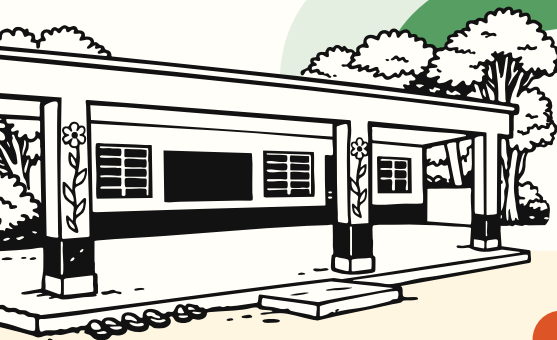


# The Cost of Learning

Insights from the NSS Consumption Expenditure Survey, 2022–23 (80th Round)

While access has expanded over the years, the everyday expenses of schooling continue to rise, especially beyond the elementary stage. These costs are unevenly distributed across households, school types, and gender, with important consequences for who remains enrolled.

Using data from the NSS 80th Round Comprehensive Modular Survey on education, this infographic looks at household spending on schooling and highlights where affordability has become a key constraint.



Rural India still relies heavily on government schools.

## Where Children Study

RURAL



URBAN



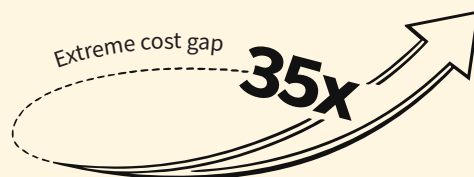
## Early Childhood Education and Affordability Thresholds

Average expenditure (₹) per student on school education at pre-primary: ₹9807 (All types of Management)

Household spending in **Government pre-primary** remains very low, at this foundational stage. Public provision for pre-primary remains the most accessible option. The priority now is ensuring quality keeps pace with access.

Government pre-primary

₹627



Private pre-primary

₹21,899

## Spending by School Stage

| Stage            | Govt  | Pvt Aided | Pvt Unaided |
|------------------|-------|-----------|-------------|
| Pre-primary      | ₹627  | ₹1393     | ₹21899      |
| Primary          | ₹1818 | ₹13847    | ₹24633      |
| Middle           | ₹2682 | ₹14873    | ₹30869      |
| Secondary        | ₹4581 | ₹14242    | ₹35426      |
| Higher Secondary | ₹7293 | ₹21017    | ₹40601      |

Household expenditure spikes sharply at Secondary and Higher Secondary.

These are also the stages where dropout rates peak in UDISE+ data, particularly among girls, as rising schooling costs and other factors add pressure on households.

## How much Households Spend

Average annual household expenditure per student (All India)

Government



Private Aided



Private Unaided



Is **FREE schooling** in Government schools actually FREE?

The cost gap between school types is stark: households spend nearly **ten times more** on private unaided schools than on government schools.

Even in government schools, non-fee costs account for a share of household spending. Even small costs can increase the risk of dropout for children from poorer households.

Distribution of costs (All India, per student – All types of management)

Course fees:  
₹ 7,111



₹ 1,842



₹ 1,070



₹ 2,002



Other expenses:  
₹ 590

## Transport as a Silent Cost Driver

Rural  
₹1,359



Urban  
₹3082



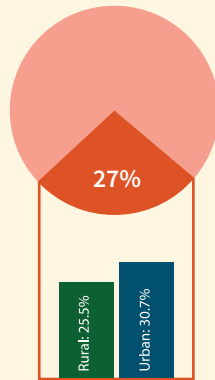
Transport is now the **2nd** highest non-fee education expense

## The Expansion of Private Coaching

Coaching is widespread and is no longer an elite phenomenon:

**27% of students nationwide** use private coaching (**Rural:25.5%; Urban:30.7%**), rising to 38% at the secondary level.

In urban government schools, coaching use reaches 40%, often higher than in private schools.



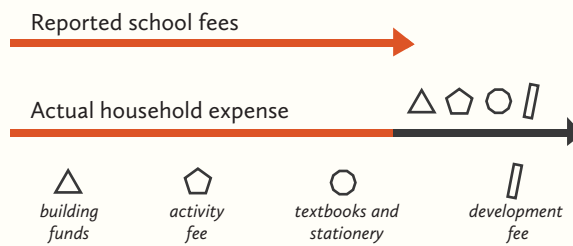
₹2,572      ₹2,227



Families spend an average of ₹2,409 per child on coaching (Male: ₹2,572; Female: ₹2,227), in addition to school expenses.

Coaching fills perceived gaps in classroom learning, adding financial burden for families and widening inequality through unequal spending. Strengthening in school instruction, teacher support, and academic remediation can reduce reliance on private coaching.

## Hidden Costs To Watch Out For



Rural households spend **₹1,664** per child annually on textbooks and stationery.

In India, affordability now plays a role in determining who stays in school, particularly after the elementary years. As children move into secondary and higher secondary grades, education becomes steadily more expensive despite efforts by governments to keep costs low. This is also where dropouts peak, especially for girls. Many children are leaving school because the households they come from can no longer afford to keep them enrolled. Targeted support such as scholarships, transport assistance, and coverage of exam related costs can help correct these everyday inequalities.

Policy must focus less on scattered relief schemes and more on lowering the everyday cost of schooling through free and timely textbooks, regulated uniform costs, transport and exam fee support, and stronger academic support within schools. The evidence points in one direction - investing in government schools reduces pressure on households, slows dropouts, and improves equity. It is socially necessary and makes economic sense.