: English –0.38, Maths –0.84, Science –0.57 (all significant, favouring state schools once adjusted); Arts +1.31 raw, +0.30 adjusted. *Limitations: GCSE only. No equivalent adjusted analysis exists for A-level, university destination or earnings, which is where the sector's claimed advantage is concentrated. Cohort-specific.*

Parentkind/YouGov National Parent Survey (2025). One of very few sources permitting like-for-like comparison of parental attitudes across sectors. Samples 5,000 to 6,000 parents annually with an independent school subsample of around 606. Source for the grandparental contribution finding (19 per cent against 3 per cent), which is currently the only quantification of the gap Henseke et al. identified. *Limitations: an attitudes survey, not a finances survey; YouGov panel self-selection; some questions transfer imperfectly between sectors.*

AFIS, *Top 20 Independent Schools Analysis* (2026). Original AFIS analysis. Source for the figures in [[06 Assumption Five - The Label Tells You Who They Are]] and [[01 How Well Do We Understand These Families]]: twenty named schools with a combined roll of approximately 20,500 pupils, equal to 3.7 per cent of the independent sector and about 0.23 per cent of all pupils, or one child in 440.

Method and limitations, stated because the figure carries weight in the argument: pupil numbers are approximate, school-level figures. The denominators are AFIS assumptions of 550,000 independent pupils and 9,080,000 pupils in total; recalculated against this paper's house figure of 560,000 the independent share is 3.67 per cent, which rounds to the same 3.7 per cent. School selection is on **public recognition**, which is a judgement rather than a measurable criterion, and the list is therefore not reproducible by an independent analyst from a stated rule. It skews heavily towards boarding, the south of England, and boys' or historically boys' schools, with two girls' schools of twenty. Eight of the nine Clarendon schools appear in it.

These characteristics are discussed openly in chapter 6 rather than buried here, because the composition of the list is part of what the chapter argues.

AFIS Parent Poll 01 (October–November 2025, n=107) and Parent Poll 02 (January–February 2026, n=44). Original AFIS data on affordability, trade-offs and motivation, including free-text responses. *Limitations, stated in full because the paper leans on these: small samples; drawn from a self-selecting AFIS membership likely to over-report financial strain; not weighted; not representative. Every figure from these polls is reported in the text as indicative, and where an external source corroborates it we say so.*

Saltus Wealth Index (2025). Source for the finding that around 17 per cent have borrowed against their home. *Limitation: surveys high-net-worth clients of a wealth manager, so systematically over-represents the wealthier end of the distribution. For this particular finding that means the true figure is probably higher, not lower.*

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Used to corroborate findings derived independently. Never as a sole source. The limitations below apply to all three and should be restated wherever these are cited.

MTM Consulting, *The Missing Million* (2008) and *Independent Schools: The Missing Million* (2016). Source for the estimate of 1.5 million affluent non-buying households and the finding that non-buying families are not distinguishable from buying families in aspiration, priorities or perceptions. Used in [[02 Assumption One - They Must Be Wealthy]].

MTM Consulting, *Insight Bulletin: Parent Surveys* (December 2025). Source for the 68 per cent household-spending reduction figure, the itemised list of what families cut, the ranked anxieties, and the ranking of school choice factors. Used in [[03 Assumption Two - They Can Absorb the Cost]] and [[04 Assumption Three - They Are Buying Advantage]].

MTM Consulting, *No Apologies*. Pre-implementation sector analysis. Source for the three-to-five-year behavioural lag argument used as a caution in [[03 Assumption Two - They Can Absorb the Cost]].

> SHARED LIMITATIONS
>
> MTM is a commercial market research firm whose clients are independent schools. It is not a neutral research body and it has a commercial interest in schools believing their market is understudied. Its published bulletins state no sample size, sampling frame or weighting.
>
> Two things nonetheless make the material usable. Its commercial interest points *away* from the conclusions we draw from it: a firm selling recruitment services to schools has no reason to establish that affluent families prefer state schools on the merits. And its affordability finding independently reproduces ours from a different sample.
>
> The 2016 fieldwork predates both current fee levels and the reforms, so the 1.5 million figure indicates scale rather than a current count.
>
> One claim in *No Apologies*, sourced to the ISC, that around 25 per cent of independent schools could close under the policies then proposed, has not been borne out and should not be repeated.

Sencillo, *True Cost of Education 2026*. Used for two things only: independent corroboration of average day fees at £18,000+ before VAT, and case study costs for private SEND assessment of £2,000 to £4,000. *Limitations: a financial planning and broker firm with a commercial interest in emphasising cost and stress. Contains at least one internal arithmetic error, a private boarding row of approximately £11,736 a year against a stated total journey cost above £500,000, which does not reconcile and appears duplicated from an unrelated childcare table earlier in the document. Only the day fee figure has been independently corroborated. Nothing else should be quoted without separate verification.*

SECTOR ANALYSIS

Cairneagle, *Independent school enrolment trends: five things to know as you plan for AY27 and beyond* (8 October 2026). Arun Kanwar and Alison Hinds.

Analysis of the DfE *Schools, Pupils and their Characteristics* release together with the ISC 2026 census, covering the first full academic year under VAT. Source for: the mainstream independent fall of 40,197 pupils (7.5 per cent) since AY24; the one-third demographic attribution; independent penetration of 5.9 per cent in AY26 against 6.2 per cent in AY24; the entry-point analysis (11-year-olds –6.9 per cent independent against –1.9 per cent state, 16-year-olds –7.4 per cent against –0.4 per cent); ISC new joiners falling 6.1 per cent to roughly 95,000; the day and boarding split (–4.5 against –8.9 per cent); overseas-resident parents (–9.4 per cent); prep against senior (–8.7 against –2.6 per cent); and the independent special school expansion of more than 160 schools and roughly 36 per cent enrolment.

What it is. A commercial strategy consultancy serving the education sector, writing for school leaders and investors. Not a neutral research body, and the piece is partly an argument for its own advisory services. Its reasoning is nonetheless set out transparently, its sources are the two public censuses, and its arithmetic reconciles with ours.

Limitations, and the reason we use it the way we do. The one-third demographic attribution rests on a counterfactual: that absent VAT the independent sector would have declined at the same 1.2 per cent a year as the whole mainstream system. That is contestable in both directions, since demographic decline is concentrated in the primary age range where independent penetration is 4.4 per cent rather than the 7.2 per cent seen at secondary. The two-thirds attributed to lost market share moves if the counterfactual moves.

This is why Chapter 3 cites the figure and then examines how it was produced. A consultancy with full access to every published dataset still has to assume the demographic share, because nothing records which individual children would have enrolled and did not. That is the gap this paper describes, demonstrated by the best available attempt to work around it.

On reconciling with our own headline. Cairneagle's 7.5 per cent covers **mainstream** independent schools; our 5.6 per cent covers **all** independent schools including special provision. Both are correct. The difference is roughly 7,000 pupils of net growth outside mainstream, which is the independent special school expansion. Neither figure should be quoted without stating which population it describes.

GOVERNMENT AND ADMINISTRATIVE SOURCES

HMRC Tax Information and Impact Note, 30 October 2024 (updated 15 November 2024). Source for every government prediction referenced in this paper, for the 6 per cent / 94 per cent split used throughout, and for the government's own statement that it does not hold full pupil-level data for private school pupils. *Limitation: the monitoring and evaluation provision is a single sentence committing to no data collection, no baseline and no publication date.*

OBR Economic and Fiscal Outlook, October 2024 and November 2025. Source for the behavioural assumptions and the November 2025 revision. *Note: the revision was driven by the updated average earnings forecast used to project fee growth, not by observed parental behaviour, and should not be reported as evidence about families.*

DfE School Census, January 2025 and January 2026. Source for the roughly 560,000 figure used throughout, and for the two-year change of 5.6 per cent. *Limitation, which is the paper's central methodological point: a stock measured on a single day. Cannot distinguish withdrawal from non-arrival from emigration from home education from demographic replacement.*

DfE Special Educational Needs in England (January 2025) and EHC plan statistics. Source for EHCP growth and independent placement counts in Chapter 5. *Limitation: placement data not published at school level.*

National Pupil Database. Comprehensive longitudinal pupil-level data for state school pupils. *Limitation: independent school pupils are absent. This is the gap from which most others in this paper follow.*

GIAS (Get Information About Schools). Statutory school register. Used for the school universe underpinning the fee scrape. *Limitation: no website recorded for roughly 46 per cent of independent schools, which caps the coverage of any web-based collection.*

SOURCES USED SPARINGLY, AND WHY

ISC Annual Census. The most granular sector data available and obtainable by any journalist. It is the sector describing itself: it reports what schools do, presented as schools would wish it presented, covering roughly half the UK sector and weighted towards larger and longer-established schools. It describes pupils rather than households and is silent on income, on how fees are financed, and on why families chose what they chose.

This paper uses it for two figures only: the average day fee, because it bears directly on family finances and is independently corroborated, and the average fee increase in the year to January 2025, for the same reason. Material on fee assistance, partnerships, community contribution and sector self-description has been deliberately excluded, on Michelle's instruction of 6 August and because it is about schools.

APPENDIX C. REFERENCES.

AFIS PUBLICATIONS

Daniells, M. (2026). *Beyond School Labels: Rethinking Social Mobility and Social Cohesion Through Schooling.* AFIS discussion paper.

Daniells, M. (2026). *The Case for an Independent Evidence Review: Recent Fiscal Reforms Affecting Independent Schooling.* AFIS discussion paper.

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Anders, J., Green, F., Henderson, M., & Henseke, G. (2020). Determinants of private school participation: all about the money? *British Educational Research Journal.* CEPEO Working Paper 20-06. doi:10.1002/berj.3608

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Independent Schools Council (2025, 2026). *ISC Census and Annual Report*.

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Saltus (2025). *Saltus Wealth Index,* September 2025.

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Sutton Trust. *Selective Comprehensives*.

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Cited subject to the limitations set out in Appendix B. None is used as the sole source for a substantive claim.

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Michelle Daniells is Founder and Chief Executive of the Association for Families of Independent Schooling. She was educated entirely in the state sector and had no direct experience of independent education until her son changed schools in Year 7. She founded AFIS in 2025 after finding that public claims about independent schooling families were being made with a confidence the available evidence did not support. She leads the Beyond School Labels programme and is establishing the National Parents Alliance.

Dr Seth Thomas is Head of Research at AFIS. He holds a PhD in Marine Molecular Biology from the University of East Anglia, has held teaching positions at three UK universities, and has published in peer-reviewed journals across marine science and public health. He established a data science consultancy with experience spanning machine learning, survey analysis and applied statistics. At AFIS he leads the research programme.