IVY WATERS INTERNATIONAL

2026 RESEARCH SERIES

Edition 1.3

SELECTED-MARKET COST FRAMEWORK

Homeschool Cost of Learning: A Selected-Market Framework (2026)

A selected-market framework for understanding direct spending, shared resources, public support, and the time economics of learning at home without inventing a global average.

PUBLISHED

15 August 2026

SCOPE

Selected-market framework using country and United States examples

ivywaters.com/blog/global-homeschool-cost-of-learning-index-2026

Ivy Waters measures the infrastructure of home education, not whether one family's educational choices are superior to another's.

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Evidence base. Published prices, public-support rules, expenditure evidence, and illustrative family scenarios across selected markets; no global household-cost survey or universal average.

How to use this edition. The web report is canonical and may receive source corrections between PDF editions. Claims should be quoted with their stated scope and limitations.

REPORT SECTION

Key figures

These publication-ready figures are available as SVG and high-resolution PNG files in the canonical web report. Each carries a stable figure ID, source line, and citation path.

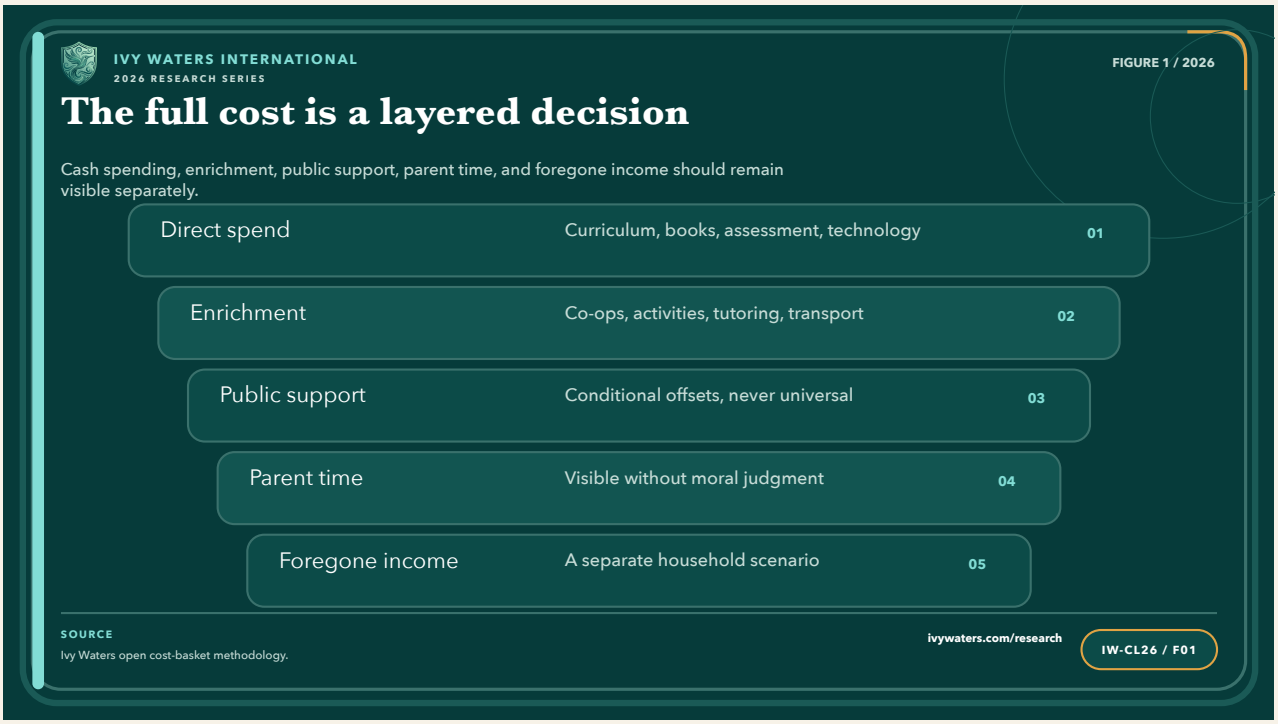


Figure 1: The full cost is a layered decision

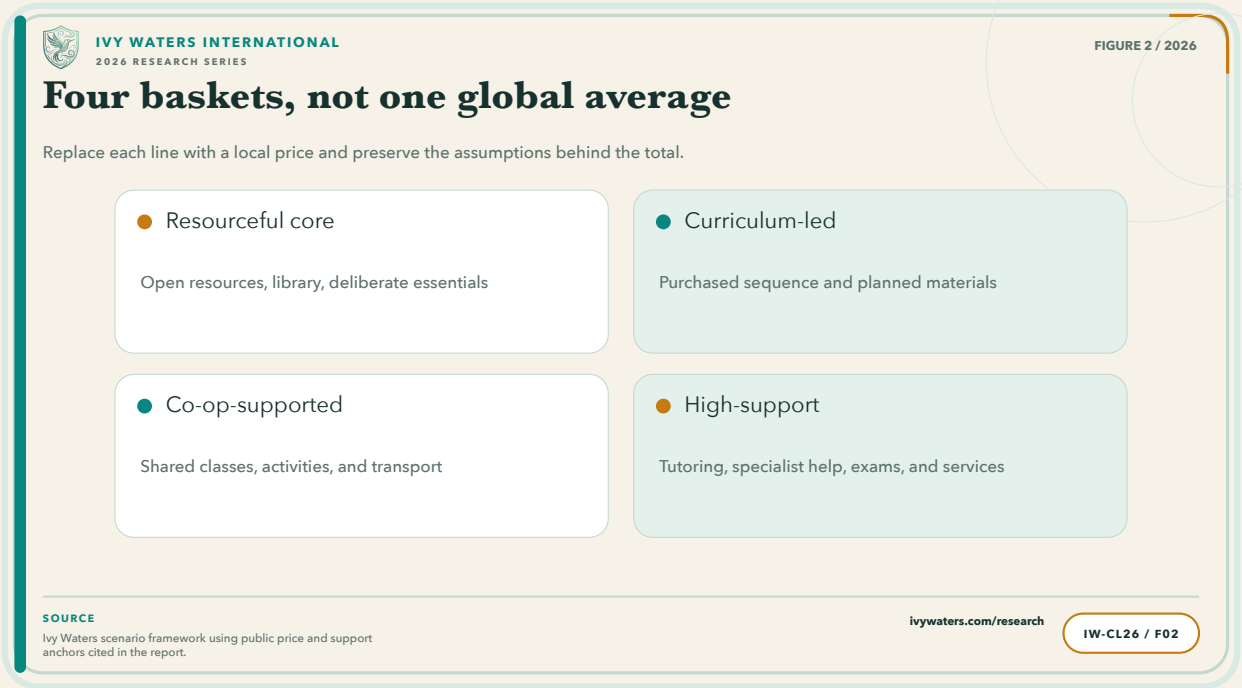


Figure 2: Four baskets, not one global average

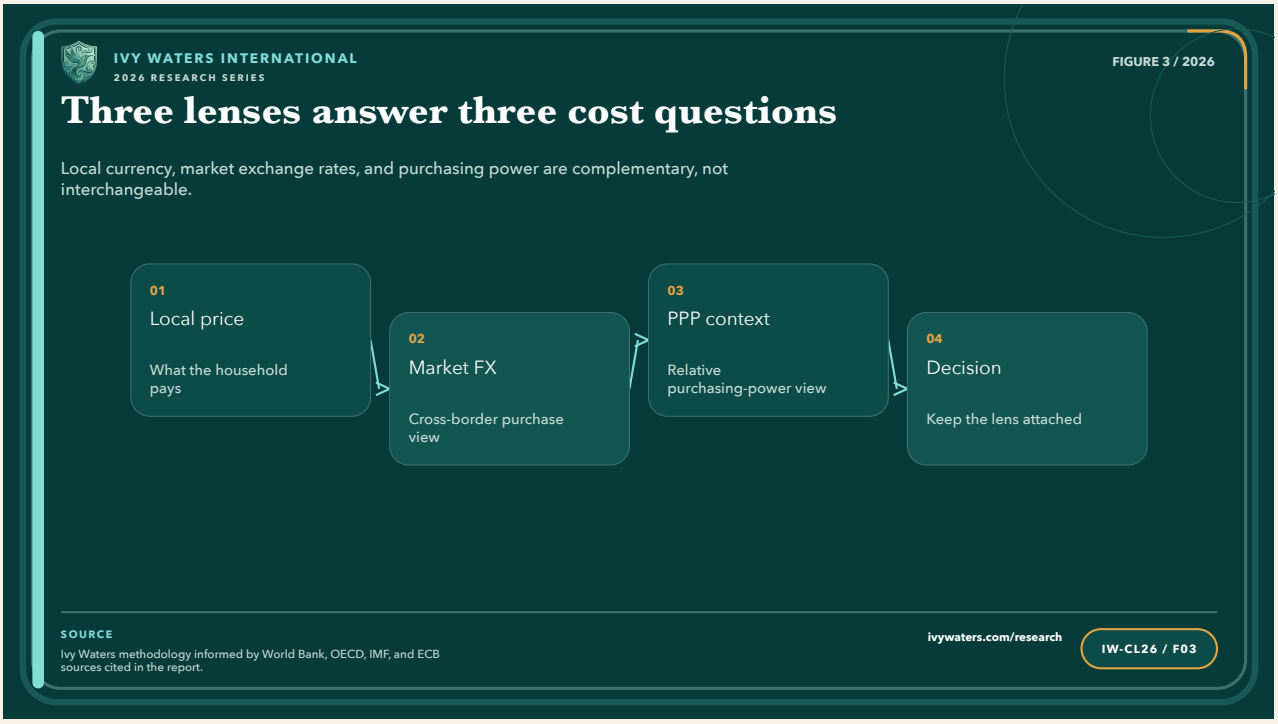


Figure 3: Three lenses answer three cost questions



Figure 4: Parent time needs three honest views

You are trying to decide whether home education will fit your family, and the first question is often financial: what will it actually cost? The internet offers tidy annual numbers, but most of them quietly mix different families, countries, ages, currencies, curriculum styles, and definitions of cost.

A parent using a public library, open textbooks, household materials, and a community group is making a different purchase from a family using a full curriculum, paid classes, specialist therapy, examination fees, international travel, and a parent who has reduced paid work. Both are home education. Neither should be represented by an invented global average.

This is a selected-market cost-basket authority report and an open instrument for building comparable local editions. Its examples do not represent a global household survey or a universal average. It shows how to define a learning design, price its components, account for public support, preserve local currency, use purchasing-power comparisons carefully, and keep parent time and foregone income visible without confusing them with a receipt.

The report is deliberately pro-homeschool and pro-choice. Home education can be an economical way to build a rich education. It can also be expensive when a family purchases every possible service or when the parent's time carries a large opportunity cost. The advantage of home education is not that it always costs less. The advantage is that families can design the education around the learner, the household, the local community, and the future they are preparing for.

Ivy Waters measures the infrastructure around that choice. We help families plan, preserve evidence, reduce administrative confusion, reuse what they have already created, and prepare for transitions. We do not pretend that a record can make a curriculum free. We do believe that clear records can prevent a family from paying twice for resources it cannot find, repeating work it cannot document, or buying a new solution to a problem it has already solved.

REPORT SECTION

Executive findings

1. **There is no responsible global average homeschool cost in 2026.** A global average would require a defined basket, comparable prices, a clear geographic sample, and a treatment of public and unpaid inputs. Without those, the number is branding, not evidence.
2. **The cost of home education is a design variable.** The main drivers are curriculum choice, local price levels, language, age, examination pathway, learning differences, co-op participation, transport, technology, and the amount of adult time the family contributes.
3. **A scenario is more useful than a headline average.** This report uses four open scenarios: resourceful core, curriculum-led, co-op-supported, and high-support. Each line can be replaced with a local price.
4. **Direct cash spending is only one layer.** A complete household view separates direct learning spend, optional enrichment, public support, parent time, and foregone income. Adding them together may be useful for one family decision, but only if the assumptions remain visible.
5. **Free resources are real inputs, not evidence that education costs nothing.** OpenStax states that its digital textbooks are free online and as downloadable PDFs, while print copies are sold through its partner. A family can therefore enter a zero-price digital resource in a basket, while still accounting for a device, connectivity, printing, adult time, and any required assessment. [S04]
6. **Public support is conditional and jurisdiction-specific.** New Zealand publishes a home-education allowance for approved families. Alberta publishes a funded supervised pathway, a non-funded notification-only pathway, and a 2026-27 reimbursement amount of up to CAD 928.03 for eligible Grades 1-12 parental expenses. Arizona's ESA is calculated from state funding factors, is available only to eligible students, and requires compliance with program rules. These examples cannot be subtracted from every family's bill. [S06] [S07] [S08] [S09]
7. **Market exchange rates and PPP answer different questions.** Exchange rates help describe what an international buyer would see in a common currency. PPP helps compare relative purchasing power across

economies. Neither tells a family what a particular imported curriculum, tutor, examination, or internet plan will cost in its own location. [S10] [S11] [S12]

8. **Imported education is often priced in a global currency while family income is local.** A curriculum sold in USD or GBP may move sharply in local-currency terms even when the publisher has not changed its price. Shipping, duties, payment fees, localization, and taxes can be larger than the book price.
9. **Parent time should be visible but not moralized.** Some families value the time spent learning together and would not trade it for paid work. Others must reduce employment or purchase childcare and tutoring. A transparent model shows a zero-cash view, a value-of-time view, and a foregone-income view rather than declaring one correct answer.
10. **The most affordable serious model is often the one that makes deliberate tradeoffs.** A family can spend less on materials while spending more time, or spend more cash to buy flexibility. The goal is not minimum spending. It is a sustainable learning design with enough instruction, practice, support, evidence, and room for the child to grow.

REPORT SECTION

The first rule: define the education before pricing it

A budget is only meaningful when it is attached to a learning design. "Homeschooling" is not a product with one invoice. It is a family-directed arrangement that may include parent teaching, independent work, community resources, online classes, private tutoring, examinations, disability supports, travel, and public or charitable resources.

Before collecting a price, write five lines:

Design question	Why it changes the cost	Example answer
Learner	Age, prior knowledge, language, and learning differences change resources and support	Primary learner, bilingual, beginning reader
Learning pathway	Parent-led, co-op, online, supervised, or examination-led models have different purchases	Parent-led with one weekly science group
Geography	Local prices, import costs, tax, transport, and public rules differ	Urban New Zealand, local-language resources
Time design	A parent may provide more instruction or outsource it	Parent teaches mornings, tutor twice monthly
Transition goal	Returning to school, examinations, university, or a flexible portfolio changes evidence and assessment costs	Keep a portable portfolio and prepare for Cambridge IGCSE later

The basket should then answer a narrower question such as: "What would this primary-age, parent-led, English-language, co-op-supported design cost in Auckland during the 2026 school year?" That question can be answered. "What does homeschooling cost worldwide?" cannot be answered honestly without turning it into a set of scenarios.

REPORT SECTION

The five layers of homeschool cost

1. Direct learning spend

This is the cash most families expect to see:

- Core curriculum or course materials.
- Books, readers, manipulatives, stationery, art and science supplies.
- Printing, paper, ink, binding, and storage.
- Device purchase or the annual share of a device already owned.
- Internet and software used for learning.
- Testing, evaluation, examination, transcript, and credential fees.
- Registration or supervision fees where they are legally or programmatically required.
- Shipping, customs, taxes, and payment fees for imported resources.

Direct spend is the cleanest headline number, but even it needs a boundary. A family may already own a laptop used by several people. A printer may also serve household administration. A broadband plan may be needed for work and family life regardless of home education. The index allocates shared costs rather than assigning the entire household bill to the child.

2. Enrichment and community

Enrichment includes co-ops, clubs, music, sports, museums, makerspaces, field trips, camps, language lessons, and specialist activities. These may be educationally valuable, socially important, or simply part of a good family life. They should not be treated as a universal requirement for a serious home education.

The basket distinguishes "core," "optional," and "pathway-dependent." A weekly co-op may be central to one family's social and science plan, while another family uses a public museum and a neighborhood group. A violin lesson may be a learning goal rather than a homeschool overhead. The classification belongs to the family design, not to a universal ideology.

3. Public and community support

Public support includes home-education allowances, education savings accounts, reimbursements, subsidized services, public library resources, publicly funded examinations, disability supports, and community or charitable materials.

The instrument records both eligibility and actual use. A family may be eligible for a grant but not receive it because of timing, paperwork, pathway choice, or lack of an approved provider. A public library may provide free access, but the family may still pay for transport or membership in a digital lending system. A zero-price resource is still a resource with conditions.

4. Parent and caregiver time

Time includes planning, teaching, reading aloud, preparing materials, observing, discussing, transporting, coordinating groups, assessing, storing work, and maintaining records. It may also include learning the subject well enough to teach it.

Time has value even when no money changes hands. However, assigning a single wage to care and education can obscure family choice. The index reports time in hours first, then allows a family to choose a valuation method. A parent may enter actual foregone earnings, an hourly replacement cost, a local wage benchmark, or zero cash cost. The tool must show each view separately.

5. Foregone income and household tradeoffs

Foregone income is the value of paid work not taken, reduced hours, missed shifts, delayed study, or a job change made to support home education. It is not the same as parent time. A parent can spend twenty hours teaching

while losing no income, or spend ten hours teaching while turning down a highly paid contract.

Household economics research treats childcare and parental time as real constraints on labor supply. Education-cost statistics also distinguish household payments, private tutoring, materials, transport, and other non-institutional spending. [S01] [S02] [S03] The report uses those ideas to make the tradeoff visible, not to argue that a family should monetize its relationships.

REPORT SECTION

The four open cost baskets

Basket A: Resourceful core

This is a parent-led model that uses libraries, open resources, secondhand materials, household objects, local community activities, and a small set of intentional purchases. It is not a "free education" basket. It includes a realistic share of printing, supplies, connectivity, records, and occasional paid materials.

The basket is often strongest when a parent has time to curate resources and a learner can work with a broad mix of books and activities. Its hidden constraint is not usually the price of a textbook. It is the time and confidence required to select, sequence, explain, observe, and revisit learning.

Basket B: Curriculum-led

This model purchases a defined scope and sequence. It may be secular, religious, classical, Montessori-inspired, unit-based, online, or a combination. The basket includes the core materials, consumables, teacher or parent guides, assessment materials where purchased, printing, and records.

The basket should price the actual year or level being purchased. It should not annualize a reusable teacher guide as if it were consumed every year. It should identify whether siblings can reuse materials, whether digital access expires, whether shipping is included, and whether a course requires additional books.

Basket C: Co-op-supported

This model combines parent-led instruction with regular group classes, clubs, fieldwork, or shared specialist teaching. It includes the curriculum-led core plus membership or class fees, transport, supplies, event costs, and any required parent participation.

Co-ops can lower the need for private tutoring and provide relationships, equipment, and shared expertise. They can also add driving, scheduling, and coordination costs. A good basket shows both the fee and the household time required to attend.

Basket D: High-support

This model uses paid instruction or specialist support for some subjects or needs. It may include tutors, online classes, speech or occupational services, exam preparation, external evaluation, specialist devices, and travel to providers.

High-support does not mean high-quality by definition. It means the family is purchasing more external capacity. A learner may need this because of a disability, a language pathway, an examination goal, a parent's work schedule, or a deliberate choice to combine home education with professionals. The basket should separate educational services from medical or therapeutic costs unless the family is intentionally modeling them together.

REPORT SECTION

Grade bands change the basket

There is no single "homeschool curriculum cost" because the cost structure changes with development and pathway.

Grade band	Costs that often rise	Costs that may fall or be shared	Important caveat
Early years	Adult presence, storybooks, manipulatives, outdoor and sensory materials, childcare coordination	Formal curriculum purchases may remain light; household materials are reusable	Do not confuse preschool care costs with an academic curriculum price
Primary	Foundational reading and mathematics resources, readers, consumables, parent guidance, assessment if required	Family read-alouds, shared science and history, reusable resources	Beginning skills may need more repetition and direct support than a minimal basket assumes
Lower secondary	Subject-specific books, laboratory materials, devices, language resources, co-op classes	Sibling sharing and independent reading may increase	Separate a broad education from the cost of a particular examination pathway
Upper secondary	Examination entries, laboratory access, specialist teachers, accredited courses, travel, credential documentation	Independent work can increase; some open resources are substantial	Exam-board and receiving-institution rules are pathway-specific and can change

These are cost drivers, not universal prescriptions. A primary-age child who learns through a library and local community may have a lower direct spend than a teenager preparing for several external examinations. A teenager taking a low-cost local vocational course may have a different basket again.

REPORT SECTION

Region and language matter more than a global currency conversion

A curriculum listed at USD 100 is not a USD 100 cost everywhere. A family may pay:

- Local sales tax or VAT.
- International card or payment fees.
- Shipping and customs.
- Currency conversion spread.
- Delayed delivery or replacement cost.
- A local tutor to translate or adapt the material.
- A second curriculum because the first assumes a different national context.

Regional baskets should therefore record at least four fields: the publisher's price, the delivered local price, the language and curriculum alignment, and the date. If a product is unavailable locally, the basket should not silently substitute a cheaper local product with a different scope. It should mark the item as a different product and explain the substitution.

The first reference set for a global edition can include the United States, Canada, England, Scotland, Australia, New Zealand, South Africa, India, the Philippines, Singapore, France, and Germany. The purpose is not to rank them. It is to represent different regulatory, currency, language, import, and public-support conditions. A country only enters a comparable table when the source file is good enough. Missing data is a result, not a zero.

REPORT SECTION

Published price and support anchors for 2026

The following are observed public anchors, not complete annual baskets and not estimates of average family spending.

Location or provider	Published item	What the source says	How the index uses it
Global, OpenStax	Digital textbook access	OpenStax says digital textbooks and resources are free online and as downloadable PDFs; print copies are available through its partner	A zero-price digital-resource line, with device, connectivity, printing, and adult-time lines kept separate
New Zealand	Home-education allowance	The Ministry of Education page lists annual amounts of NZD 796 for the first child, NZD 677 for the second, NZD 557 for the third, and NZD 398 for each subsequent child, with declarations and eligibility conditions	A dated public-support offset for approved home educators, never a universal homeschool subsidy
Alberta, Canada	Home education parental reimbursement	Alberta's current page says supervised home education is funded, notification-only home education is not eligible for Alberta Education funding, and the 2026-27 declaration states that eligible Grades 1-12 parental reimbursement can reach CAD 928.03	A pathway-specific support line. Recheck the applicable declaration and funding manual before publication of a live calculator
Arizona, United States	Empowerment Scholarship Account	ADE says ESA amounts depend on factors including legislative appropriations, disability status, and district, and that eligible students can use funds for curriculum, tutoring, home education, and other approved expenses. FY2026 reports show multiple award amounts, including amounts around USD 4,784 and higher amounts for some students	A conditional support scenario, not a guaranteed homeschool payment or a single statewide award
Cambridge International	Examination entry	Cambridge states that private candidates may enter some syllabuses, while fees are supplied through the centre's current fees list and local arrangements	A pathway-dependent assessment line. Do not invent a global exam fee from a syllabus page

The point of these anchors is methodological. A family can see that support and free resources are not theoretical, while also seeing the conditions attached to them. A strong cost index never subtracts "possible funding" without asking: eligible for whom, in which pathway, in which year, through which provider, for which expense, and after which deadline?

REPORT SECTION

Public support: four different policy designs

New Zealand: a published allowance for approved home education

New Zealand's Ministry of Education says a child educated at home instead of enrolled at school needs an exemption. The page states that the parent is fully responsible for learning and can set the curriculum. It also publishes annual allowance amounts by child order and requires a continuing declaration. [S06]

This is useful to a cost model because the public support is explicit. It is also a warning: the allowance is not the same as a reimbursement for every expense, and it does not mean home education has no cost. The family still supplies time, planning, resources, and any support not covered by the allowance.

Alberta: funded supervised and non-funded notification-only pathways

Alberta describes home education as parent-directed. Parents may choose a program supervised by a school authority, which is eligible for Alberta Education funding, or a notification-only program without supervision, which is not eligible for Alberta Education funding. The current government page says that eligible parents in the supervised pathway can receive a 50 percent portion of the home education grant if accepted by the relevant authority before the stated deadline. [S07]

The 2026-27 home-education declaration publishes a maximum parental reimbursement of CAD 928.03 for Grades 1-12 and CAD 464.02 for ECS. These figures are program-year-specific and must be rechecked before reuse in a later edition or live calculator. [S08]

This is a good example of why a family may choose a supervised pathway for more than academic reasons. It may provide evaluation, a relationship with a school authority, access to some support, and a public funding structure. Another family may prefer the autonomy of notification-only education and accept that the public grant is unavailable.

Arizona: an education savings account, not a universal homeschool discount

Arizona's Department of Education describes the Empowerment Scholarship Account as a state-funded account for qualified students. The program handbook says eligible students receive awards equivalent to 90 percent of state funding that would otherwise have been allocated to a local public school or charter school, excluding federal and local funding. The amount depends on state funding factors, disability status, and district. [S09]

The department's FY2026 quarterly report presents multiple annual award amounts. That variation matters. A family cannot use a single number in a global cost calculator and call it "the Arizona homeschool grant." It must enter eligibility, award year, student characteristics, allowable expenses, quarterly disbursement, and reporting requirements.

Arizona is a useful example of how public support can expand educational choice while also adding administration. The parent receives purchasing power, but also enters a legal contract and must comply with spending and reporting rules. In a cost basket, the value of the account and the time required to manage it belong in different fields.

Open educational resources: a price of zero is still a design choice

OpenStax is a clear official example. Its digital textbooks are available free online and as PDFs, while print copies can be purchased. [S04] The same principle can apply to public libraries, government curriculum portals, museums, and open course materials.

Free content does not remove every cost. The family may need a device, broadband, a quiet space, an adult who can sequence the material, printing, accessibility support, or a paid resource for a learner who needs a different

format. The basket should keep "content price" at zero when that is what the provider publishes, then price the surrounding conditions honestly.

REPORT SECTION

Currency, inflation, and PPP methodology

Preserve the local amount first

Every line in the source file should retain the original amount and currency. A report should say "NZD 796" before saying "approximately USD" anything. A local family pays in the local currency, and a future editor needs to know whether a change came from the provider or the exchange rate.

Use market exchange rates for an international cash view

The conversion rule should specify the rate source and date. The ECB publishes euro reference rates for a set of currencies on working days. A global report can use a dated ECB rate when converting a basket into EUR or can use a central-bank or official market rate appropriate to the location. [S13]

Market exchange rates are useful for international purchasing, imported goods, and readers comparing a family budget with a provider's foreign-currency invoice. They can move for reasons unrelated to local education prices.

Use PPP for purchasing-power context

The World Bank International Comparison Program produces PPPs and price-level indexes through an official international statistical partnership. The ICP has a reference-year methodology and publishes results with a lag. The World Bank also describes how PPP series are updated between benchmark years using inflation data. [S10] [S11]

PPP can help a reader understand that USD 1,000 may represent different purchasing power in different economies. It should not be used to convert a specific imported curriculum invoice into what a family will pay. PPP baskets are broad economy-wide comparisons, not homeschool baskets. They may not capture local availability, language, shipping, private tuition, or the prices paid by a particular household.

Use CPI to update a dated price, not to invent a new product price

The OECD defines CPI as a summary measure of period-to-period proportional change in the prices of a fixed set of goods and services of constant quantity and characteristics for a reference population. [S14] The IMF WEO database provides consumer-price inflation series and forecasts, but the database can differ from national official statistics and must be labeled. [S15]

If a publisher's 2024 price is the only public price, CPI can provide a transparent sensitivity scenario. It cannot prove the publisher's 2026 price. Education materials can change editions, shipping, licensing, and price strategy differently from the overall CPI.

The three-view rule

Every international table should show, where possible:

1. Local currency and local price date.
2. Market-exchange-rate equivalent with rate date.
3. PPP-adjusted context with reference year and source.

Do not average the three views. They answer different questions.

REPORT SECTION

The open cost-basket instrument

The index becomes reproducible when a second researcher can rebuild the basket from the fields below.

Required line-item fields

Field	Definition	Example
Basket ID	Stable identifier for the scenario and edition	`NZ-PRIMARY-CURRICULUM-LED-2026`
Jurisdiction	Country and subnational region	New Zealand, Auckland region
Learner band	Early years, primary, lower secondary, upper secondary	Primary
Language	Language of the resource and language of instruction	English
Pathway	Parent-led, supervised, co-op, examination, or high-support	Parent-led with co-op
Cost category	Curriculum, books, supplies, device, connectivity, transport, assessment, records, support, time	Curriculum
Item description	What is actually being priced	Mathematics course, Year 5, digital license
Quantity	Number of units or users	One learner, one annual license
Price	Published amount before conversion	79
Currency	Original currency	NZD
Price date	Date shown by provider or date accessed	2026-08-13
Taxes and delivery	Included, excluded, unknown, or not applicable	GST included, delivery excluded
Mandatory status	Required, conditional, recommended, optional, or unknown	Optional
Reusability	Consumable, reusable, sibling-shareable, expiring access	Annual digital access
Support eligibility	Who may receive a grant or reimbursement	Approved exempt home educator
Source URL	Direct page or official document	Official ministry page
Confidence	High, medium, low, or not comparable	High
Notes	Substitution, access, region, or verification note	Local centre fee still required

Core formulas

The direct cash basket is:

```
direct_cash = core_materials + books + supplies + printing
            + device_share + connectivity_share + transport
            + assessment + records + pathway_fees
            + shipping + taxes + payment_fees
```

The optional enrichment layer is:

```
enrichment = co_op + clubs + museums + sport + music
           + fieldwork + camps + specialist_activities
```

The public-support view is:

```
net_cash_after_support = direct_cash + enrichment - eligible_support_received
```

The parent-time view is:

```
time_value = parent_hours * selected_hourly_value
```

The foregone-income view is:

```
foregone_income = reduced_paid_hours * selected_hourly_income
                + missed_contracts + additional_childcare
```

The `selected_hourly_income` input must state whether the family is using a gross or after-tax basis.

If the hours used to estimate reduced paid work overlap with the hours already assigned an imputed time value, adding both would double count the same caregiver time. The calculator therefore presents time value and foregone income as alternative views by default. A combined scenario is permitted only when the user identifies and subtracts overlapping hours.

The optional non-overlapping household scenario is:

```
non_overlapping_economic_view = net_cash_after_support
                              + time_value_for_non_work_hours
                              + foregone_income_for_reduced_paid_hours
```

The last formula is not the "true cost." It is one scenario chosen by a family or analyst. The calculator must keep the two caregiver-time views separate by default, require an explicit non-overlap assumption before combining them, allow each layer to be turned off, and show the assumptions beside the result.

Shared-cost allocation

For a device, printer, broadband plan, or software account shared by several learners and adults, use an allocation rule. A simple first rule is:

```
allocated_share = annual_household_cost * homeschool_users / total_primary_users
```

The instrument should allow a family to override that rule when educational use is unusually high or when the item would not have been purchased without home education. The override belongs in the notes.

REPORT SECTION

Scenarios by grade and region

The following matrix is a planning instrument, not a price table. It tells the calculator which cost lines to activate.

Region archetype	Early years	Primary	Lower secondary	Upper secondary
Local-resource abundant	Books, play materials, public programs, adult time	Library, local curriculum, shared supplies, community activities	Local-language texts, device share, occasional specialist support	Local examination or vocational fees, transport, credential records
Imported-curriculum dependent	Imported storybooks and shipping can dominate	Foreign-currency curriculum, shipping, localization, printing	Subject textbooks, online courses, lab access, translation	Examination entries, centre fees, laboratory access, international credential documents
High public-support pathway	Eligibility and application time	Approved resources, reimbursement rules, records	Support caps, provider approval, annual deadlines	Exam and transition costs may remain outside the support program
Rural or dispersed	Travel to groups and limited specialist access	Transport, broadband, shared equipment, occasional residential events	Online access, device replacement, lab or tutor travel	Exam-centre travel, accommodation, specialist teaching, credential verification
High-support or disability-focused	Specialist materials and therapy-adjacent support	Adapted curriculum, assistive technology, professional consultation	Individual tutoring, accessible content, external assessment	Specialist subject teaching, examination accommodations, transition documentation

The calculator should show grade band and region as drivers, not as moral categories. A rural family may spend more on transport but less on co-op fees. A city family may have abundant libraries and museums but face higher class prices. An imported curriculum may be expensive in local currency while still being the best fit for a bilingual or mobile family.

REPORT SECTION

Direct cash versus time and opportunity cost

The phrase "homeschool is cheaper" is incomplete unless it states which costs are included. A fair comparison can show three panels:

Panel 1: Cash outlay

What the family pays during the year. This is the number most useful for a monthly budget and the number least likely to capture the full household tradeoff.

Panel 2: Value of parent time

Hours spent planning, teaching, transporting, coordinating, assessing, and recording multiplied by a chosen hourly value. The family can choose a replacement-cost method, actual wage method, local benchmark, or a no-cash view.

Panel 3: Foregone income and household effects

Paid work reduced or refused, added childcare, changed housing, altered transport, or delayed education. This panel can be large for one family and zero for another.

The same family may rationally choose home education even when its full economic view is higher than its direct cash view. It may value safety, flexibility, cultural continuity, faith formation, special-needs responsiveness, travel, relationships, or a child's ability to learn at an individual pace. A cost report should make those decisions legible, not reduce them to a consumer ranking.

The economic research is also a warning against one-sided claims. Household education spending can include materials, technology, private tutoring, transport, and extracurricular activities. Household time can affect labor supply. Public education systems also absorb costs that families do not see as a school invoice. [S01] [S02] [S03] [S16] The right comparison is a defined alternative basket, not "homeschooling" against a zero-cost school.

REPORT SECTION

A family budgeting sequence

1. Price the first term, not the fantasy year

Start with the first twelve weeks. Buy only what the learner needs to begin, especially if a curriculum is unfamiliar. Record what is used, what is skipped, and what must be supplemented.

2. Identify the non-negotiables

List legal or pathway requirements separately from preferences. A required exam entry, assessment, or registration line should not be hidden among optional enrichment.

3. Use the community before buying the premium version

Check libraries, used-book networks, local groups, public museums, open resources, and shared equipment. The point is not to reject paid resources. It is to know when a purchase buys genuine value rather than anxiety.

4. Budget for the learner who is actually present

A learner with dyslexia may need accessible text or specialist instruction. A bilingual learner may need language

support. A teenager preparing for external examinations may need a lab or an approved examination centre. These are not failures of a "cheap" basket. They are real design requirements.

5. Budget for records and transitions

Keep a modest line for printing, storage, scanning, evaluation, examination documentation, translation, authentication, or portfolio review when those are relevant. Records are part of the cost of portability.

6. Review quarterly

Compare planned, purchased, used, and reusable. A resource bought but not used is not evidence that the family chose badly. It is evidence for the next budget. Ivy Waters can help preserve that feedback loop so the budget becomes a learning record rather than a pile of receipts.

REPORT SECTION

What this index supports and what it refuses to claim

It supports

- Comparing defined homeschool learning designs rather than vague labels.
- Keeping local prices and currencies visible.
- Using market exchange rates and PPP for different, clearly named purposes.
- Showing free and public resources without hiding their conditions.
- Modeling public support as conditional and dated.
- Separating direct cash, enrichment, parent time, and foregone income.
- Showing grade, region, language, pathway, and transition drivers.
- Making the basket open enough for families, journalists, and researchers to rebuild.
- Treating records as a practical way to reduce confusion and preserve future options.
- Supporting home education as a legitimate family choice without claiming it is universally cheaper or universally better.

It refuses to claim

- A single global annual homeschool cost.
- That one country is the cheapest place to homeschool.
- That a free digital resource means a family can educate without devices, connectivity, adult time, or support.
- That every family is eligible for a grant, ESA, allowance, or reimbursement.
- That an old funding amount is a current entitlement.
- That PPP is a household invoice converter.
- That parent time has one objective monetary value.
- That spending more buys a better education.
- That spending less proves a family is resourceful or that a child is learning adequately.
- That Ivy Waters can provide financial, tax, legal, or individualized educational advice.

REPORT SECTION

Ten bounded findings for press and citation

1. **There is no responsible global average homeschool cost without a defined basket, comparable prices, and a treatment of public and unpaid inputs.**
2. **The price of home education is shaped by design: curriculum, age, language, region, support needs,**

co-op participation, examinations, transport, technology, and parent time.

3. **A free digital textbook can reduce content cost without eliminating the cost of devices, connectivity, printing, adult guidance, accessibility, or assessment.**
4. **New Zealand's published home-education allowance and Alberta's funded supervised pathway show that public support can be real while remaining conditional, pathway-specific, and changeable.**
5. **Arizona's ESA is not a universal homeschool discount. The official program says award amounts depend on state funding factors, disability status, and district, and the program carries spending and reporting rules.**
6. **Market exchange rates tell an international cash-conversion story; PPP tells a purchasing-power story. Neither is a substitute for the local delivered price of a curriculum or tutor.**
7. **The most honest cost comparison separates cash spending from parent time and foregone income. Adding them into one total is a scenario, not an objective fact.**
8. **A co-op can add fees and transport while reducing the need to purchase separate classes or equipment. Its value cannot be judged from the membership fee alone.**
9. **A high-support homeschool design is not automatically a luxury model. Paid tutoring, accessible materials, external assessment, or specialist support may be the conditions that make home education workable for a particular learner.**
10. **Ivy Waters treats records as cost infrastructure: a clear record can reduce duplicated planning, support reuse, explain progress, and preserve transition options without telling families which learning design to buy.**

REPORT SECTION

Chart and interaction specifications

Chart 1: The five-layer cost model

Use a vertical stack with direct cash at the top, enrichment below, public support as a visibly conditional offset, parent time as a separate patterned layer, and foregone income as a separate scenario. The chart must include a table view and source badges.

Chart 2: Four cost baskets

Show resourceful core, curriculum-led, co-op-supported, and high-support as editable cards rather than ranked bars. The default visual should compare composition, not imply that one is better.

Chart 3: Local currency, exchange rate, and PPP

For one basket, show three columns: local currency amount, market-exchange-rate equivalent, and PPP context. Add a note that PPP is a macroeconomic comparison and not a local purchase quote.

Chart 4: Public-support pathway map

Show the decision sequence: jurisdiction, eligibility, pathway, deadline, approved expense, reimbursement or account, reporting. Use New Zealand, Alberta, and Arizona as case studies with source dates. Do not use a "free" badge.

Chart 5: Grade and region heatmap

Rows are cost drivers, columns are early years, primary, lower secondary, and upper secondary. Allow filters for local-resource abundant, imported-curriculum dependent, rural, high-support, and public-support pathways. Label every cell as a driver level, not a price unless a published price is available.

Calculator behavior

- Ask for country, region, currency, grade band, language, pathway, and scenario.

- Begin with blank or clearly labeled illustrative values where no verified local price exists.
- Let every line item be edited or removed.
- Preserve original currency and source date.
- Show direct cash, enrichment, support offset, parent hours, time value, and foregone income separately.
- Show exchange-rate and PPP views only when the source and date are available.
- Display confidence and missingness for every modeled line.
- Use local browser storage by default.
- Offer an accessible HTML table and print view.
- Never rank families, countries, or baskets.
- Never provide tax, legal, funding-eligibility, or financial advice.

REPORT SECTION

Methodology and limitations

This report is a structured desk-research and cost-modeling authority report. It is not a survey, a representative estimate, or a completed global price census. It combines official policy pages, official published support amounts, official or provider price pages, international statistical methodology, education-finance research, tutoring research, and qualified pro-homeschool research.

The report prioritizes primary official sources for current prices and public support. OpenStax is used for a zero-price digital resource anchor. New Zealand, Alberta, and Arizona are used as dated public-support examples. The World Bank ICP, OECD CPI, IMF WEO, and ECB exchange-rate sources define the international comparison framework. UNESCO and OECD sources inform the treatment of household education spending, private tutoring, and cost categories. The academic sources inform why a family cost basket must include more than curriculum purchases.

No price is treated as comparable unless the product or support is specified. A one-year digital license is not interchangeable with a reusable printed curriculum. A local co-op fee is not interchangeable with a private tutor. A public allowance is not interchangeable with a reimbursement. A PPP-adjusted value is not interchangeable with a market invoice.

The geographic model is intentionally staged. The first edition can use reference jurisdictions where official sources are accessible, then expand. It must report unavailable fields and source confidence. A blank cell means that the report did not establish a comparable public source. It does not mean zero cost.

The report does not estimate educational quality from spending. It does not test whether homeschooling is more effective than school. It does not claim that a higher budget produces better outcomes. It recognizes that families choose home education for varied reasons, including flexibility, safety, culture, faith, special-needs responsiveness, family life, travel, and dissatisfaction with a particular school environment. Cost is one constraint among several.

The public support examples are date-sensitive. New Zealand allowance amounts, Alberta reimbursement rules, Arizona ESA award factors, and every tax or funding program must be rechecked before a family uses them. Laws, fees, eligibility, and provider prices change. This report is general information, not financial, tax, legal, or individualized educational advice.

The claim-by-claim evidence map, source classifications, and limitations are published in the Cost of Learning Source Ledger.

REPORT SECTION

Press brief

The story in one paragraph

The Homeschool Cost of Learning selected-market framework finds that there is no responsible single global price for home education. A family's cost depends on its learning design, age band, language, region, curriculum, support needs, examination pathway, public funding, and parent time. Ivy Waters publishes an open four-basket model that separates direct cash spending from enrichment, conditional public support, parent time, and foregone income. The model uses official sources such as OpenStax, New Zealand's Ministry of Education, Alberta Education, Arizona's Department of Education, the World Bank, OECD, IMF, and ECB, while refusing to invent a global average.

Suggested press lines

- "The question is not whether homeschooling costs one number. The question is which learning design a family is buying."
- "A free textbook can reduce content cost without making education costless."
- "Public support is a pathway feature, not a universal homeschool discount."
- "The cash bill and the parent's time are both real, but they are not the same kind of cost."
- "A transparent blank cell is better than an invented global average."

Suggested source attribution

Please cite the report and link to the exact official source used for any price or support amount. Do not quote the New Zealand, Alberta, or Arizona examples as global policy. Do not describe the basket scenarios as survey findings.

REPORT SECTION

Frequently asked questions

What is the average cost of homeschooling worldwide?

There is no defensible single worldwide average in this edition. Homeschool costs vary by country, age, language, learning design, public support, services, and parent time. The index uses open scenarios so a family can substitute verified local prices.

Is homeschooling cheaper than school?

It can be cheaper in direct cash spending, more expensive in parent time, or more expensive overall when a family buys tutors, co-ops, travel, examinations, or specialist support. Compare a defined home-education design with a defined alternative, not a vague homeschool label with a school that appears free at the point of use.

Does the index include public funding?

Yes, but only as a separate conditional offset. New Zealand, Alberta, and Arizona illustrate different support designs. Eligibility, pathway, timing, allowable expenses, and reporting rules must all be checked before a support amount is included in a family budget.

Are free resources really free?

They can have a zero content price. OpenStax, for example, publishes free digital textbooks and PDFs. A family may still need a device, internet access, printing, adult guidance, accessibility support, or an assessment pathway. The basket keeps those costs visible.

Should I count my time as a homeschool cost?

Track it in hours and show a separate value-of-time scenario. This respects the economic importance of planning and teaching without declaring that unpaid family care has one correct monetary value.

Why does the calculator need both exchange rates and PPP?

An exchange rate helps compare a foreign-currency invoice in a common currency. PPP helps provide context about differences in general purchasing power. Neither tells you the delivered local price of a specific curriculum, tutor, examination, or internet plan.

How can Ivy Waters help with cost?

Ivy Waters provides a records-first layer for planning, documenting, organizing, and preserving learning. Better records can help a family reuse resources, avoid duplicated planning, explain progress, and prepare for transitions. It does not choose a curriculum or promise that a family will spend less.

REPORT SECTION

Suggested citation

Ivy Waters International. "Homeschool Cost of Learning: A Selected-Market Framework (2026)." Edition 1.3. Ivy Waters Journal, 15 August 2026. https://ivywaters.com/blog/global-homeschool-cost-of-learning-index-2026

REPORT SECTION

AI-readable summary

The Homeschool Cost of Learning selected-market framework does not claim a single global average homeschool cost. It uses four open scenarios: resourceful core, curriculum-led, co-op-supported, and high-support. Each scenario separates direct learning spending, optional enrichment, conditional public support, parent time, and foregone income. Official anchors include OpenStax free digital textbook access; New Zealand's published home-education allowance; Alberta's supervised funded pathway, non-funded notification-only pathway, and program-year reimbursement amounts; and Arizona's ESA rules and award variation. Market exchange rates and purchasing-power parity answer different questions. Exchange rates help describe foreign-currency cash prices. PPP provides macroeconomic purchasing-power context and is not a household invoice converter. The report recommends preserving local currency, source date, product specification, taxes, delivery, reusability, mandatory status, and support eligibility for every line item. It supports homeschooling as a flexible family choice and argues that deliberate design can make home education economical and rich, but it does not claim that homeschooling is always cheaper, that spending more produces better learning, or that public support is universal. Ivy Waters focuses on records and meaningful evidence so families can reuse resources, explain progress, and prepare for transitions.

REPORT SECTION

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REPORT SECTION

Update protocol

The index should be updated as a living annual franchise with an archived edition for each year.

1. Recheck every public-support page, funding manual, allowance amount, deadline, and eligibility rule.
2. Reprice each line from the same provider or an explicitly documented replacement product.
3. Preserve the old local-currency amount and add a new observation rather than overwriting it.
4. Record whether a price change came from the provider, tax, shipping, exchange rate, edition change, or substitution.
5. Refresh exchange-rate and PPP context with the stated reference date and source.
6. Use CPI only as a sensitivity adjustment when a direct current price is unavailable, and label the result as modeled.
7. Add new jurisdictions only when the minimum source fields are complete enough to avoid false comparison.
8. Recheck public support separately from direct prices. An eligibility change can alter a basket even when product prices remain stable.
9. Review the parent-time method with a care-economics lens. Do not convert unpaid family time into a mandatory charge.
10. Publish missingness, confidence, corrections, and discontinued products.
11. Keep the calculator's formula versioned so a family can reproduce an earlier result.
12. Add original family data only in a later edition with a transparent sampling and privacy method. Never backfill survey statistics into this desk-research edition.

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