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Homeschooling in the Beehive State

Utah's Experience, and a Model for the Costs of Homeschooling
in the United States Since 2020

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About the Author



Glenn Farley is CSI Arizona's Director of Policy & Research. Before joining CSI in 2022, Glenn worked in the Office of the Arizona Governor, most recently as Gov. Doug Ducey's Chief Economist and a policy advisor. In that role he advised on issues of tax, fiscal, and regulatory policy, and was one of the Governor's lead architects of his two major tax reforms – including the 2021 income tax omnibus which phased in a 2.50% flat tax (the lowest in the country). Glenn also led the budget team that produced the Executive revenue forecasts and caseload spending numbers that have helped ensure the longest run of structurally balanced budgets in State history. Glenn has a Master's Degree in Economics from Arizona State University's WP Carey College of Business, as well as a B.S. from Arizona State University. He was born and raised in Arizona where he now lives with his wife and two daughters.

About Common Sense Institute

Founded in 2010, Common Sense Institute (CSI) is a non-partisan research organization dedicated to the protection and promotion of our economy. As a leading voice for free enterprise, CSI's mission is to examine the fiscal impacts of policies and educate voters on issues that impact their lives. CSI's founders were a concerned group of business and community leaders who observed that divisive partisanship was overwhelming policy-making and believed that sound economic analysis could help people make fact-based and common sense decisions. CSI has built a reputation as a credible, non-partisan resource. CSI's quantitative analysis and research have played a critical role in public policy debates on a range of issues. With over 1,000 media hits in 2022, CSI is making a major impact in Colorado, Arizona, Indiana, and around the country. CSI's founders were a concerned group of business and community leaders who observed that divisive partisanship was overwhelming policy-making and believed that sound economic analysis could help people make fact-based and common sense decisions.

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Teams & Fellows Statement

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Introduction

The K-12 educational landscape in the United States has experienced a profound transformation in recent years, driven by a surge in homeschooling and alternative schooling options. In Arizona, for example, the population of families choosing to homeschool has tripled since 2019. As a result, several states sought to provide equitable funding for non-public school students, including homeschoolers, through adopting Educational Savings Accounts (ESAs). However, subsequent policy changes in states like Utah and emerging trends in states like Texas have introduced disparities, with homeschoolers receiving reduced funding compared to students in traditional private schools. In other states, such as Arizona and Florida, homeschool families participating in the ESA face ongoing criticism for perceived wasteful spending. Tuition-based expenditures seldom receive the same scrutiny. These perceptions, rooted in outdated assumptions about homeschooling, fail to align with the evolving post-pandemic K-12 reality.

This report examines the fiscal and demographic realities of homeschooling, using Utah as an example by drawing on data from the UFA scholarship program's inaugural year and other authoritative sources, such as the American Community Survey and the National Center for Education Statistics. The data challenges the notion that homeschooling is inherently less

costly by detailing both direct expenditures as reported by the families themselves, modeled costs estimated by CSI, and hidden opportunity costs parents make when they decide to homeschool. As homeschooling continues to grow, policymakers must consider funding models that are truly universal, and develop reasonable accountability standards that protect this model without harming it. Through comprehensive analysis, this study aims to dispel the myths and inform equitable policy decisions about different education delivery models.

The rapid growth in homeschooling reflects a broader shift in parental preferences, driven by dissatisfaction with traditional public school curricula, climate, and culture. Far from seeking a less rigorous education, many homeschool families aim to provide a robust academic experience comparable to or exceeding that of traditional schools.

Key Findings

- In 2019, there were about 50,000 non-public-school K-12 students in Utah, and about half of them were in traditional private schools. Today, the number of private- and home-school kids has likely increased to over 60,000 (+25%), and 60%+ are in micro- or home-schools.
- Nearly 9% of Utah's K-12 students are now outside of the traditional public school system; CSI expects that share to grow to 11%+ over the next decade.
- Much of the new demand for home- and alternative-schooling comes from families who have become dissatisfied with the curriculum, climate, or culture of their local District public school; survey and other data suggest these families still want a thorough academic experience, though. In fact, many believe they can provide a more rigorous experience at home than in a traditional District school setting.
- Providing these educational services and curriculum is costly, and after accounting for these costs, homeschooling is comparable in terms of time and money to sending a child to a traditional public school. **CSI estimates a homeschool family can expect to spend about \$10,600 per-student-per-year to provide a robust K-12 experience that includes formal curriculum, access to extracurriculars and field trips, and similar experiences.**
- This is about the same as the average private school tuition in Utah, but less than the average per-pupil spending at public schools.
- However, there are unobserved costs to homeschooling – especially in terms of time. Homeschool families appear to have lower labor force participation than public-school families, reducing their household earnings. **Accounting for these and other hidden costs of homeschool likely makes it more expensive than alternatives.**

What do we know about homeschooling in America since 2020?

Homeschooling has long been a relatively lightly studied and often misunderstood piece of America's K-12 enrollment pie. For most of the "modern" period (at least from the 1990's on, but probably going back to the post-war rise of the universal dominance of the District school system model), only about 2%-3% of American schoolchildren were home-schooled.ⁱ This small population of interest made it both more difficult and expensive to produce good data about homeschooling, and naturally limited the research demand. There were also funding realities: the federal government supports extensive research into traditional public schooling through the National Center for Education Statistics (NCES) and other agencies, and less-so but still substantially for other public- and private-traditional-schools. However, during the pandemic, homeschooling grew rapidly – peaking at an estimated 7%-8% of all American K-12 students in 2022.ⁱⁱ While the numbers came down somewhat as education normalized, it remains elevated (~6% of all kids), and by many estimates is again growing faster than any other type of K-12 educational option.ⁱⁱⁱ

Despite this recent growth, research has failed to catch up, and many myths about who homeschooled and why persist.^{iv} And the question of sustained growth in homeschooling – despite post-pandemic normalization – remains.^v While federal researches acknowledged these issues during the pandemic and used novel new data sources – like the Household Pulse Survey – to try and provide more timely data, issues

understanding contemporary homeschool remain. Of particular interest given the parallel rise of publicly funded educational savings accounts and voucher programs: what do homeschool families look like, financially and demographically; what are their resource needs; and how much can a family expect to spend to meet those needs.

UFA HOME-BASED SCHOLARSHIP PARENT RESPONSES

"My children have never had so many opportunities before, and I believe that thanks to UFA they are well on their way to becoming valuable and contributing members of society, no longer held back by the stymied belief that they are underprivileged."

"This scholarship has allowed my kids to thrive! It's given them opportunities we couldn't give them. I'm so thankful for that!"

"This scholarship has allowed us to get an appropriate amount of curriculum and opportunities."

The Utah experience is illustrative: one year into its experiment with scholarships that treated homeschool families identically to other students, the state imposed new funding limits specifically on these students and their families – based in part on the belief that homeschooling was cheaper than traditional schooling that annual funds of about \$8,000 per student for homeschoolers would encourage “frivolous spending”.^{vi} To inform this conversation elsewhere, CSI here compares this policy change to its own research analysis of that state’s homeschool environment. This analysis was done using data specific to K-12 education generally, and homeschooling specifically, in Utah.

Last year, Utah Education Fits All (UEFA) commissioned, and 369 home-based scholarship families submitted, a survey about their experiences with the *Utah Fits All* scholarship program during its inaugural school year. The survey was open to any adult parent with at least one child who was both a UEFA scholarship recipient and homeschooled. For reference, there are 10,000 children in the scholarship program, and we assume about 8,000 of them are homeschooled. To target this population, an invitation to complete the survey was sent to a UEFA mailing list; 369 homeschool scholarship-receiving households ultimately completed the survey, representing approximately 669 scholarship recipients (out of a population of 8,000-10,000).

Assuming that both the UEFA mailing list and the voluntary web-based survey takers were representative random samples of the 10,000 families (or approximately 4-5 thousand homeschool families) currently enrolled in the UEFA scholarship program, the survey would be a relatively robust estimate of the true population characteristics, though CSI acknowledges possible and inherent sampling bias (as is present in all surveys). Standard errors are small and point estimates relatively reliable. CSI notes that some of the survey responses exhibit considerable variance, meaning summary results like the mean may be subject to skew; but this is overall consistent with the finding that the costs of homeschooling vary widely in both the age of the child, and their choices and expectations. In general, **CSI estimates that approximately 9% of 2024-2025 home-based scholarship recipients submitted a UEFA survey.**

Key findings from the survey include:

- **Most parents anticipate using all or nearly all of their award this year.** Nearly 80% of responding families said the scholarship amount is “about right” and about half of respondents already plan to spend their entire scholarship award during the current school year (note the survey was completed in January and approximately half-way through the scholarship programs inaugural school year, so participants were still learning how to use their awards and anticipating their expenses for the remainder of the year).
- **Planned spending on academic curriculum and instruction accounts for the vast majority (~75%) of expected scholarship awards.** For these purposes, curriculum includes self-reported planned expenditures on educational supplies and materials (\$2,156), classes, courses and programs (\$1,972), and tuition and fees (\$1,612) relative to total average planned expenditures. This assumes respondents did not duplicate planned spending across these categories.
- **On average, UEFA home-based scholarship families expect to spend about \$2,000 on out-of-pocket costs (per child) to homeschool.** Only about a third of respondents reported that they did not plan to spend any money beyond their scholarship award on homeschool costs.

- **Three-fourths of families receiving UFA home-based scholarships during its first academic year had a child in primary school.** 27% had a child in kindergarten, and only 24% had a child in high school. The utilization rate among upper classes may increase as the program matures and existing participants age; this would suggest expected homeschool costs would rise in later years relative to responses here.

For general context, most UFA home-based scholarship recipients' parents are between 30 and 49. On average, survey respondents were about 30 years old; 88% were female; and 32% lived in rural areas or small-towns.

Respondents also had an opportunity to share personal experiences with the program, and how the program interfaced with their approach to home-based and alternative schooling. Respondents generally referenced an expanded access to services and opportunities that UFA scholarship enabled for parents. One parent noted they have homeschooled seven children, but only their youngest had the opportunity to receive a UFA scholarship. Relative to the older children, the parent said UFA Enabled their youngest to have greater access to more formal and structured educational opportunities, like online classes.

This was a consistent theme.

Nearly all respondents who shared written feedback cited UFA as enabling greater "access to opportunities", and most cited a demand for formal programs and curriculum (online classes, tutoring, specialized in-person supplementary instruction, etc.).

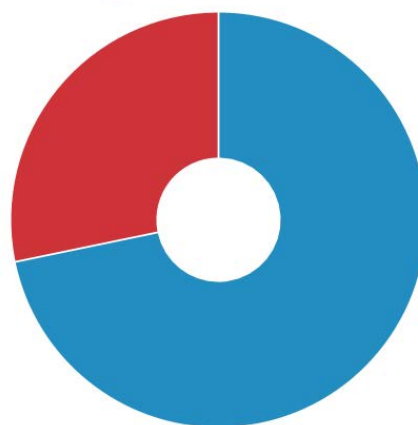
These are often the most relatively costly services to provide to a homeschool student, and CSI regards this data as consistent with an overall cost of homeschooling that is closer to the \$10,600 figure estimated here.

FIGURE 1

How Do UFA Recipients Plan to Use Their Scholarships?

Based on survey responses of first-year UFA scholarship recipients, home-school families plan to spend at least \$5,740 of their scholarship award directly on instruction and curriculum.

■ Direct Academics, Instruction & Curriculum ■ Remaining Scholarship Award



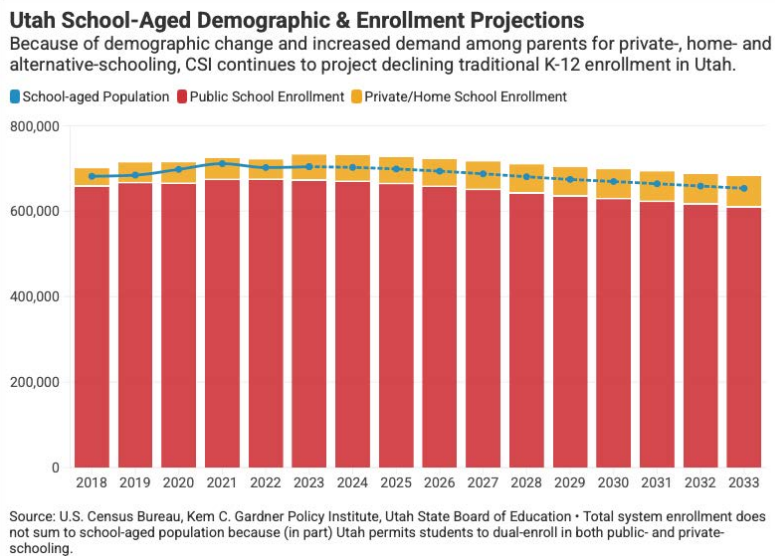
Source: UEFA Survey Responses

The Changing Face of K-12 Education

A Declining Public-School Population

The U.S. total fertility rate reached its contemporary peak prior to the Great Recession (in 2007, at 2.1 live births per woman) and has been in decline since.^{vii} By 2023, the rate declined to 1.6.^{viii} Utah has not been immune to the trend^{ix}, and these conditions imply the state enrolled its largest-ever Kindergarten class sometime around 2012. Assuming approximately 13 years of primary education, this largest-ever cohort would be graduating from the states K-12 system now.

FIGURE 2



According to the American Community Survey, the total number of 5-17 year olds in Utah peaked in 2021. Going back to 2010, this was the first-ever decline in the number of 5-17 year olds in Utah; according to the Census Bureau's most recent estimates, there are over 7,100 fewer school-aged children in Utah today than there were two years ago. Based on projections produced at the University of Utah and trends revealed by Census data, this report anticipates the school-aged population will continue declining through at least 2033.

Coincident with this period of sudden demographic shock induced by the impending graduation (nationally, not just in Utah) of the nation's likely-largest-ever K-12 class (unless demographic conditions change dramatically), the pandemic induced a substantial preference shift among American parents for K-12 education. Extended school closures, the apparent inadequacy of the sudden shift to remote learning, and disappointment with academic standards and curriculum drove the largest exodus from American public school ever observed during and after 2020.^x Nationally, public school enrollment fell 3% during the pandemic (and the declines were much larger in the lower-grades and for District public schools)^{xi}; in most states, it has not recovered. Due to data lags, it was initially unclear where these students had gone, as they did not show up in Charter or traditional Private school enrollment figures. However, it is now becoming clear that demand for home- and alternative-schooling exploded after 2020.^{xii} The number of families homeschooling in the United States doubled virtually overnight, and interest has remained elevated since.

Utah, however, was initially relatively insulated from this phenomenon. While it saw some enrollment loss in 2020, the declines were relatively small and enrollment recovered rapidly in 2021. However, conditions have since shifted. After peaking in 2021, public school enrollment in Utah has fallen 0.3%, and the declines are being driven by the states traditional District public schools (mirroring the older national trend). Between 2021 and 2024 and based on preliminary enrollment figures from the State Board, enrollment in District public schools in Utah fell by more than 6,000 students; Charter school enrollment over the same period grew by 1,500 students. Both the District school declines and Charter school growth were driven by their Kindergarten classes; two-thirds of the District enrollment decline, in fact, is explained by smaller Kindergarten class sizes.

Succinctly, data suggests that the most recent decline in District public school enrollment in Utah specifically – like other states CSI has examined generally – is probably more attributable to preference than demographic shifts.

Declining Public School Enrollment Creates Fiscal Opportunity

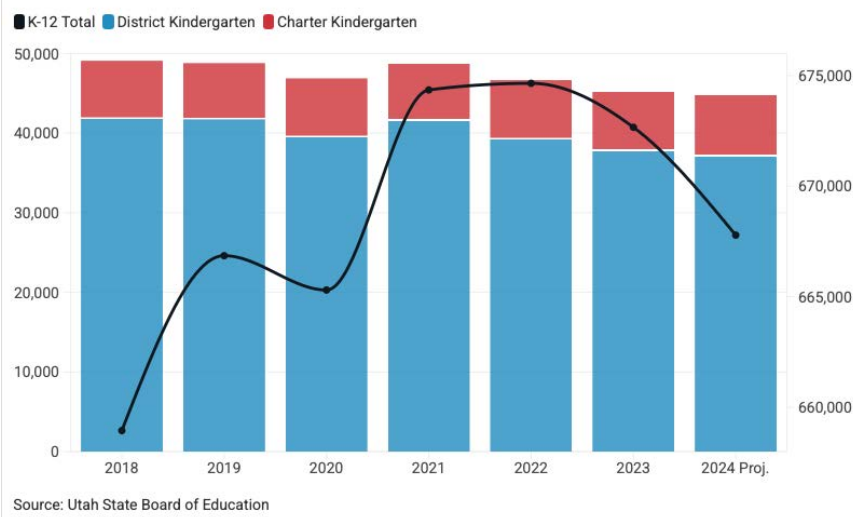
Like most states, public school funding in Utah comes from a combination of State general funds, local property taxes, and federal support. State law sets a basic per-pupil level of funding that every public school student is “guaranteed” through a combination of state and local revenue support.^{xiii} Capital and federal funds are similarly often allocated according to formulas that ultimately trace back to enrollment counts (if indirectly or over-time). A smaller but non-zero amount of public school funding is ultimately discretionary and not necessarily directly tied to enrollments, and most of this funding is available to traditional District public schools.

Still, declining public school enrollment – both in absolute terms and relative to the states’ original pre-2022 projections – has significant fiscal implications, given that K-12 education is the lion’s share of the state budget.^{xiv} Based on a review of budget documents and enrollment forecasts published by Utah’s legislative fiscal analysts and the State Board of Education during the 2020 and 2021 periods, CSI estimates that the State of Utah was planning for continued (but slowing) public K-12 enrollment growth through at least 2024-25, and that the gap between current enrollment trends and these early projections has grown to nearly 20,000 students. Because of the per-pupil funding formula commitments made

FIGURE 3

Total & Kindergarten Public School Enrollment

While total public school enrollment in Utah peaked in 2023, Kindergarten class sizes - especially in District schools - have been shrinking for years.

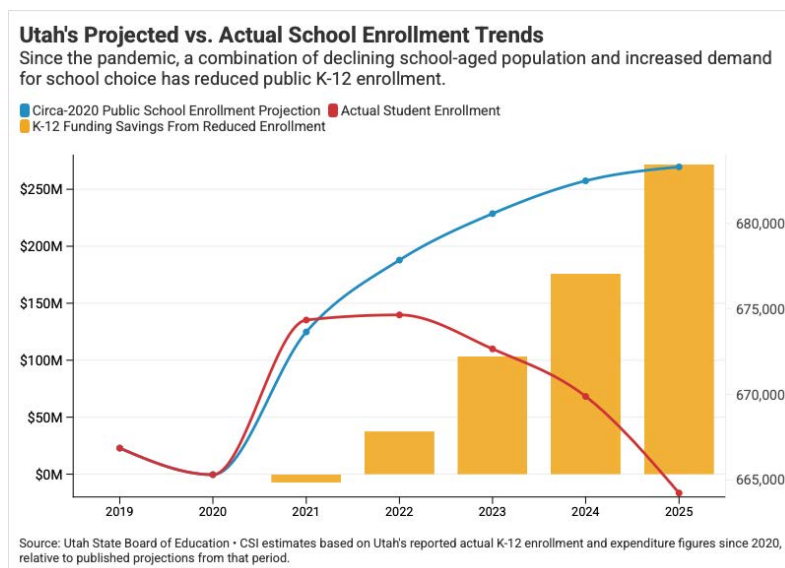


by state law, these lower-than-expected enrollment trends create baseline budget savings for state taxpayers; accounting for some nuance due to discretionary and federal sources, these savings could be up to \$271 million and accrue annually. Continued enrollment declines over the next decade will cause the gap between actual and expected expenditures to grow.

Acknowledging those additional and unexpected resources creates opportunity for

policymakers to respond to other fiscal challenges. Since the pandemic, Utah and many other states have simply been reallocating freed-up baseline K-12 resources into the traditional K-12 system; **appropriated funding for public education is up 57% in Utah since 2021**, for example.^{xv} However, if enrollment in this system continues to decline (-1.0% since 2020), and demand for educational alternatives continues to grow, policymakers should be cognizant and consider reprioritizing marginal public funding to go where the remaining students and demands are.

FIGURE 4



Homeschooling & The Introduction of the *Utah Fits All* Scholarship

According to the American Community Survey, there were approximately 50,000 private- and home-school students in Utah in recent years. While that number increased during the pandemic, it remained a relatively small share of the state's total K-12 population (specifically, between 6% and 7%). And according to data collected and published by the National Center for Education States (NCES), there were between 15,700 and 21,200 traditional private school students in the state – implying that about 60% of the state's K-12 students outside the public school system were either being homeschooled or participating in alternative schools.

In mid-2024, the U.S. Census Bureau released its 1-year population estimates for Utah in 2023; those figures showed a massive jump in the state's private- and home-schooled population (to nearly 60,000 students, a 30% increase over the prior year).^{xvi} Because the 1-year ACS estimates are based on a relatively small sample and subject to measurement error, and we have only a single year of data showing this new trend, CSI has reviewed all published ACS estimates for this population through 2010; there has never been a comparable reported change for the private school population.

While NCES figures for private school enrollment are available only with a considerable lag, a systematic review of enrollment figures for Utah public schools published by Private School Review provides an estimate of only about 18,000 students enrolled in the state’s traditional private schools as of the 2024-25 school year (for little-to-no change relative to the states NCES-reported historic norms).^{xvii} The Utah Private Schools Association, for its part, was quoted in 2023 to estimate a private school population of about 23,000 students.^{xviii} Assuming actual recent traditional private school enrollment again around the 21,000-student-range, this may indicate a significant recent expansion in demand for home- and alternative-schooling.

Based on the most-recent available data, CSI estimates that non-public schooling is today the choice of over 8.7% of K-12 families in Utah and approximately two-thirds of these families are not enrolled in traditional private schools.

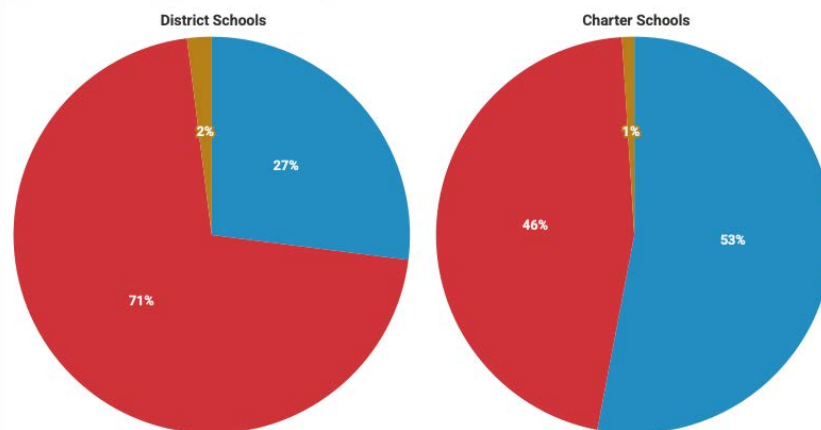
In January 2023 the Governor of Utah signed HB 215 – creating the *Utah Fits All* scholarship program, which provided funding for up to 10,000 private school students to receive an \$8,000 annual award for their K-12 educational costs. Scholarships became available during the 2024-25 school year, and according to the program’s administrator, by May 2024 over 27,000 students had applied.^{xix} According to the Utah Private Schools Association, fewer than 20% of these scholarships went to students in traditional private school.

FIGURE 5

SY 2024-25 Public School Enrollment Change

Two-thirds of Utah public schools - and over 70% of District schools - saw enrollment declines last year.

■ Enrollment Increase ■ Enrollment Decrease ■ No Change



Source: Utah State Board of Education

The Cost of a K-12 Education

To contextualize the data used in this report (which was Utah-specific), CSI examines here the costs and funding available to Utah students in other K-12 programs. CSI used information from Utah's State Board of Education Financial Operations, demographic figures from the State Board of Education's Data and Statistics group, and categorization based upon reporting by fund, object, project, and function categories.

Each expenditure item was assigned to one of six groups: teacher salary and benefits, classroom (other), administrative, food, transportation, and facilities and capital. We excluded non-K-12 fund spending.

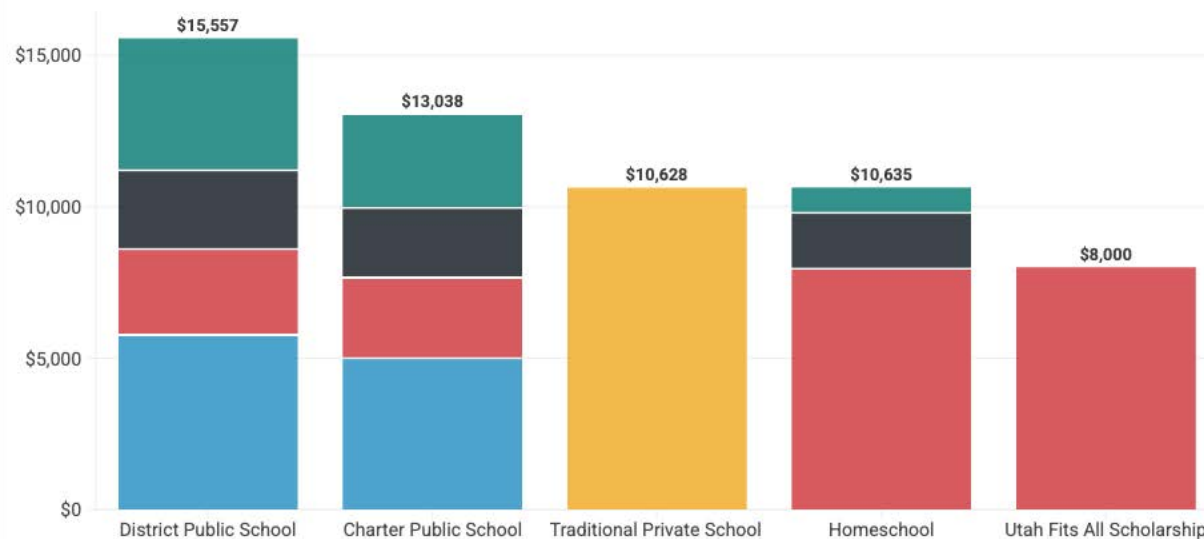
Figure 6 shows the average total cost per enrolled student. In general, District public schools have the highest costs while private and homeschool have lower estimated costs. **Note the Scholarship funding model in Figure 6 is the *maximum* award amount; current Utah law limits homeschooled UFA recipients to between \$4,000 and \$6,000, depending on their age.**

FIGURE 6

Average Total Cost per Enrolled Student

Based on the most recent total-cost figures from the state's Annual Financial Report, a UFA scholarship recipient received about 57% of a District school students public support - and enough to cover nearly 80% of the average private school tuition.

Teacher Salary & Benefits Classroom (Other) Administration & Support Facilities & Capital Tuition



Source: educationdata.org, USBE Annual Financial Report, Great Lakes Center • Because detailed and aggregated expenditure data for Utah's private schools was not readily available to CSI, only estimated average tuition costs are reported here for reference and comparison to other system costs and UFA scholarship amounts.

As of the 2025-26 school year, the full UFA scholarship is no longer available to home-based scholarship students.

District Public Schools

According to the audited financials for Utah public schools, total spending on K-12 education is approximately \$10.2 billion per year from all sources (ca. 2024 figures; about \$8.8 billion of this total is tracked and reported in the Legislature's annual appropriations report). This includes state, local, and federal support subject to regular financial reporting and audit by the Superintendent and State Board.

Nearly 90% of all spending was by traditional District public schools (\$9.2 billion).^{xx} **On a per-pupil basis, the total is over \$15,556 per year.** Over the past five years, per-pupil funding has increased approximately 60%, according to the Legislative Fiscal Analyst's annual appropriations reporting.^{xxi}

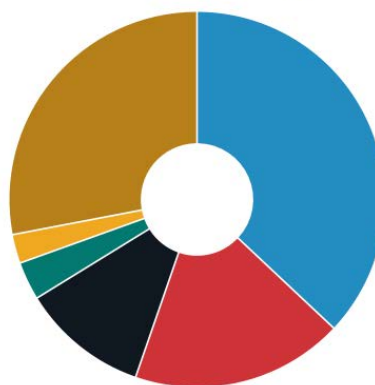
Approximately 36% of all spending was on teacher salaries and benefits, and 26% was used to acquire and maintain capital assets and facilities. According to the State Auditor, the average District public school teacher in 2023 was paid \$107,262 per year (salary plus benefits or \$74,399 in wages).^{xxii}

FIGURE 7

How It's Spent

On average, Utah District public schools spend approximately \$15,556 per K-12 student per year. Based on audited financials, classroom costs - and teacher salaries and benefits in particular - are the largest expenditure category.

Teacher Salary & Benefits Classroom (Other) Administrative Food Transportation Facilities & Capital



Source: USBE Annual Financial Report • CSI estimates produced using the most recently available detailed expenditure reporting data from USBE for District and Charter schools.

Public Charter Schools

Like Arizona and other states with mature school choice systems that pre-date the pandemic, Utah has a relatively robust public Charter system. Its 140 state-chartered schools educate about 12% of the state's total K-12 population and typically enjoy greater autonomy to provide more tailored educational experiences relative to traditional District schools.

While Charter schools have access to similar funding formulas as District schools in Utah, notably, they do not have access to certain local and federal funding options. As a result, their total per-pupil funding is less than that available to District students, and notably, how they use that funding differs as well.

Of Utah's \$10.2 billion investment in public education, about \$1.0 billion is available to Charter public schools – **or approximately \$13,038 per-pupil in 2024.** The average Charter public school teacher in 2023 was paid \$71,914 per year (salary plus benefits or \$58,709 in wages).

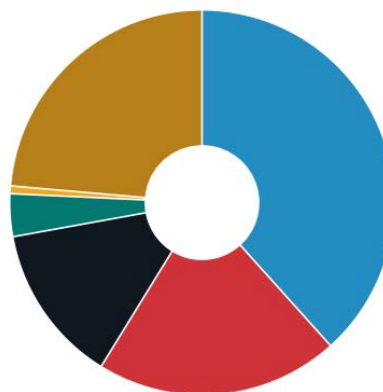
While spending on teachers and classroom instruction again dominates as a share of total Charter spending, their nature, size and total funding differentials drive notable differences in the other categories. Specifically, Utah's Charter schools spend relatively smaller shares of their per-pupil allocations on transportation, facilities, and other capital needs; a relatively larger share of total spending goes to classroom and administrative support functions.

FIGURE 8

How It's Spent

On average, Utah Charter public schools spend approximately \$13,038 per K-12 student per year. Based on audited financials, classroom costs - and teacher salaries and benefits in particular - are the largest expenditure category.

■ Teacher Salary & Benefits ■ Classroom (Other) ■ Administrative ■ Food ■ Transportation ■ Facilities & Capital



Source: USBE Annual Financial Report • CSI estimates produced using the most recently available detailed expenditure reporting data from USBE for District and Charter schools.

Homeschools

Historically, because homeschooling has been small, data demand and supply have both been relatively limited. But the problem became more acute during the pandemic, extended public school closures, and rapid growth in home- and alternative-schooling. A lack of data or experience in the traditional system in acknowledging or accounting for this population gave rise to the mythological “missing student” in 2020.^{xxiii} Eventually, some data began to catch up; experimental revisions to the U.S. Census Bureau’s Household Pulse Survey revealed that, nationally, homeschooling roughly doubled in the U.S. during 2020, and has remained elevated since.

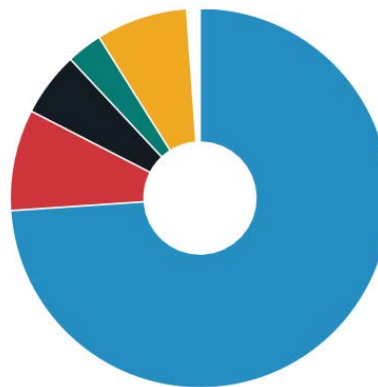
But expenditure data remains scarce. Because of the small number of homeschool students nationwide before 2020, there was little ability or demand for detailed data about these students. But since, homeschooling has grown to as high as 11% of all students, and publicly-funded scholarships like *Utah Fits All* have engendered new interest in this population. Trusted Care – a private service that links homeschool families and service providers – estimates a homeschool cost range of between \$700 and \$70,000 annually, depending on the scope of service provided.^{xxiv}

FIGURE 9

How It's Spent

A typical homeschool parent can expect to spend \$10,635 per-student-per-year to provide a generally equivalent K-12 experience at home. Costs can go much higher depending on service choices.

■ Classroom (Other) ■ Administrative ■ Food ■ Transportation ■ Facilities & Capital



Source: CSI estimates; see Appendix A • By assumption, the homeschool students primary classroom teacher is uncompensated.

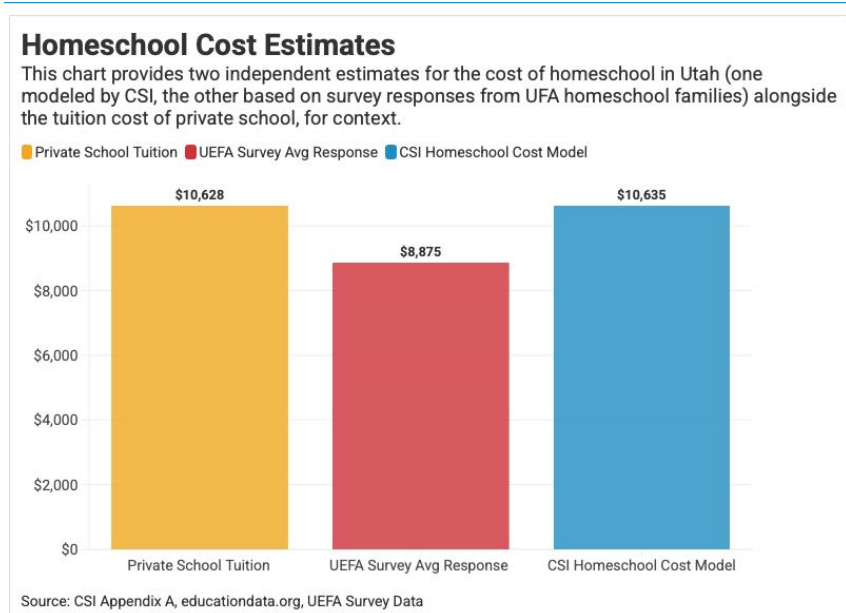
More recently, in January 2025 Utah Education Fits All collected data from an anonymous survey of *Utah Fits All* scholarship recipients who homeschool. 369 families completed this survey, and two-thirds had two or fewer children enrolled in the program. **The survey data suggests an about \$9,000 expected annual cost of homeschooling for UFA recipients (per-pupil) in 2024-2025.** This considers both planned scholarship and out-of-pocket expenses; note also that the survey data was collected in December 2024 through early January 2025, and when participants were only part-way through their first scholarship year. They may be underestimating their true and complete annual costs.

Given this data, to try and more concretely answer the question of how much a UFA-participating homeschool family could realistically expect to spend, CSI assumed a participant goal of providing a roughly equivalent education to what the child would have received in a traditional setting (in terms of curriculum, services, etc.). While not representative necessarily of actual participant utilization, it is illustrative. According to NCES survey data, for the vast majority of homeschool, concerns about the content and quality of traditional school curriculums, and about the traditional school environment, dominate the decision to homeschool.^{xxv} Therefore, it's reasonable to assume that a homeschool family would strive to correct these perceived deficiencies at home, rather than dispensing them altogether.

Based on a review of various resources available to homeschool families, survey and other data about the choices and preferences of homeschoolers, sites that aggregate educational service costs, and the typical experience of a traditional K-12 student in Utah, **CSI estimates that it would cost a typical homeschool family at least \$10,600 per-student-per-year to provide a generally equivalent educational experience at home in Utah to that found in traditional school.** This is a low-end estimate, assuming the family contributes directly, a lower-grade-level student, etc. Full explanatory details of this cost estimate are available in Appendix A, including sources.

Notably, this analysis assumes two large sources of cost for traditional schools – classroom teacher salary, and certain building and facility costs – are absorbed by the typical homeschool family. By assumption these are truly “homeschooled” children; they are not availing themselves of full-time “homepods”, microschools, or other arrangements that provide teachers and classrooms. Instead, a parent becomes the primary instructor in a homeschool setting, and a part of the family home the classroom, reducing the household’s labor force participation (but also reducing the direct cost of schooling itself).^{xxvi} These become in kind contributions not directly paid for by the student and therefore not directly observed in homeschool expenditure estimates posited here, but they remain (often significant) de facto costs of homeschooling borne by these students and their families; this paper explores the magnitude of this cost in the next section.

FIGURE 10



What does Homeschooling Look Like – in Utah and Elsewhere?

As discussed throughout this paper, detailed data about the homeschool population has historically not been readily available. These students do not participate in traditional structured public programs that report detailed enrollment, academic, and financial data to their public regulators. Historically, the small share of the overall K12 population (between 2% and 4% of all students^{xxvii}) that chose to homeschool in the United States limited both the ability and need to collect large-sample statistical data from, for example, the Census Bureau's regular American Community Survey.

However, since the pandemic, the disruption of traditional school environments, and ongoing controversy over the environment and curriculum in traditional public school, home- and alternative-schooling has grown rapidly. By early 2021, novel new surveys from the Census Bureau estimated that homeschooling had nearly tripled during 2020 to over 11% of U.S. K-12 students.^{xxviii} While participation has declined since as the school environment has normalized, homeschool participation remains elevated relative to historical trends.^{xxix} Most of this data is both new and collected through a national lens, and small samples make regional conclusions difficult to draw.

The following sections attempt to plug some of these data holes given the rapid growth in this population and its apparent importance to the new UFA scholarship program. While the data here is Utah-specific given the data that was available to us, it is illustrative generally given growing homeschool demand elsewhere and the likely comparable costs and demands of other American homeschool families.

Growth in Homeschooling Since the Pandemic

To determine how many homeschool in Utah, CSI reviewed three primary data sources, including principally the American Community Survey. While the ACS asks about family and educational characteristics, it only divides K-12 students between public and nonpublic systems. It does not subdivide nonpublic students further (e.g., private traditional, non-traditional, and homeschool).^{xxx} Additionally, ACS data is available with 1-year and 5-year estimates; the 1-year estimates provide the timeliest insights, but the 5-years larger samples provide more reliable estimates. However, the Utah State Board of Education collects and reports enrollment data from the state's public District and Charter schools, and the National Center for Education Statistics and other sources provide (admittedly irregular and potentially imprecise) estimates of the state's traditional private school enrollment. Combining this information enables an estimate of how many K-12 students in Utah are being homeschooled, and roughly how that population has changed over time.

Notably, Utah differs from the average U.S. state. Prior to the pandemic, only about 7% of all Utah K-12 students were in some kind of nonpublic environment (including both homeschool and other private schools) – well below the U.S. average of about 12% of students. And during the pandemic, Utah did not experience the same kind of traditional public enrollment declines other states saw, or the growth in private enrollment many saw. Between 2019 and 2021, total nonpublic K-12 enrollment only grew by about 3,700 students (+8%), again according to 1-year ACS data. There may be reasons for this unique to Utah’s public school environment generally and the conduct of its schools during and after 2020, which CSI has explored in some detail in its original paper on the Utah Fits All program.^{xxxix}

On the other hand, NCES^{xxxii} and other^{xxxiii} sources suggest only about 30% of Utah’s nonpublic K-12 students are attending traditional private schools and that this ratio hasn’t changed much since the pandemic. Meaning most of the states nonpublic K-12 students are likely homeschooling or otherwise alternative-schooling (like microschools). This differs from the typical U.S. experience.

Also notably, initial data from the ACS released in mid-2024 imply massive growth in the states K-12 private- and home-schooled population in 2023 – increasing 30% to nearly 60,000 students. Other data released since (including for example enrollment demand for the first year of the UFA scholarship program) suggest that population jump persisted and even grew slightly again in 2024. And available private school enrollment numbers do not point to that population as the growth driver.

Considered together, CSI estimates there are (for the 2024-25 school year) 61,300 nonpublic K-12 students in Utah (8.7% of the states total K-12 population). **43,100 of these students are being homeschooled or are in nontraditional private schools (microschools, etc.), up from only about 26,000 homeschoolers in 2019 (+65%).** Alternatively, 70% or more of school-aged children in Utah not in the public-school-system are being homeschooled or are enrolled in alternative schools. Based on current trends, the nonpublic K-12 population in Utah is expected to grow to 11% of all 5-17 year olds by 2033 and nearly all that growth will be captured by the homeschool and nontraditional school markets.

Utah is also relatively unique in that historically – even before the UFA scholarship program and the pandemic – it has enjoyed a relatively robust dually enrolled population that is nonpublic (likely homeschooled), but attends a local public school part time (through programs like [My Tech High](#), now OpenEd). Estimates vary, but considering disparate results between the state’s enrollment reports, American Community Survey data, and other sources, there may be between 15,000 and 30,000 students who are classified nonpublic but enrolled at least some of the time at a traditional public school. Given the demographic and demand transition expected over the coming years, Utah may be well served to continue to review the delineation between what is defined as a “public student” and “public school money”.

Who Homeschools?

The American Community Survey provides robust demographic estimates about Utah’s population – including the number of school-aged children in the household, and whether they attend a public or nonpublic school. However, the Survey does not further disentangle the private school population between those in traditional private school and paying tuition, versus those homeschooling. Assuming again that most exclusively-private-school households are homeschooling in Utah, some conclusions about homeschool families relative to traditional public school families can be drawn.

On average, there are nearly 0.4 fewer workers per household in families that exclusively private-school their children. While exclusively public school families have nearly 2 workers per household on average, private-school households have only about 1.5 on average. **Given an average wage income of \$57,781 per worker in the state, the average private school family is effectively foregoing \$21,000 per year in lost wage income (compared to the average public school family).** Most of this opportunity cost is probably being born by the state’s homeschool population, which is more likely to have a parent stay home full-time.

But because private-school families are intermixed in this data with homeschool families, households that exclusively private- and home-school their children on average appear to earn significantly higher wages than exclusively public-school families. Even this apparent wage advantage is partly offset by fewer workers-per-household in this cohort (noted above), netting a relatively small 12% annual household income differential between public- and non-public-K-12 households. This data is highly suggestive of homeschool families earning less on average than both public- and private-school families, particularly given other research about the relatively high incomes of exclusively private-school families,^{xxxiv} though again this conclusion is subject to data uncertainty.

Additionally, the *Utah Fits All* scholarship program prioritizes lower-income households if demand exceeds the appropriation. According to the program’s administrator, in its first application year, there were nearly 30,000 valid applications; of the approximately 10,000 awarded scholarships (presumably mostly meeting the priority lower-income threshold), as much as 80% were homeschoolers – a higher proportion than in the nonpublic K-12 population overall. This again suggests homeschool

FIGURE 11

Who Homeschools?				
In general, K-12 families in Utah that are exclusively outside the public school system are slightly older and smaller than exclusively public-school households. While they are higher income on average, there are fewer workers per private-school household.				
Demographic Characteristic	All Households	Households w/ School-Age Kids	Exclusively Private School Households	Exclusively Public School Households
Number of Households	1,062,816	340,929	20,429	296,238
Average Household Age	40.9	24.2	25.3	24.2
Average Household Size	3.0	4.8	4.5	4.7
Children	0.9	2.4	2.4	2.4
Workers per Household	1.5	1.9	1.5	1.9
Household Total Income	\$109,338	\$131,793	\$148,091	\$130,661
Average Wage Income per Worker	\$57,781	\$61,173	\$81,966	\$59,761
Rural Share	28%	27%	22%	26%
Source: U.S. Census Bureau, IPUMS USA • Estimates derived by CSI from a combination of both ACS 1-year and ACS 5-year microdata for Utah.				

families in Utah are likely making less money compared to other K-12 households, and incurring some labor market opportunity costs from the decision to homeschool.

In terms of household sizes and ages, the results may be counterintuitive: exclusively private-school households in Utah are both smaller and older, on average, than those in public schools. Both types average 2.4 children (under 18) per household, but public-school households have more kids in school than private-school households (2.0 kids in public K-12 schools, versus 1.76 kids in K-12 private- and home-schools). Based on the most recent ACS data, less than 8% of Utah's households that private- and home-school have four or more kids in them. On the other hand, over 10% of households that are *exclusively* enrolled in public schools have four or more kids.

Though again this result might be counterintuitive, it may have an economic explanation: opting out of the public school system is costly, both in terms of time and actual household expenditures. This is particularly true (in terms of opportunity costs, at the least) for homeschool families. Therefore, they tend to be relatively smaller on average, often simply out of fiscal necessity.

What Does Homeschooling Really Cost Families?

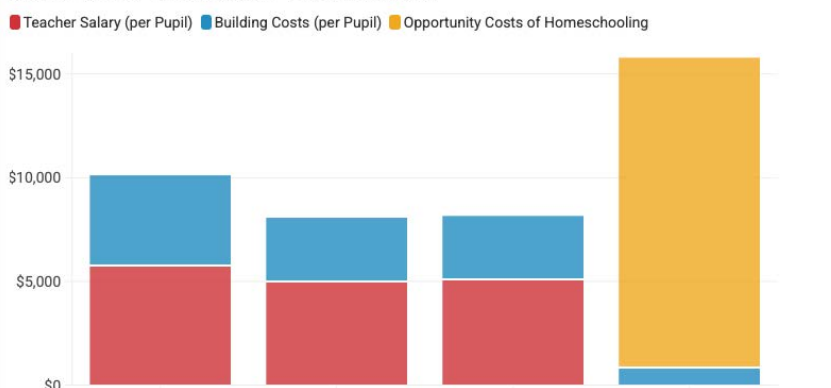
Homeschooling is a costly educational choice. It is especially costly when there are readily available “free” alternatives – namely the publicly funded K-12 system. NCES data further imply that homeschooling may not be the first choice for most participants; homeschool demand arises from apparent dissatisfaction with the environment or curriculum in the traditional alternatives. Growth in homeschooling nationally (ca. 2020) and in Utah (ca. 2023) precedes expansion of publicly-funded choice programs, as well (like *Utah Fits All*, which enrolled its first cohort in 2024) - implying they're responding to rather than driving growth. Families appear to be “opting in” to homeschooling and its associated costs not necessarily by “default” but rather to correct some perceived problem or issue in the traditional system, and are willingly take on potentially significant costs to do so.

However, not all these costs are directly observed as cash outlays and expenditures. Often, a parent becomes a homeschool student's first and primary teacher, and part of the family home the student's primary classroom. While teachers and classrooms are a large part of the budgeted spending in the public school system, generally, a parent is not

FIGURE 12

Comparative Relative Costs For Facilities & Teachers by System

Because homeschool families often provide a parents time and the personal home as in-kind contributions to homeschooling, there are significant uncompensated costs to homeschooling that are directly-observed in the traditional model.



Source: U.S. Bureau of Labor Statistics, Utah State Board of Education, U.S. Census Bureau • CSI estimates that the typical Homeschool family in Utah foregoes between 0.30 and 0.40 full-time wage-earning workers, relative to traditional Public school families. Further assume that 2% of the average homeschool family home is used exclusively for schooling purposes.

paid a salary for homeschooling. These become “in kind” contributions or hidden costs of homeschooling, and they can be significant.

To estimate the opportunity costs for parents deciding to homeschool, CSI estimated the potential labor market value of an additional 0.35 full-time wage earners to the average Utah household – based on 2024 5-year ACS estimates, this would increase household income by \$20,341 annually. Assuming an average of 1.96 K-12 students per household with school-aged kids, the equivalent per-pupil value of foregone wages is roughly \$14,290. Additionally, assuming that 2% of the households primary residence is used exclusively for homeschooling purposes (based again on the expected number of participating children and generally accepted estimates of square footage needed per pupil^{xxxv}), **the total in kind contribution of homeschool households to their children’s K-12 education is approximately \$15,000 annually.**

The importance of teaching costs generally – and classroom teacher salaries specifically – to the overall cost of K-12 education cannot be overstated. Considerable space in this piece has been devoted to how the traditional public school system spends its substantial per-pupil allocations; a significant portion of that allocation is for teacher salaries and benefits. While detailed, aggregate expenditure data for all of the states private schools was not readily available to CSI, based on an analysis of a variety of data sources – including data from the Bureau of Labor Statistics, Glassdoor, Zip Recruiter, and others – we estimate that private school teachers in Utah make an average of a little over \$58,000 in salary (plus another 20%-25% in benefits costs). While about 20% lower than traditional public school teacher salaries, given smaller average private school classroom sizes, the per-pupil costs of private school teacher salaries appear to be about \$5,000 – or very close to the equivalent Charter school per-pupil-per-year costs. Ignoring or discounting these costs in a homeschool environment, while taking them for granted across all other K-12 environments, risks grossly underestimating the cost of homeschool and fiscal needs of homeschool students.

The ease with which this hidden cost of homeschooling can be overlooked by policymakers reviewing direct expenditures by these families may contribute to some of the perception of homeschooling’s relative affordability. In practice, because of economies of scale (considering the average homeschool classroom size is approximately two) and considering all costs (observed and opportunity), homeschooling may be more costly relative to traditional options. Which helps explain why historically it has been a niche choice. Considering these costs, the significant and enduring uptick in demand for homeschooling recently becomes striking.

The Bottom Line

Over the past five years, the K-12 landscape in the United States has changed dramatically. Today, there are fewer kids in America's traditional public schools than before the pandemic, and far more children are being homeschooled.

At the same time, the nature and cost of homeschooling has changed as it has grown. Today's homeschoolers often started out either enrolled in or considering the traditional school system, and are looking for a rigorous educational experience that includes diverse and formalized coursework, curriculum, and standards. Providing that is costly – comparable in costs to other traditional schools, or even more expensive per-pupil once all costs (direct and hidden) are accounted for.

Policymakers should carefully consider the consequences of policies that continue treating students differently based on where they go to school – especially if those differences are based on assumptions that underestimate the cost of non-traditional options.

Appendix A

Find a detailed table of specific items, costs, quantities, and sources in the modeled cost of homeschooling on the web version of this report, <https://www.common senseinstituteus.org/research/education/homeschooling-in-utah-how-much-does-it-really-cost>.

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