



School Meal Debt in England

Produced in partnership with
Unity Consulting Scotland



Contents

Executive Summary	3
Overview of research and rationale.....	3
Methodology.....	3
Key findings	3
Conclusion and Recommendations.....	4
Recommendations for the UK Government.....	4
Introduction.....	5
Understanding School Meal Debt in England	8
Policy Context.....	10
Methodology.....	12
School and council responses.....	15
Wakefield Council.....	16
Numbers of Children Impacted	18
Value of Debt	22
Support for Families	23
No Child Going Hungry?.....	26
Debt Recovery	30
Bedford Schools	33
Value of Bedford Schools Debt.....	37
Support for Bedford Families	38
No Child Going Hungry	39
Debt Recovery	41
Windsor and Maidenhead.....	43
Value of Debt	47
Support for Families	48
No child going hungry?.....	49
Debt Recovery	51
Conclusion	54
Key findings	54
Numbers of Pupils in Debt.....	55
Level of Debt.....	56

	2
Impacts of School meal debt	56
Supporting families in debt.....	56
No Child Going Hungry	57
Hidden Hunger	57
Stigma and Absence Rates	57
Recovering Debt	58
A problem unknown?	58
Recommendations for the UK Government	60
Appendix A	62
All Council Responses	62

Executive Summary

Overview of research and rationale

A growing debt crisis is one of the many problematic outcomes from entrenched poverty across the UK. Since 2021, Aberlour Children's Charity has conducted research into the levels of *public* debt facing families in Scotland.

Aberlour found that an under-researched form of public debt is school meal debt. And, that it is placing pressure on those caught in it, particularly families who just fail to qualify for Free School Meals (FSM), but who are still classified as living in poverty.

Aberlour committed to campaign on the issue and help those children and families affected. Their campaigning work resulted in the Scottish Government creating a school meal debt fund, from which local authorities can draw to cover the costs of school meal debt, as well as the expansion of FSM in Scotland to more low income families. Aberlour broadened the scope of their research by seeking to better understand the issue as it stands in England.

The UK Gov has recently announced an eligibility change for FSM, which it says will provide an additional 500,000 pupils with free school meals. This change is welcome but the number who qualify is some way short of the estimated 900,000 pupils in England living in poverty not eligible for FSM. It is reasonable to assume that this policy will not in itself eliminate growing poverty, the rising cost of living and school meal debt.

Methodology

We contacted 15 council areas across England that were broken down by level of deprivation, from five of the most deprived, five of the least deprived and another five classified as median between most and least deprived. The three council areas chosen from the 15 were Wakefield (most deprived), Bedford (median) and Windsor and Maidenhead (least deprived). We contacted every eligible school in each of these council areas. We contacted over 250 schools in the three local authority areas. We received over 130 responses.

Key findings

- School meal debt is a problem for schools in England, no matter the socioeconomic status of the council area, but it is worse in more deprived areas
- From 44 schools who provided figures across three council areas, we calculated that at least 23.1% of pupils, not eligible for FSM, are in debt
- 47 schools had an average debt of £1400 - if this was equated across the total value of school meal debt, schools' debt would stand at £28 million
- Councils are unaware of the extent of the problem nor what some schools are doing to support pupils

- Some schools themselves do not know the extent of the problem as all responsibilities for school meals, including debt, has been sub-contracted to third party providers
- Many schools draw on school funds to ensure pupils are fed even if in debt
- Some schools stop pupils who are in debt from getting a school meal and ask them to bring in packed lunches
- Pre-paid cashless systems are potentially resulting in hidden hunger in schools
- Debt recovery practices deployed by many schools are supportive and offer payment plans, some write off debt, however others take a much more punitive approach which include court action, debt collection agencies and involving social services

Conclusion and Recommendations

This research provides an indicative sense of the nature of the issue in England. The existence of school meal debt raises further questions about its impact on children affected. Is it leading to absence from school, mental health issues, stigma and bullying and lower educational attainment? These are questions that we believe must be considered urgently.

In the short term this issue must be mitigated but in the longer term the government must work towards eliminating school meal debt in its entirety, ending food insecurity and ensuring that having enough to eat is guaranteed for all our children at home or at school.

Recommendations for the UK Government

- Recognise school meal debt as an indication of financial hardship for families and include clear actions in the upcoming child poverty strategy to tackle and end school meal debt and hidden school hunger.
- Create a school meal debt fund, resembling the Scottish fund, accessible to all schools and education authorities to help pay off school meal debt for struggling families, therefore assisting schools and their pupils and their families who are in debt.
- Widen the eligibility criteria for FSM to all low income families.
- Introduce national school meal debt guidelines to ensure local authorities, schools and third party providers respond to school meal debt in a consistent way that meets the needs, upholds the rights and supports the welfare of pupils and their families.
- Create a general code of conduct/charter for schools about their support for families in debt and ensure that every child receives a healthy and nutritious meal at school, including those who are in debt.
- Introduce a compulsory National Reporting Mechanism for school meal debt for all schools and third party providers.
- End punitive debt recovery practices for school meal debt and all other school related debts.
- Place conditions on procurement and apply compulsory supportive debt recovery practices on third party providers contracted to provide school meals.

Introduction

Poverty in the UK is endemic and affects the day-to-day lives of a growing number of families and children. As the cost-of-living crisis continues to bite, more people are struggling to pay their bills and meet their basic needs.

Children living in poverty feel the consequences acutely, both in their current experiences and the impact it has on their life chances and outcomes in the longer term.

A growing debt crisis is one of the many problematic outcomes from entrenched poverty. Since 2021, Aberlour Children's Charity has conducted quantitative and qualitative research into the levels of *public* debt facing families in Scotland.

Public debt incorporates debt or arrears owed to public bodies. This could be rent or council tax arrears owed to councils or housing associations, charges for services or monies owed to the DWP, as a result of being overpaid or in receipt of advance payments whilst waiting on an application for Universal Credit, etc. Aberlour's research has evidenced that public debt is a significant contributing factor to levels of child poverty in Scotland.

Aberlour's initial research into public debt brought school meal debt into focus as a significant but under-researched factor that is placing pressure on those caught in it, particularly families who just fail to qualify for Free School Meals (FSM), but who are still classified as living in poverty.

On the back of this emerging knowledge, Aberlour, working with Professor Morag Treanor of University of Glasgow's School of Social and Political Sciences, also researched levels of school meal debt and debt recovery processes in Scotland. They looked at how and if children can still access school meals if they are in debt and raised the prospect of a hidden hunger issue in Scottish schools as a result. They published their findings in 2022.¹

It has been calculated that across the UK, *'Current eligibility criteria means that around a third of children living in poverty in the UK do not qualify for FSM.'*² Aberlour's Scottish research evidenced how school meal debt is a growing problem for those families who find themselves just outside the (very low) threshold to qualify for FSM.³

School meal debt can be seen as an aspect of the growing problem of food insecurity in the UK:

¹ <https://web-backend.aberlour.org.uk/wp-content/uploads/2022/03/Summary-of-School-Meal-Debt-processes-June-2022.pdf>

² <https://urbanhealth.org.uk/wp-content/uploads/2022/10/FSM-Executive-Summary.pdf>

³ <https://www.aberlour.org.uk/news-item/over-1m-owed-in-school-meal-debt>

‘Low food security’ means that the household reduces the quality, variety, and desirability of their diets. ‘Very low food security’ means that household members sometimes disrupt eating patterns or reduce food intake because they lack money or other resources for food.⁴

Increasing numbers of people in the UK are affected. Many of the families and children experiencing school meal debt are already facing food insecurity at home. According to the DWP, as reported in another UK Parliament library paper, *‘In 2023/24, 11% of people in the UK were food insecure.’*⁵ The same House of Commons library paper also said that 11% of people were food insecure, equating to 7.2m people, 17% of whom were children.⁶

At the beginning of this year, the Food Foundation reported that nearly 14% of British people were experiencing food insecurity.⁷ Food-stressed households are commonplace and millions are dependent on food banks to feed them and their children.⁸

Many of the 2.2m children who are eligible for FSM will also be experiencing food insecurity at home. Similarly, those who are just outside eligibility criteria but still living in poverty will be living in food-stressed households.

The Child Poverty Action Group estimates that 900,000 children living in poverty do not receive FSM.⁹ Many of these will be experiencing food insecurity. A Yorkshire study in 2021, published in the *BMJ* open, said:

We observed food insecurity among both children who did and did not receive FSM: [and] 23% of children not receiving FSM were food insecure.¹⁰

Going hungry at school is one material impact for some of those children experiencing food insecurity and wider poverty, a survey carried out by School Food Matters found:

Four in 10 (38%) teachers surveyed said pupils in their class were regularly too hungry to learn, with the figure jumping to 63% in the most deprived areas. More

⁴ <https://commonslibrary.parliament.uk/who-is-experiencing-food-insecurity-in-the-uk/>

⁵ <https://researchbriefings.files.parliament.uk/documents/CBP-10100/CBP-10100.pdf>

⁶ *ibid*

⁷ <https://researchbriefings.files.parliament.uk/documents/CBP-10100/CBP-10100.pdf>

⁸ <https://www.trussell.org.uk/news-and-research/latest-stats/end-of-year-stats>

⁹ <https://cpag.org.uk/news/new-official-data-shows-900000-children-poverty-dont-qualify-free-school-meals-under-national-policy>

¹⁰ <https://bmjopen.bmj.com/content/bmjopen/12/6/e059047.full.pdf>

than a fifth of teachers (22%) said this issue has got worse since the start of the academic year in September 2023.¹¹

Poverty and its manifestations such as food insecurity impact life chances and outcomes. The educational attainment of the 2.2m pupils in receipt of FSM, which equates to over a quarter of pupils at state-funded schools,¹² is proportionally lower than those pupils not receiving FSM. UK Government statistics reported that:

In 2023, 43% of pupils eligible for FSM achieved a standard pass in both English and Maths GCSE compared to 72% of pupils not eligible...an attainment gap of around 29 percentage points.¹³

The Yorkshire study cited above also concluded that the mental health of children was being impacted, with ‘*children feeling stressed or worried...by food security status and FSM status.*’¹⁴ There is a stigma associated with free school meals and food insecurity that can lead to some pupils feeling ‘social shame’, contributing to mental health problems.¹⁵ It is said that the stigma can see people go hungry rather than claim FSM.¹⁶ Bullying is also linked to free school meals with instances of bullying higher among children in receipt of FSM.¹⁷ Stigma intensifies feelings of difference and shame as a result of poverty.¹⁸

Hidden hunger in schools is a very serious concern. Aberlour’s Scottish school meal debt research identified hidden hunger as a potential issue which is linked to the growing use of pre-paid cashless systems used in schools and by third party providers (confirmed by many schools in their responses to this research).

Hidden hunger can emerge in this context if families are unable to pre-pay for school meals and pupils cannot purchase a meal as a consequence and do not have a packed lunch instead. In these circumstances, schools generally advise pupils to notify them and try to ensure they are fed.

¹¹<https://www.schoolfoodmatters.org/news-views/press-releases/schools-dipping-their-own-budgets-stop-children-going-hungry>

¹²<https://explore-education-statistics.service.gov.uk/find-statistics/school-pupils-and-their-characteristics/2024-25>

¹³<https://explore-education-statistics.service.gov.uk/data-tables/permalink/0e40537a-3a3c-46e7-cf19-08dcca5019b8>

¹⁴ *ibid*

¹⁵ <https://bmjopen.bmj.com/content/bmjopen/12/6/e059047.full.pdf>

¹⁶ <https://www.sofea.uk.com/blog/the-stigma-of-free-school-meals-fsms/>

¹⁷ <https://anti-bullyingalliance.org.uk/tools-information/all-about-bullying/at-risk-groups/children-receipt-free-school-meals>

¹⁸ <https://cpag.org.uk/sites/default/files/2023-08/Improving%20secondary%20school%20food%20provision%20-%20barriers%20and%20solutions.pdf>

However, given what we know about stigma it is reasonable to assume that some pupils will not notify schools when they have no food.

It is important to recognise the work of schools and teachers to help pupils who are struggling and experiencing poverty and hunger and their important role in responding to poverty and disadvantage within their school community. A survey of schools conducted in 2024 found that 38%, rising to 51% in the poorest areas, are dipping into their funds to prevent children going hungry.¹⁹ This supportive and pastoral approach is consistent with what many schools told Aberlour's researchers, and it is being undertaken despite the funding difficulties facing schools, who play a key role in supporting and feeding pupils who are in school meal debt.

Understanding School Meal Debt in England

After discovering that school meal debt was a hidden element of debt facing families in Scotland, Aberlour committed to campaign on the issue and help those children and families affected. Their campaigning work resulted in the Scottish Government creating a school meal debt fund, from which local authorities can draw to cover the costs of school meal debt.²⁰ This fund eases the financial impact on local authorities and helps the families who are in debt, by alleviating this particular financial pressure.

On the back of Aberlour and others campaigning, the Scottish Government has also expanded FSM eligibility in primary schools to benefit more low income families.²¹ As a result of Aberlour's research and campaigning work, national guidance on school meal debt has been developed by the Convention of Scottish Local Authorities (COSLA) to help guide practice in schools.²²

Realising that the issue of school meal debt and its impact was going largely unreported and unknown in England, Aberlour broadened the scope of their research by seeking to better understand the issue as it stands in England. This new research has built on recent findings by the Child Poverty Action Group (CPAG), whose survey of English schools indicated that families just outside FSM eligibility are finding themselves in debt:

*Schools are seeing families struggle with the cost of school meals and this is resulting in school meal debt building up. Schools observe that dinner money debt particularly affects those just outside of FSM eligibility.*²³

¹⁹ <https://www.schoolfoodmatters.org/what-we-do/campaigns/twocities>

²⁰ <https://www.gov.scot/news/helping-clear-school-meal-debt/>

²¹ <https://www.gov.scot/news/free-school-meals-expansion/>

²² https://www.cosla.gov.uk/_data/assets/pdf_file/0029/41798/Good-Practice-Principles-for-School-Meal-Debt-Management.pdf

²³ https://cpag.org.uk/sites/default/files/2024-11/Cost_school_meal_debt.pdf

Aberlour's research confirmed that the issue of school meal debt exists, as did the CPAG recent survey, which amongst other things revealed the extent to which the scale of the problem fluctuates between schools:

While the level of debt varies greatly across schools, our survey shows that on average schools had around £1,000 worth of outstanding payments at the end of the last academic year. However, some schools had no debt, and some had as much as £22,000.²⁴

The CPAG research found that school meal debt has increased, with nearly half the schools surveyed asking parents in school meal debt to send their children to school with a packed lunch. Aberlour's research also confirms that schools commonly ask parents to provide children with a packed lunch if they owe money for school meals.

School Food Matters, referenced above, also produced research based on a survey of schools, which found children are going to schools hungry and that over half of schools in the most impoverished areas are drawing on funds from their budgets to cover meals for children unable to pay, with over a quarter of teachers saying that school meals' debt had been written off.²⁵

Concerns were raised about children being embarrassed as a result of having to take an 'alternative' lunch because of their family's school meals' debt. This may result in children feeling stigmatised and lead them to avoid school meals altogether by not notifying the school, even where there is a policy to assist them, if they don't have a packed lunch in these circumstances. This could be resulting in significant levels of hidden hunger among a large cohort of school pupils across England.

Absence rates across England are also still stubbornly high. The government recently reported that 6.38% of all school sessions were missed. Of these, 17.79% were seen as persistent absentees and 2.04% were classified as severe absentees.²⁶ It is not known how food insecurity at home or hidden hunger at school correlates with these absence rates, but it is an important route for future research.

²⁴ *ibid*

²⁵ <https://www.schoolfoodmatters.org/what-we-do/campaigns/twocities>

²⁶ <https://explore-education-statistics.service.gov.uk/find-statistics/pupil-absence-in-schools-in-england/2024-25-autumn-term>

Policy Context

Child poverty in the UK is increasing with around 4.5 million (31%) children across the UK living in poverty²⁷. Resolution Foundation has highlighted that the UK Government's own two-child limit policy for families in receipt of Universal Credit is the one of the biggest drivers of rising child poverty in the UK²⁸. Many anti-poverty organisations, research institutions, political parties and children's charities, including Aberlour, have long called for an end to the two-child limit. Removing this policy would be the single most impactful and immediate action UK Government can take to reduce child poverty, helping to lift estimated 350k children out of poverty immediately²⁹.

The UK Government has recently announced an eligibility change for FSM as a policy change intended to tackle child poverty, which it says will provide an additional 500,000 pupils with free school meals.³⁰ The eligibility change is welcome and will help address the levels of school meal debt that we have found, albeit indicatively, in this report, but the number who qualify is some way short of the estimated 900,000 pupils living in poverty and currently not eligible for FSM.

It should be noted that FSM income thresholds have reduced in real terms since they were set by the UK Government over 20 years ago. An Aberlour school meal debt briefing explains:

Income thresholds for free school meals were set by the UK Government in 2002 to reflect the introduction of tax credit thresholds. These income thresholds have been revised and uprated only intermittently since. In Scotland, free school meal thresholds have been increased beyond UK Government set income thresholds in recent years. However, income thresholds across the UK have failed to keep pace with inflation in that time. This means that far fewer low-income families are now eligible for free school meals than when those income thresholds were first introduced, despite a rise in child poverty and consequent food insecurity in that time. In 2002, free school meal income thresholds were set at 67% of the UK median income. By 2024, free school meal income thresholds had dropped to only 43% of UK median income in England and Wales and 53% in Scotland.³¹

Based on the Government's own figure when contrasted against the estimated data from the CPAG, there will still be 400,000 children living in poverty not eligible for FSM and in peril of falling into school meal debt. Moreover, there is a concern that the number of children the Government predicts will benefit will not do so immediately and that it will take time for the number to be realised. The Institute for Fiscal Studies (IFS) explains this discrepancy:

²⁷ [Local-indicators-of-child-poverty-after-housing-costs_2025_final-1.pdf](#)

²⁸ [Catastrophic caps • Resolution Foundation](#)

²⁹ [At-the-Limit-report-final.pdf](#)

³⁰ <https://www.gov.uk/government/news/over-half-a-million-more-children-to-get-free-school-meals>

³¹ https://aberlour-web-admin.s3.eu-west-2.amazonaws.com/docs/School%20Meal%20Debt%20Briefing_2025_Digital.pdf

*In the short run, both the costs and the benefits of this policy are likely to be much smaller. This is because, since 2018, transitional protections have meant that children don't lose eligibility for free school meals when their family circumstances change. While the main stage of these transitional protections ended in April this year, children who were eligible for free school meals before then will continue to receive free lunches until the end of their 'phase' of education (primary or secondary school). The ultimate impact of these transitional protections is that many more children are currently receiving free school meals than would otherwise be the case. This makes the short-run costs of expanding eligibility lower, but also means that fewer families will benefit on day one.*³²

Meanwhile, the numbers of children living in poverty, in the UK, are on the rise. An End Child Poverty report said that:

*In 2023/24 national analysis indicates that 4.5 million children (31% of all children) were in relative poverty, and the poverty rate also remains high across the nations and regions... in two-thirds of parliamentary constituencies, at least one in four children are in relative poverty after housing costs.*³³

A 2024 Unity Consulting report commissioned by the Wheatley Group pointed out that the number of people, and children, living in poverty is increasing, and will further increase, because the UK Labour Government, elected in 2024, has retained the two-child cap policy introduced by previous Conservative governments. They reported:

A Resolution Foundation study suggested that this trend of rising poverty in larger families is likely to continue over the next few years. A House of Commons Library Research Paper said of it: Relative poverty will continue to rise for families with three or more children. Around a third (34%) of households with three or more children were in relative poverty in 2012/13, which they estimate will reach 51% by 2028/29...

*Conversely, as more families with children born after 2017 are captured by the policy, the number of people impacted is rising. If there is no reform to the policy it is said that an additional 670,000 children will be affected by the end of this parliamentary term. A very recent report showed that since the new Labour Government was elected, 10,000 children – 109 per day – have been dragged into poverty.*³⁴

The growth in the number of people living in poverty is clearly affected by increases in the cost of living, and higher food prices, alongside other costs, are leading to the cost of school meals increasing. *The Guardian* newspaper recently reported:

³² <https://ifs.org.uk/articles/benefits-and-costs-expanding-access-free-school-meals-will-grow-over-time>

³³ <https://endchildpoverty.org.uk/child-poverty-2025/#:~:text=Research%20Summary,would%20be%20living%20in%20poverty.>

³⁴ https://www.wheatley-group.com/_data/assets/pdf_file/0028/241885/EveryPennyCounts.pdf

Judith Gregory, chair of LACA, which represents public and private sector caterers in schools, said, 'Food inflation has driven up the cost of school meals by more than 20% since 2020... Without urgent action to raise funding to at least £3.45 per meal, schools will be forced to reduce options or introduce less costly ingredients, while families just above the free school meal threshold face higher charges.'

In spite of the recent Government policy change on school meal eligibility, it is reasonable to assume that this policy will not in itself eliminate growing poverty, the rising cost of living and ultimately the problem of school meal debt that is affecting so many school children and their families across England.

Methodology

There is no central collection of data that would aid a fuller understanding of the issue of school meal debt. The then MP for Glasgow South West, Chris Stephens and his staff, working with Aberlour, sought to find out further information on the levels of school meal debt in England. The MP contacted the House of Commons Library (HOCL) with a set of questions intended to elicit information on the levels of school meal debt across the UK. With regard to England, the HOCL responded:

*England's Department for Education (DfE) doesn't publish data on parental debts to schools, and as of 2023, the Government confirmed it had not attempted to make any estimates in this area.*³⁵

In the absence of any central collection point of data, this project is seeking to get an indicative sense of school meal debt in England. There are no public records about the scale of school meal debt published by schools, local authorities and/or central government. We therefore concluded that the most effective research method to help us gather information was through Freedom of Information (FOI).

Compelling the release of information, as opposed to asking without the legal obligation of FOI, we believed would optimise the level of data released. However, even within the legal obligations expected of public bodies such as schools and councils to provide information, we were aware that FOI can still be a difficult and problematic research method, which requires the cooperation of the public bodies who are contacted in this way.

The challenge of finding out information around school meal debt is compounded by the fragmented nature of schools in England. It is difficult to establish who is responsible for dealing with the issue, either from a process perspective, in understanding who is responsible for collecting data or to help understand the scale of the problem and what is being done about it.

³⁵ Response from House of Commons Library to the office of Chris Stephens, May 2024.

Information about the consequences for school pupils and families experiencing school meal debt, the steps taken to recover any debt and what support, if any, is given to them is not published as a matter of course by schools and local authorities.

The House of Commons Library outlined how this fragmentation of schooling in England is an added challenge. They told Mr Stephens:

*Schools manage their own finances, and local authorities will not have data on how much parents owe all schools. A large proportion of schools in England are now academies, which are completely outside of local authority control. Even where schools are maintained, they generally manage their own budgets, and may have different charging processes for additional items, etc.*³⁶

As there is no central data collection point for school meal debt in England, accomplishing a full, representative understanding of school meal debt is clearly beyond the scope of this research. It would be an impossible task to contact every one of the 24,479 schools in England.³⁷ The vast majority of these schools are classed either as state-maintained or academy schools; 10,473 are local authority maintained schools³⁸, 16,743 are state-funded primary and junior and infant schools, and 3,456 are state secondary schools.

Understanding whether there is a problem with school meal debt in England, what the scale of the problem is and what is being done to address it, therefore could not be achieved by conducting a comprehensive study or even a fully representative study. Instead, we sought to collect, in an achievable way, a body of evidence that would still be enough to give an indicative sense of the scale of school of school meal debt in England.

We chose to do this by seeking information from schools in three different local authority areas. The three council areas were randomly picked from the list of 15 council areas that the House of Commons Library listed and given to then MP Chris Stephens last year.

The 15 council areas across England were broken down by level of deprivation, from five of the most deprived, five of the least deprived and another five classified as median between most and least deprived. From those categories, we randomly chose one council area from each of the grouped councils and contacted all schools in the three council areas we chose to target.

The three council areas chosen were Wakefield (most deprived), Bedford (median) and Windsor and Maidenhead (least deprived). We contacted every eligible school in each of these council areas. These primary and secondary schools embodied the fragmented nature of schooling in England –

³⁶ Response from House of Commons Library to the office of Chris Stephens, May 2024.

³⁷ <https://www.tes.com/magazine/analysis/general/how-many-schools-in-the-uk>

³⁸ https://lginform.local.gov.uk/reports/lgastandard?mod-metric=18161&mod-area=E92000001&mod-group=AllRegions_England&mod-type=namedComparisonGroup

academies, including multi-academy trusts, local authority maintained schools, free schools and faith schools (sometimes part of multi-academy trusts).

Many schools and councils did not respond to our initial request, but after we contacted them again and asked them to formally review why they had not responded, several more replied and provided information. However, just under half of all schools did not respond at all, despite their legal obligation to do so.

We have also contacted the other 12 local authorities listed by HOCL, in addition to the FOI requests sent to Wakefield, Bedford and Windsor and Maidenhead councils. The replies from these councils can be found in Appendix A at the end of this report.

In trying to get information from all 15 councils, we sought to understand if they knew the extent of school meal debt in their area, the numbers of families impacted, the level of the debt, details of debt recovery practices, what support there was for the children and their parents and the impact on the ability of children to access school meals when in debt.

The sections below present the evidence we have collected from schools, and are structured around each local authority area.

School and council responses

Every council contacted advised that they had very little idea of the problem and that it was the schools who knew the extent of the issue. We also contacted over 250 schools in the three local authority areas. We received over 130 responses including from individual schools as well as generic/identical replies from several schools belonging to the same multi-academy trust.

Wakefield schools contacted	Number of schools who responded	% of schools who responded	% of schools who did not respond
118	61	52%	48%
Bedford schools contacted	Number of schools who responded	% of schools who responded	% of schools who did not respond
67	28	42%	58%
Windsor and Maidenhead schools contacted	Number of schools who responded	% of schools who responded	% of schools who did not respond
66	33	50	50
Total number of schools contacted	Number of schools who responded	% of schools who responded	% of schools who did not respond
251	122	49%	51%

From these responses 44 schools, from across all three council areas, provided data outlining the numbers of pupils and/or families affected by school meal debt. In total these schools, who had a total school roll of 22,330 with 5610 pupils eligible for FSM, reported that 3862 individual pupils and families were impacted by debt. The total proportion of pupils who did not qualify for FSM but were in debt was 23.1%. As some schools gave data for families and not individual families, and if assuming that families have at least one child in debt at each school we can assume that actually it is **at least** 23.1% of pupils who are impacted by school meal debt.

We asked the following questions of schools.

- *Have you got a policy in relation to school meal debt?*
- *The number of children affected by debt for the years 2022/23, 2023/24 and 24th up to February 2025?*
- *The value of the debt owed for the years 2022/23, 2023/24 and 2024 up to February 2025?*
- *What debt recovery practices do you use?*
- *What support is provided for families in school meal debt?*
- *Are children still given a meal if in debt?*

The following sections look at the evidence provided by schools in the council areas surveyed.

Wakefield Council

Wakefield Council is one of the local authority areas deemed as one of the most socio-economically deprived in England. Of all schools in Wakefield, 35 are local authority maintained schools: 34 primary schools and 1 secondary school. The rest belong to academies/multi-academy trusts.

Wakefield Council confirmed it is not taking a proactive approach to understanding the prevalence of the problem in their authority, stating, *'The Local Authority does not collect this data'*, even though they are responsible for these 'local authority maintained schools'.

When it came to debt recovery practices, Wakefield Council said:

Monies to pay for school meals is delegated to schools, consequently we do not get involved with debt recovery for any school or academy. This means we are unable to provide any information on this subject.

Critically, in relation to support given to families who find themselves in debt, Wakefield Council said:

*If a child is not entitled to low income free school meals **they should not** be able to access a low income free school meal, however this does not prevent schools/academies from supporting individual families out of their budgets.*

In the Wakefield Council area we contacted nearly 130 schools. Of these over 60 responded and engaged with this research. It should be noted that not all of them answered each of the questions separately or tidily and in the way and order they were asked.

Many of them did not have the information we sought, especially the quantitative data that showed the numbers of pupils in debt and the value of monies owed. The data laid out below provides a sense and summary of the information provided.

Of those schools who replied to the question on **whether their school had a debt policy re school meals**, the responses overwhelmingly said they did not have one. The following statements encapsulate the responses to this question from schools in Wakefield:

- *There is no policy in place, specific to school meal debt.*
- *We do not have one.*
- *As a school we have a company that deals with all our school meals and they would deal with the debt.*
- *The school does not have a specific policy in regard to School Meal debt.*
- *School uses a third party company for school meals, therefore school has no such policy relating specifically to school meals.*
- *I can confirm that we do not hold this information as we outsource our dinner provision to our third party provider and they manage the debt collection/processes.*
- *We do not have a policy on school meal debt. We look at the debt on an individual basis.*
- *We do not have a separate school meal debt policy and we have no current plans to introduce one.*
- *We do not have a specific policy for this.*
- *The Trust does not have a standalone policy in relation to school debt. The Charging and Remissions policy (attached) references school meals in section 4 and states that outstanding payments will be dealt with in accordance with Trust debt recovery procedures.*
- *Our school dinner money is paid direct to our catering provider. They hold the information you require.*
- *I am unable to provide you with a copy of the policy for school meal debt as this is incorporated into a wider Local Authority Financial Management Policy.*
- *No specific policy. It is our policy to request payment in advance so no debt can occur. We never withhold meals due to debt.*
- *We permit our academies to work within general guidelines for managing school debt and ensure that the guidelines are applied consistently but take into account any individual circumstances of families.*
- *We have no policy specific to school meal debt. Our charging and remissions policy is available on our school website.*
- *There have been no instances of school meal debt being accrued at any point in the past 3 academic years, whether this has been temporarily or that has led to debt write off. The questions are, therefore, not applicable to our school and no school meal debt policy is required.*

Numbers of Children Impacted

A mix of different answers was provided when we asked schools in Wakefield how many pupils were in school meal debt. Some did try to provide information, some replied that there was no school meal debt at their establishment and some did not know, simply stating 'information unknown'; and others did not know due to the system they had in place meaning that they did not collect this data. Others said all matters concerning school meals were the responsibility of a third party provider and they did not know, while some others did not address the question at all.

Of the over 60 Wakefield schools who engaged in the research, only 26 provided us with the numbers of pupils in debt at the end of school years 2022/23, 2023/24 and 2024/February 2025. Eight schools provided information relating to the number of families in debt per month. We have combined the data from these 34 schools to provide us with data showing the number of pupils/families in debt.

We have calculated the most up-to-date proportion of pupils and families in debt as of February 2025. We did this using the current school roll and FSM figures published by the Department of Education as well as the numbers of pupils in debt as provided by each school. Subtracting the number of pupils eligible for FSM from each school roll, from that number we further calculated the percentage of pupils in debt using the numbers given to us by each school. The figures from each school varied widely, from those with no pupils in debt to those with hundreds.

The average figure for all the schools who responded reveals the extent of the problem and demonstrates that it is a significant issue facing schools, pupils and their families in the Wakefield Council area. Figures from the Department of Education show the total number of pupils on the school roll as of July 2025, in the 34 schools who replied with figures, to be 18,470 pupils.

Of those, 4858 were entitled to FSM. There were 3561 of all pupils and/or families, not eligible for FSM, in debt as of February 2025. This equates to at least 26.16% of all school pupils in those 34 schools who are in debt.

There is considerable variation between schools.

Number of pupils	Number on FSM	Number in debt	% in debt	Value of debt (£)
342	48	45	15.30%	340.8
203	44	23	14.50%	191.3
336	163	23	13.29%	768.76
202	103	30	30.30%	557.77
437	97	61	17.90%	1781.63
196	53	10	7%	1204.56
355	82	38	14%	440.99
358	59	51	17%	2284.59
320	63	39	15%	640.77
443	142	28	9.30%	248.07
352	61	40	13.70%	
217	66	24	16%	661.51
445	85	73	20%	843.47
204	74	0	0%	
205	26	27	15%	511.68
618	152	90	19%	624
451	125	17	5.2% for the 17 seen as in debt and 19.3% for those who are less than a week in debt	830.65
354	72	72	25.50%	1097
869	342	23	4.40%	768.76
988	289	37	5.40%	117.33
1728	297	892	62.30%	3557.95
1075	276	147	18.40%	343.06
900	347	65	12%	426.23
1108	425	398	58.27%	2209.87
1932	295	667	40.75%	143.07
1037	429	495	81.40%	2425.1

Wakefield Families	Number on FSM	Number in debt	% in debt	Value of debt
315	31	16	5.60%	101.74
402	190	4	2%	222.1
457	28	30	7%	638.2
225	88	12	8.75%	69.51
253	47	2	1%	4.1
448	177	20	7.40%	103.26

458	58	49	12.25%	272.49
237	24	13	6.10%	71.75

Total	Total	Total	Total	Total
18470	4858	3561	26.16%	£24,502.07

There is significant fluctuation between schools. For example, one school said that they had zero pupils in debt, while another reported 892 pupils in debt. The level of debt within the 18 primary schools ranged from zero to 30%, while secondary school debt ranged from 4.4% to an incredible 81%.

This table below is an example from one of the schools that recorded the information by **the number of families in debt each month**. The numbers in these also fluctuated but again did confirm that debt was an issue in these schools.

Month	2022/23	2023/24	2024/25
September	88	49	57
October	84	62	57
November	78	60	59
December	86	73	63
January	77	65	49
February	80	67	–
March	81	74	–
April	80	67	–
May	81	69	–
June	74	63	–
July	76	67	–

The following quotes represent a snapshot of responses from schools across the Wakefield Council area who gave information about their policy on school meal debt but did not provide the number of pupils and families in debt. Some simply said, ‘*Information Unknown*’ or ‘*We do not have the facility to find this information*’, while others said the responsibility for dealing with school meals, and any associated debt, lay with the third party provider.

The school does not hold access to historical information. Only able to view current debt within the system. XXXX (third party provider) holds this information and therefore you would need to approach them directly.

We do not collect money for school lunches; it is outsourced. Payments are made directly by parents with the company who provides them

A school that stated categorically that there were 'zero' pupils in school meal debt, added that they used '*a third party company for school dinners and this company manages any debt*' – thus suggesting that there might be debt which they don't know about as this information was held by the third party provider.

A secondary school in the Wakefield area said that this was the responsibility of the third party provider, but that the provider themselves did not have the system set up to collect this data, though this was something they were thinking about for future 'development':

The school/college has tried to find this information for you, but unfortunately we do not have it. We have contacted Cypad to support us with this and we have received the following response.

'Thank you for contacting Cypad. I have checked with the technical team in Cypad and in Schoolcomms. There is currently not a feature that allows you to do this. The development team have confirmed they have added it to their development wishlist for future improvements, however at this stage they can't advise a time scale to when they will be able to release it.'

This school stated clearly that they do not collect or hold information on school meal debt:

Debt is recorded on our MIS, however this amount changes on a daily basis as pupils top up their accounts/spend. We do not therefore keep records of who was in debt, when, for how long or how much.

The system that some schools have in place often do not record historical data:

The current system would only show debt for students that are currently in debt, at a moment in time, as when payments are made it clears the previous debt.

Value of Debt

We also asked schools for the value of debt owed to them. Some responded that they were unable to provide the information, with a few advising that the third party provider retained any data. Those who did provide information gave partial information for some years, or the value of debt for all years requested, or monthly breakdowns showing the number of families who were affected.

Some schools provided the value of debt for particular months and moments in time, some of which might have been eventually paid off; while others gave information pertaining only to debt that was owed at the end of the school year, some or all of which may have been written off.

Nonetheless from the information we received from schools we were able to calculate the total value of debt in those Wakefield schools who replied to this specific question. As of February 2025, the value of the debt was £29,942.01.

The level of debt fluctuated between schools. Some expected it to be paid up and eliminated while others have included debt which could eventually be written off. Sometimes the information was ‘*unknown*’, some schools indicated that they had no debt at all. Several provided the value of current debt but said that previous debts were not recorded. Others said they had no historic debt but had current levels of debt showing in their system. A number reported that the third party provider kept the data, but that they were able to access figures for current debt owed.

One school intimated that they had no capability to differentiate historic debt from current debt. Another presented the level of unpaid debt at the end of the school year. They did not say whether this debt was written off or not.

Some schools reported debt on a monthly basis, providing the value of debt and the number of pupils involved. We are assuming that these monthly debts were mainly paid off, from one month to the next, and that they involved many of the same families/pupils on more than one or multiple instances – providing evidence of the regular stress facing families trying to keep up with payments.

Month	2022/23 (No. / £)	2023/24 (No. / £)	2024/25 (No. / £)
September	32 (£265.41)	34 (£215.73)	38 (£525.25)
October	32 (£265.41)	31 (£142.92)	38 (£664.14)
November	28 (£171.79)	29 (£165.22)	36 (£605.89)
December	24 (£80.17)	38 (£236.28)	43 (£691.47)
January	31 (£143.06)	32 (£205.84)	30 (£638.20)
February	24 (£103.93)	26 (£152.84)	–
March	32 (£186.14)	29 (£201.22)	–
April	24 (£125.78)	27 (£299.00)	–
May	35 (£225.21)	38 (£338.04)	–
June	32 (£204.23)	37 (£670.46)	–
July	28 (£122.46)	41 (£558.91)	–
Total	322 (£1,893.59)	362 (£3,186.46)	185 (£3,124.95)

Some schools at Wakefield (as well as Bedford and Windsor and Maidenhead schools, as noted below), said they had no debt because they have introduced cashless systems. Children and their families are expected to pay first and top-up when necessary. One school reported that:

The Cashless system was updated in 2024 and there are no historical records. The debt is short-term, created when a student buys a meal with insufficient funds, so there is an amount 'overdrawn'/in debt that is often cleared promptly, when top-up payments are made. The Cashless system was updated in 2024 and there are no historical records. The debt is short-term, created when a student buys a meal with insufficient funds, so there is an amount 'overdrawn'/in debt that is often cleared promptly when top-up payments are made.

Support for Families

Given the reality of school meal debt, it is important to measure the support given to the families impacted, and whether children are still able to access school meals if in debt. We therefore sought to understand from schools if they were alleviating the pressures facing their pupils and their families; or whether in some cases the approach might be adding to the pressure families are facing.

The majority of schools did not provide a response when asked about the support they provided to families. Most of the replies received indicated that schools sought to support families. Some framed this support as signposting them to FSM applications – a form of support that may assist some families, but not those living in poverty, accruing debt and perhaps experiencing food insecurity, but who are still not eligible to receive FSM.

Some schools also caveated their response with support around debt-collection processes, while others recognised that families were financially struggling and needed help with the monetary challenges facing them.

The following statements are a snapshot of the support schools said they were providing to families. One focused on FSM and helping families apply, as well offering payment plans for paying back the debt:

Schools signpost and encourage parents to apply for free school meals. Payment plans are offered.

Another school interpreted our question in a different way:

A payment plan is put in place to try to help manage/clear the debt.

Another said:

*The support provided by the school can vary depending on what the family circumstances/needs are. It may be agreed that any **debt can be paid in smaller instalments over a longer period of time.***

In replying to our request for information about the support that they provide to pupils, one school explained that they point families in the direction of other agencies for support and that their third party provider collects payments for school meals:

Families who are in difficulty or crisis are signposted to the relevant agencies...School meals payments are managed by the school meals provider XXXX. All monies are directly paid to XXXX via School Grid app or online. The school provides a link for parents to access the account. Only those children in KS2 pay for school meals as those children in EYFS and KS1 are eligible for universal free school meals. Those children in KS2 whose parents are claiming welfare benefits are entitled to income related free school meals. This application is done directly by the parent to Wakefield Council. The school encourages families to apply for FSM through various forms of communication.

A proactive approach can limit the accrual of school meal debt:

School meal debt is extremely limited as we are proactive in supporting families and engaging in early discussions and family liaisons about potential hardship and impact on making necessary payments. Every child and their families are unique and every case is dealt with on bespoke case by case merit. Staff work proactively with families/carers/adults to research the possibility of potential free school meals applications and also ensure they are well aware of, and signposted to, further available meal resources such as local food banks etc.

Positive help for families facing hardship can work on multiple levels:

Where families are in financial difficulty, we work with the families to offer support and refer to food banks, charities and other external agencies who can help ...

We have recently introduced a measure to only allow parents/carers to have a maximum of one week's debt balance, we ask for parents/carers to provide pack lunches until any debt is paid. For families who have historical debt we put a payment plan in place to ensure that the debt is not increasing but we are not putting additional financial burden onto the family. For families that need additional help we put them in touch with local food banks, and help them complete paperwork to apply for free school meals if applicable. We would never see a child go without food regardless whether or not the parent/carer are in debt.

This school also described an empathetic culture that sought to assist families struggling with their finances:

All our vulnerable pupils are supported within school through our strong pastoral care. Families who are in difficulty or crisis are signposted to the relevant agencies.

This school was one of the very few who recognised that there were pupils from families who, while not entitled to FSM, were struggling. They were vigilant in identifying families who might be struggling and helped them with wider issues of food insecurity:

If we noticed that the same child was coming to us regularly, we would pass the information on to the pastoral lead to find out if there were any issues with the family concerned. There are one or two students who are not entitled to free school meals, however we know that the families are struggling financially or experiencing other difficulties. For these students, the school covers the cost of

the meals from the Pupil Premium budget. The school also acts as a referrer for our local Food Share scheme and if we suspect that a family may need this support the pastoral team would make contact with the family to discuss further.

No Child Going Hungry?

A critical question for this research was whether children were still receiving a school meal, if in debt. What we have found is that some schools do provide a meal if the child's family is in school meal debt and others do not. Many pupils are expected to bring in a packed lunch if in debt. Others who are unable to pre-pay for meals are presumably also assumed to be bringing packed lunches.

This raises questions about how schools discover how pupils who bring in a packed lunch are doing and if any do not do so, for whatever reason, and have nothing to eat. Do schools proactively ask those pupils who are unable to get a school meal due to debt, if they have been provided with a packed lunch? Or do they rely on the pupil to inform them? If the latter, then we would be concerned that many children would remain silent and go hungry instead.

It is evident that school meal debt is potentially resulting in hidden hunger across English schools among children missing out on lunch because they can't purchase a school meal and who are not provided with a packed lunch – or perhaps forget to bring one – and do not raise this with the school. Such children are suffering from hunger in silence.

Set against this concern, schools were asked what steps they were taking to ensure their pupils were getting a lunch at school if they were in school meal debt. The following statements are a snapshot of responses from schools in Wakefield.

Yes, the child would still be provided with a meal.

All children are given a hot school meal even if they are in debt.

*We work closely with our families, we know them well and **we always ensure that children are fed.***

A child will never be refused a meal even if they are in debt. We have a process in place

in the academy to provide for these children.

All children receive a school meal, regardless of any negative balance.'

Some other schools committed to providing a meal but linked this with debt recovery:

***Children are always provided with a meal.** We discuss payment arrangements with parents and they have always engaged with us, options include paying off a small amount each week or month. We encourage parents/carers to apply for free school meals where appropriate.*

A school meal would still be provided whilst senior leadership mutually agreed a payment package.

Other schools responded in a more nuanced way, saying that pupils were provided with a meal if they were below a certain level of debt. This support was also framed around how the debt was recovered, often via payment plans.

Although some schools made it clear that they requested parents to provide their children with packed lunches, as they would be prevented from purchasing school meals due to their debt, others provided pupils with a school meal if parents did not provide them with a packed lunch.

Here is a snapshot of what various Wakefield schools told us in relation to packed lunches:

Pupils are requested to bring a packed lunch if the debt is a high amount. If pupils fail to bring a packed lunch a meal would be provided for the child.

Children who have a dinner balance of -£30.00 have to bring a packed lunch until the debt is cleared. Payment plans can be discussed on a case by case basis. We usually encourage them to bring a packed lunch, and agree a payment plan to recover the debt. This is then sent out in writing. We would also signpost free school meals and encourage applications if they may be eligible. Depending on the amount of debt would depend on if we would provide a meal, anything over £100 we would stop school lunches.

*When a debit balance of £10 occurs we **ask parents to cease purchases and provide food for their child.** We also provide the Free School Meal details at this time for them to see if they are eligible. **If a child comes to school without any food or money available to spend, they would always be given lunch.** We would continue to speak with families if the balances continue to increase.*

If the arrears are not cleared, parents will be advised to provide their child with a packed lunch until the outstanding balance is settled. If an account is frozen and the child arrives without a packed lunch, we will always provide them with a school meal and follow up with a call to the parents/carers to discuss the situation.

*Most of our parents keep their account in credit. We actively encourage parents to apply for free school meals where appropriate and support the process. On days 1 to 3 our meals system automatically sends a reminder to parents to keep their account in credit, children are allowed to take a meal. Most parents top up their account at this point... **Parents may be asked to bring in a packed lunch from home.** If they are struggling financially we will encourage/support with application to free school meals and feed throughout, often it will be back dated if successful. We have good relationships with and know our parents, this allows us to have a good dialogue and support all our families when necessary.*

*Schools signpost and encourage parents to apply for free school meals. Payment plans are offered. **Parents need to provide a packed lunch** if accounts are in debt over a certain amount, on a school by school basis. However, **if parents in school meal debt failed to provide a packed lunch, pupils would be offered a meal.***

One multi-academy trust reported how some of their schools have digitised payments, using a fingerprint system. This means that if children are in debt or have not topped up their account, they will automatically be refused a meal. This raises important questions about what processes are in place when pupils are refused school meals via their fingerprint. What oversight and knowledge do teachers have about pupils being refused access to school meals through digital systems? And what interventions are they making to ensure pupils are being fed? This multi-academy trust said:

Parents need to provide a packed lunch if accounts are in debt over a certain amount, on a school by school basis. However, if parents in school meal debt failed to provide a packed lunch, pupils would be offered a meal. Our high schools XXXX and XXXX operate on fingerprint payment, students cannot purchase food if there isn't any money on their account.

Third party providers play a pivotal role in many schools. One third party provider used by several schools who responded, XXXX, has ruled that pupils in debt can qualify for just 3 school meals if in debt. After that limit is reached, they ask parents to provide packed lunches, as explained in the following 2 school responses:

The third party company has a 3-meal credit limit for when families fall into debt, after these 3 meals have been used, the school then asks families to top up their account or bring in packed lunches.

Children are provided with a school meal regardless of the debt for up to 3 occasions. (XXXX Policy). School will always provide a school meal if a packed lunch has not been provided by the parent. Therefore the school is funding the school meal if the parent exceeds the three meal threshold. All our vulnerable pupils are supported within school through our strong pastoral care.

One of the schools asked the contractor to provide an answer to our FOI requests. Worryingly, the response from them suggests that, while they liaise with individual schools to provide support, the accounts of pupils who are in debt are frozen at a certain point and they are rendered unable to purchase food:

From our (third party provider) stance, we can offer payment plans to clear the debt. Children will continue to be served if they are on free school meals, all other accounts would be frozen. The school may have other support plans in place as they will know the families better and more personally. We will notify the school when an account reaches the review point...At this stage, the school will contact the parent to discuss the account in arrears. In most cases, this is simply an oversight, and the account is topped up promptly, requiring no further action. Our Learning Mentor will liaise with the family to explore any support the school can offer.

If and when pupils go into debt, either to the school or third party provider, and the school feeds pupils and pays for their food then this can draw on finite school resources. Some schools told this research that this was an unsustainable situation and that they were **unwilling to underwrite school meal debt and children doing without meals.**

A school taking this position said:

*When we had a change of catering provider, they would not allow students to go into debt unless specifically with the school's explicit permission and confirmation that we would pay. Unfortunately with tight budgets this would not be sustainable, so what we now do is call the parent/carer to advise them that their child's online account has no credit to give them so the opportunity to top-up the account. If this was not possible we provide the child with a snack to ensure that they have eaten something, **we do not provide them with a full canteen meal any longer.***

And

*Up until February, half term students were allowed to go overdrawn to the value of £10, so a meal would be provided for 5 days with the agreement from a senior leader/learning manager. However the amount of debt is still growing. **Therefore, going forward, students will not be provided with a meal unless a senior leader approves the transaction.** There may be a genuine safeguarding issue and an agreement may be in place to provide a student with a meal for a certain period of time.*

One response alluded to how poorer pupils were being identified by school staff and prevented from enjoying the same treats other pupils were receiving:

A hot meal is always provided, but the catering team does not let children go into debt to buy cakes or sweet snacks. We try to encourage children, especially on FSM, to save their funds and have a meal at lunch time.

We believe these approaches are not conducive to the well-being of the children affected and are quite possibly stigmatising.

Debt Recovery

The way debt is recovered is seen by schools as an important part of the support given to families. Alleviating rather than increasing the pressure facing financially challenged families is obviously important. Payment plans being set up to help pay off the debt speaks to a supportive approach and in some cases, schools may decide to write off debt. However, if parents are in debt for a period then, as outlined above, pupils are sometimes prevented from getting a school meal. This can only increase, rather than reduce, the pressures facing families and the children impacted.

Debt recovery practices can sometimes result in very stringent measures being put in place to claw back monies owed. In some cases in Scotland, Aberlour found that local authorities were deploying debt recovery agencies and sheriff officers to recover debt from parents and guardians. Against this backdrop, we wanted to understand the measures that are taken to recover the debt and if such extreme measures were being deployed by schools in England.

The following responses provide a summary of how schools are recovering debt. They range from the polite and supportive to the more strident and punitive. In most cases, schools try to recover the money owed, often starting supportively, but if these steps don't result in the recovery of debt stronger, occasionally punitive, actions may be taken to recover debt.

The vast majority of Wakefield schools stated that they did not use debt recovery agencies. There were a few, however, that cited the possibility of court proceedings as a last resort if they were unable to recover debt, albeit most schools and trusts said that they have never taken anyone to court and that debt write-off would also be considered, particularly if the cost of debt recovery was more than the cost of the debt itself.

The following statement reassuringly encapsulates the approach taken by the overwhelming majority of Wakefield schools who responded to this research:

We have never had to use any debt recovery services or debt collection agencies.

Some schools have never used debt collection agencies. After exhausting all attempts to recover the debt, they then consider debt write-offs:

The school has never bought in the services of a debt recovery agency and uses well managed internal controls carefully monitored on a weekly basis. School Business Manager would arrange meetings with any families that were over the £30 limit. Should ongoing debt occur then it would be passed to the Trust to make a decision about 'write offs', etc.

The following reply also indicates a gentle and understanding approach:

Parents are able to see how much their child is in debt via our Parent App and they are regularly sent a polite reminder to top up when they go into debt. If we do not receive a response to messages we attempt to speak with them and ask them to self-refer to the appropriate support agencies or apply for Free School Meals if appropriate.

In some cases, court proceedings or a debt write-off are considered, but only after all other steps to recover the debt have been unsuccessful:

*Schools chase via parent apps, phone calls/text messages, emails and letters. Debt Recovery process 1st reminder – 30 days from date of account or in the case of lettings before the first letting commences. • 2nd reminder – 60 days from date of account • Final reminder – 75 days from date of account. The **final reminder will threaten legal action** if the account is not settled within 14 days. If, after every effort has been made to collect the debt and legal action is considered impractical or has been unsuccessful, individual bad (irrecoverable) debts may be written off.*

Some schools indicated that initiating court proceedings was the last resort in the process of recovering debt but did not mention the potential of debt write-off. The following response gives a sense of the steps they take before considering the option of taking parents to courts:

Reminders via iPay (cashless system used by the academy) – Letters/emails/phonecalls to parents, including support in using iPay where necessary – Where unable to contact parents/carers, or inability/refusal to use iPay, a sales invoice can be issued – Small claims to recover debt.

A robust approach without necessarily threatening court action was described as follows:

A letter shall be sent to parents showing arrears, of any value, weekly. In the event of non-payment, a more formal letter is sent by the Headteacher. The School Business Manager will discuss with the Headteacher where arrears exceed £50.00 to agree the most appropriate course of action; this may include raising a formal invoice.

Debt recovery from initial steps, escalating to suspending the pupil's account, started with:

*Telephone calls home to parents, letters home to parents, invitation to meetings to discuss the debt. Where a parent is in debt **we do on occasion pause their account for any further purchases until the debt is cleared to a manageable level.***

If a school is using a third party provider to provide meals, it is the contractor that is ultimately responsible for collecting the debt. Some schools do assist them in trying to get parents and families to settle their debt:

The school is not involved in the recovery of school meal debt, this is followed up by XXXX, the meals provider. The school Business Manager does monitor the School Grid system for the current academic year and contacts parents to remind them that their school meals payment is in arrears.

Contrary to what Wakefield Council told us, one local authority maintained school said:

We are a local authority maintained school, so all debt recovery would be completed by them (the council).

Other schools spoke of putting in place payment plans and being as flexible as possible with parents to help them pay the debt:

We send a message via a parent messaging system twice weekly to anyone with a negative balance for dinner money, unless the parent/carer has contacted us to discuss alternative arrangements for payments. If the balance remains unpaid after 2 weeks a phone call is made to the parent/carer. We discuss payment arrangements with parents and they have always engaged with us, options include paying off a small amount each week or month. We take payment online or in cash, although we try to be as cashless as possible, we would never refuse cash payments if that helps parents.

Bedford Schools

Bedford was another of the councils where we submitted requests to all schools in their area. Bedford Council was in the list of five councils considered to be median in the spectrum of local authority areas deemed as least or most deprived.

When we asked them about what schools the Council is responsible for, they said:

The responsibility to implement a free school meal provision, to eligible children, sits with schools. Most schools within the local authority commission manage their own services. Bedford Borough currently contracts a school meal service for 8 schools within our local authority area; this will cease at the end of 2024/25 academic year.

They replied ‘*Information not held*’ in response to our question about any data they had about the value of debt and numbers of pupils and families affected.

Bedford Council is also unaware of how debt is recovered, stating:

For our contract schools, our meal service provider is responsible for the collection of payments for those children not eligible to free school meals. The provider works with each individual school to determine how they wish for ‘paid meal’ debts to be managed/recovered.

For those schools supported through our contract, the provider will monitor payments for ‘paid meals’; where an account falls into debt the provider will work

*with the school and family to resolve any issues. **Re practices to recover debt – 'Information not held'.***

When asked about consequences for children and families and whether children were still able to access a meal, they said: *'Information not held, schools determine their own approach.'*

We contacted 67 Bedford schools. Of these, 28 schools responded and engaged with this research. As with schools in Wakefield, Windsor and Maidenhead, not all answered each of the questions separately and in the order they were asked. Many of them did not have the information we sought, especially the quantitative data that showed the numbers of pupils in debt and the value of monies owed. Indeed, the Bedford data in relation to these questions is sparse and much more limited than the data we received from schools in Wakefield.

Of those schools who replied to the question on whether they had a debt policy re school meals, the overwhelming response was that they did not have one, as shown in the data set out below:

- *We do not have a policy in regards to school meal recovery debt as it is not relevant.*
- *Policy through XXXX the third party provider.*
- *We do not have a separate school meals debt and its recovery policy.*
- *The school does not currently operate under a formalised policy specifically addressing school meal debt. However, as part of routine administrative processes, balances are reviewed weekly by Business Managers, and where accounts are identified as overdrawn, a communication is sent to parents or guardians.*
- *Up until very recently our school catering services have been outsourced and all debt was managed by them, including all records. We were kept informed of any debt but this was managed to a low level.*
- *We do not have an official policy regarding school meal debts.*
- *We do not have an official/ drafted policy in place currently.*
- *The school does not currently operate under a formalised policy specifically addressing school meal debt. However, as part of routine administrative processes, balances are reviewed weekly by Business Managers, and where accounts are identified as overdrawn, a communication is sent to parents or guardians.*
- *We do not have a policy for this.*
- *We have a charging and remissions policy which is a statutory policy and is available on the respective school websites. We do not have a separate school meals debt and its recovery policy.*
- *The school does not have a policy in place for school meal debt. School meal debt is not and never has been an issue for our school and families are not able to get into debt due to the ordering system we have in place. We have worked extremely hard with our families to get this process right for all.*

The following data relates to the numbers of pupils affected by school meal debt. Only a tiny proportion of Bedford schools provided information on the number of families and pupils in debt, meaning that we are unable to generate a meaningful figure that indicates the average number of pupils in debt.

Many of those who responded either did not address this question or intimated that they did not hold the information – ie, they did not know to what extent their pupils were in school meal debt. Notwithstanding, those who provided information have demonstrated that debt is an issue for some children and families in some Bedford schools.

Those who provided information calculated the numbers based on families, incorporating siblings, rather than individual pupils. One school reported:

In the 2022/23 academic year there were 12 families, 2023/24 academic year 7 families and 2024/25 up to this year to date (February 2025) 6 families.

Framing the data in their response around the number of families who had their debt written off, a school informed us:

In 2022/23, 1 family had their debt written off, 2023/24, 0 families and 2024/25, 0 families.

Another school was aware of many more families and pupils impacted by school meal debt:

In 2022–23 there were 35 families, 2023–24, 53 families and 2024/25 there were 44 families.

The only school from Bedford to provide information about the number of children said:

For the year 2022/23 the data is no longer held, for 2023/24, 10 and 2024/25, 13.

The following figures from these 4 schools show that the percentage of pupils in school meal debt to be 5.2%.

Bedford	No of pupils on FSM	Number of pupils/families in debt	% in debt	Value of debt
868	298	6	1%	250
71	3	13	19%	4
244	50	44	22.70%	2677
571	121	4	1%	10.8
Total	Total	Total	Total	Total
1754	472	67	5.2%	2941.8

The following responses represent those who either did not know or who said that debt was not an issue at their school, often due to the pre paid system that they had in place that prevented pupils from getting in debt.

The schools quoted below reflect a common response, which was to say that debt did not accrue because there was no credit facility and families had to pay up front before pupils were able to access a meal:

*Parents use the Swift Kitchen app to order meals which has to be done the day before for a child to get a school meal. **The only way for a child in Year 3 or Year 4 to receive a hot meal is to have paid for it the day before.** The children on free school meals in Year 3 and Year 4 get a free hot meal. **There is no debt incurred by the parents as no credit is given to them.***

No Parents/Families had debt...as they had to pay in advance for the school meals to the catering company directly in advance.

No debt n/a

Others reported that they did not hold the information:

Unfortunately we do not have this information available.

We do not hold the information in this form and are unable to answer this question.

I don't know how to retrieve information regarding paid debts but I can confirm that we have no long-standing debts ... This information is not formally recorded by the school or external provider... We do not have detailed breakdowns of when a child was in arrears at any stage over the last two years and eight months. It would be necessary to log into each child's meal account and look through two years of meals uptake. Additionally children who have left the school who may at times have had a negative balance no longer show on the system, once the balance was cleared by the time they left.

This school/trust said that their previous system did not record information but their new system would record information in the future:

The Trust and/or school does not hold this information in a format that allows for reliable reporting. Outstanding balances are managed informally as part of routine processes. No formal action has been required to date due to non-payment of school meals. Our external provider has confirmed that they do not retain historical data of this nature. Additionally, following a change in MIS, future data of this kind may now be recorded, but historical information is not readily retrievable.

One school when asked about the numbers of children in debt said it was:

Immaterial, and quite possibly zero, in each year.

Value of Bedford Schools Debt

Only 10 schools of the 27 who replied, provided a figure for the level of school meals debt at their school. The total debt for these 10 schools was £14,087.37; however, £13,170.86 of that belonged to just two schools, one of whom did not provide the numbers of pupils or families actually caught in and affected by debt.

Some schools did not have any information about levels of school meal debt, which was held by their third party provider:

Information not held, collection of payments and outstanding debt managed by previous provider (XXXX)... In 2022/23 our outsourced catering provider managed the cashless catering system therefore we do not hold the balances for this year or any information regarding debts/written off balances.

One school, reflective of others, reported that almost all parents paid off their debt prior to changing their meal provider. Now that they have changed contractors they do not hold the information about how much debt has been accrued.

In September 2024 we changed our meals provider to a different third party provider. All monies that were owed with one exception were paid in full by the parents for meals taken before September 2024. The current provider accepts money directly from parents, so we do not have information on the children's meal balances.

Another school said, on one hand they can't see what debt has been accrued but on the other they know that there is no outstanding debt at their school:

We do have access to see what debts have accrued. We do not have any outstanding debts and any debts that may accrue tend only to get to one week's dinner costs owing.

One school/academy treated a small level of debt as normal and more than likely to be paid off:

As at 28th February the Trust had £277 of debt associated with catering across all of our schools. The average debt value was £3.55. This level of debt is considered fairly normal. We would anticipate the majority of this debt being cleared.

Some said they had written debt off:

The Trust has written off £256.71 of catering debt since September 2022. The debts largely relate to leavers where the cost of recovery would significantly exceed the amount due.

Support for Bedford Families

Bedford schools overwhelmingly did not offer a reply to this question when asked. The following passages are the only responses received.

Schools will work closely with families to prevent debt from accruing and ensure all children have lunch.

In terms of support – we have an internal trigger that if debt reaches £25, our inclusion team will reach out to families to see if support is needed. We will hold debt if required and offer families the option to pay small amounts over a longer period to support short term challenges. We support families to apply for FSM... We, as a school, would always consider the family circumstances and help out where possible if we felt there were any issues around paying for food.

Following communication between the school and families, if the family needed help with the debt this would be something we would discuss if they needed help with paying the debt off.

There are no families in debt for school meals, as far as we are aware. If a child does not have a meal ordered we ensure they have a packed lunch, we phone parents when it is necessary to and ask them to bring in a packed lunch, if their child has not already brought one in. However we would never allow a child to go hungry so would provide them with food from our wrap around care provision if necessary.

One school said that support was provided on ‘an individual basis’.

No Child Going Hungry

Some schools in Bedford, when asked this most fundamental of questions about whether pupils were still being provided food at school, even if in debt, simply did not address the question. The majority who responded offered assurance that children were still eating at school, some said that there were no issues with school meals at their school.

I believe the third party provider policy is to provide a basic amount of food once the debt exceeds a threshold. In my 5.5 years in the school this has not happened.

Children would never be left to go hungry in the event of debt. HEART schools provide free breakfast to all pupils and students to help ensure they can sustain a full day in school.

If a child does not have a meal ordered we ensure they have a packed lunch, we phone parents when it is necessary to and ask them to bring in a packed lunch, if their child has not already brought one in. However we would never allow a child to go hungry so would provide them with food from our wrap around care provision if necessary.

This school still provided a meal even if in debt:

Where debt has occurred, meals have continued to be provided to pupils while the account is resolved. Children are not denied access to a school meal based on an outstanding balance... Our school's policy is that all children are fed

Another school that adopted this approach explained:

Where debt has occurred, meals have continued to be provided to pupils while the account is resolved. Children are not denied access to a school meal based on an outstanding balance.

The fragmented nature of the school system in England means that each individual school or trust operates within a different context, and their ability to provide food for pupils is dependent on their own set of circumstances, as respondents outline below:

No child would ever not be fed by the school regardless of whether they pay for dinners or not. In fact we regularly offer breakfast boxes to our families. We are very lucky to have local sponsorship which enables us to provide all children with breakfast at no cost.

We have two options with this. Children can be provided with a very low-cost meal that technically meets the school meal criteria. We do not choose to do this as we believe this impacts directly on the child. The child would be provided with an appropriate meal (chosen by them/parents from the school menu).

This school, while offering constructive support, was clear that at a certain debt threshold they would not provide any further school meals until it was resolved:

If they are not eligible (for FSM) and need support we will support them to access food vouchers etc to ensure they can make a packed lunch. If the debt reaches

£50 without engagement or a plan moving forwards we will not provide any further school meals and will support as above with food vouchers or other school food to ensure children have eaten. To date, we have always been able to resolve the situation before we need to do this.

The following reply is problematic. The potential to induce feelings of stigma, as well as not providing sufficient levels of food, by providing the bare minimum to children already living in food-stressed household is a very real possibility:

*We use an application called ParentMail and parents/carers have to pre-order their child's meal in advance and ensure that their account is topped up. On the odd occasion that a child has forgotten their lunch or a parent has forgotten to place an order, **the child is sent to the office and given what we call a lunch ticket. The child will take the lunch ticket to the canteen and they will receive a meal.** The parent/carer is immediately sent a message (see below). We never allow a child to go hungry. **If a parent/carer persistently forgets to place their child's meal order, we will make it clear that if this continues, the school will only provide a cereal/protein bar and a drink.** This has only happened once this academic year.*

As well as potentially inducing stigma, this school listed a number of approaches that embody many of the issues that emerged in FOI responses:

At XXXX Academy we do not allow an overspend on school meals or any food / drink items available in the canteen. Should students not have enough money on their dinner money account the student is given a form and asked to report to reception where their account is checked, food items are given and a call to parents / carers is made to advise of the account balance and see if any support is needed. We assist / direct families where appropriate to complete a Free School Meal application and we would continue to support the child with meals as required if appropriate.

Debt Recovery

None of the Bedford schools that responded has ever initiated court proceedings against families. Like Wakefield schools, schools in Bedford go through different stages of their debt recovery process. If the parent does not pay, the school quoted below is prepared to be the ultimate guarantor of the debt:

The school sends out regular reminders where a parent is in debt (this can be done to all on ParentPay). If the debt exceeds £10, the school will contact the parent/carer individually. If the debt is not paid, the debt becomes the school's debt and this will be added to the school's bill. Under XXXX contract, nil response (we have never progressed to court proceedings for paid meal debt recovery... We speak to families to recover debt – we do not use any other methods. We have never initiated court proceedings to recover school meal debt

When the third party provider prompted this school to contact parents, its approach embodied an understanding of their wider social responsibility. They reported that if it was cheaper to write it off they were prepared not to pursue debt, but they also would take legal advice as part of the process:

Debt letters/arrears notes are given to us to pass on to families but there has been no suspension of meals to any child in the years you have listed so these small amounts of arrears must be quickly paid off. I am not aware of the third party provider debt recovery method other than the arrears notes – of which there are 2 levels. As part of our community cohesion strategy, we do however believe that we have a wider social responsibility. We need to ensure that there is a balance between the competing needs to maximise income collection and ensuring that parents/carers who are historically shown to be our debtors are treated in a fair and equitable manner. Read the debt recovery process provided to us – there are points there about invoices and legal advice being sought if debt is not paid and for debt write-off would cost less than the cost of recovery.

Supporting parents through payment plans is also deployed in Bedford, as well as in some circumstances writing off the debt:

*We have not had to take any formal steps to recover meal debt. We use options such as payment plans to support debt repayment. **In some circumstances, these debts can be subsidised or written off.***

This school outlined the level of debt it had written off:

The Trust has written off £256.71 of catering debt since September 2022. The debts largely relate to leavers where the cost of recovery would significantly exceed the amount due.

This school said that there was no need for debt recovery as their pre-paid 'system' prevented debt accruing:

Our system means that children cannot go into debt as money is required on the account to purchase lunch. The system means that children cannot go into debt.

A response from another school reflected this viewpoint:

We have seen a huge reduction in school meal debt by moving to a cashless, pre-pay system.

Windsor and Maidenhead

The third council area where we contacted all schools was Windsor and Maidenhead, categorised by HOCL as one of the least deprived in England. Windsor and Maidenhead council said:

We currently have 17 schools in our corporate catering arrangement. This is made up for 13 maintained schools and 4 academies. All other schools (49) in our borough manage their own catering arrangements and AfC are unable to comment on their arrangements and processes in regards to debt management...

Despite being responsible for a corporate catering arrangement for 17 schools, the council does not have any data in relation to the value of school meal debt and the number of children and families owing money. They said:

We do not collect any data in regards to school meal debt and therefore cannot provide any details on the number of families with debt or a total value overall. As per the specification of our agreement, our contractor is responsible for the monitoring and management of debt and works closely with each school to reduce the impact. Our catering arrangement includes a cashless payment element to help schools monitor and reduce debt before bigger issues arise.

When it comes to debt recovery, Windsor and Maidenhead council identified school meal debt as an issue for individual schools to deal with:

Each school in our contract is responsible for collection of any outstanding debt for their school and is liable for any outstanding fees to the contractor. As mentioned previously, the contractor and school work closely to monitor and manage any debt. The schools are invoiced termly for any payments outstanding. It is the school's responsibility to then recover any outstanding fees from parents.

However, in relation to support, they gave assurances that no child should be left without a meal, stating:

*We are unable to comment on what specific support sites in the contract choose to give to these children, as that is a school process. **As part of our arrangement, our contractor will never let a child go hungry and access to a school meal is always available.***

When asked about the support available to families, Windsor and Maidenhead Council slightly contradicted the response quoted above, when they said:

*For those schools supported through our contract, the provider will work with the school and family to resolve any issues. **Schools determine their own approach to continuation of meal service.***

Of the 66 schools across Windsor and Maidenhead that we contacted, 35 responded to our requests for information. The cashless systems that do not allow meals to be provided without prior payment are widely in place in this council area, and it is contended that they prevent debt accruing. A few schools in Windsor and Maidenhead took stringent measures to recover debt.

The following comments from schools in Windsor and Maidenhead summarise the responses we received when we asked them about whether they had a policy on school meal debt:

- *We do not have a specific policy on school meal debt recovery.*
- *We do not allow students to have debt for school meals, so the answer is nil for each question. We do not have a policy because students must put money on their accounts to get food from the canteen and, **if they don't, then they can't get food.***
- *We do not have a debt policy.*
- *We do not have a policy in relation to school meal debt and its recovery.*
- *We don't currently have a written school meal debt and recovery policy.*
- *This is built into our Charging and Remissions policy – we will be looking into producing a school meal debt recovery policy soon.*
- *We do not have one because there is no need, due to our policy of insisting that payments are made in advance.*
- *We do not record the information in your list as our catering is outsourced.*

Over half of the Windsor and Maidenhead schools contacted, 35 out of 66, replied to our request for information. However, only 6 schools addressed the question about the number of children impacted by school meal debt and who recorded and collected this data.

Despite it being a low figure, we have calculated the proportion of pupils in debt for those 6 schools, applying the same formula as we used for Wakefield and Bedford schools that took part in our research. In these 6 Windsor and Maidenhead schools there were 2106 pupils in total, with 289 of them on FSM. The total number of children in debt in these schools was 234, equating to 12.87% of pupils.

Total number of pupils	Total Number on FSM	Number of pupils/families in debt	% in debt	Total value of debt
218	35	36	19.70%	652.78
640	41	136	22.70%	20,874
289	29	25	9.60%	183.91
289	33	1	0.40%	95
330	63	1	0.40%	27.85
340	88	35	14%	328
Total	Total	Total	Total	Total
2106	289	234	12.87%	22,161.54

The following quotes capture the responses we received from schools in Windsor and Maidenhead that did not provide numbers. Some did not hold the relevant information and those who reported no debt at their school put this down to their cashless, pre-paid, system.

Due to the way school lunches are ordered at Woodlands Park School, we do not have any debt associated with meals for the academic years you have requested.

Another said that the information was:

This information is not available, however very few debts and always settled. No bad debts... There was no meal debt at our school in the academic years 2022/2023, 2023/2024 and 2024 – (February) 25... We can confirm that there have been no families or children at our school with outstanding school meal debts during the periods specified. In instances where payments were initially missed, parents promptly settled their accounts following reminders. As a result, there have been no cases of debt.

Many schools simply did not record the information and did not know how many pupils were impacted:

We do not hold these records and I am unsure if our cashless till system would run these reports – also meal debt is a daily changing, fluid status as parents are in debt one day and not the next if they have topped up.

The school Cash office system does not have these reports on hand and [they would be] difficult to produce as the systems would have to be customised for reporting and timely to produce manually and would not be cost effective.

When contracting third party providers to provide school meals, some schools outsource all responsibility for collecting data in relation to debt:

All lunch money payments are made by parents and carers directly to the third party provider and not the school. Their online meal ordering system requires a credit balance for meals to be ordered.

We do not hold this information. Our catering is outsourced.

We use XXXX as our school meal provider and they deal with all of our debts with parents directly, we do not hold any information.

This school intimated it was not their responsibility but added that there is no debt because of the cashless ordering system:

All parent payments are made to XXXX the third party provider and not the school. Their online meal ordering system does not allow meals to be ordered without a credit balance. There is, therefore, no debt.

Another said that only in very rare occurrences do children fall into debt within a cashless system where parents have to pay in advance. Some schools reported that limited debt can occur when some children who are bringing a packed lunch have forgotten to do so and are given a school meal instead.

This speaks to the potential of debt being accrued in reverse. Rather than a system based on credit, where people get into debt and asked to bring in a packed lunch when in debt, pupils who are unable to pay for dinners in the first place and are bringing in a packed lunch instead are getting in debt if they forget to bring in their packed lunch:

Parents cannot order school dinners on ParentPay without a credit balance, so dinner

money debt is unusual. A rare case may be where a child has forgotten their packed lunch, so we order a dinner for them in school that morning – parents would be advised of this at the time and asked to top up their balance if needed to pay for that day's dinner.

Value of Debt

Windsor and Maidenhead schools provided sparse information about the value of debt. That said, the following information is sufficient to suggest that, while many schools do not have debt, even in this council area which is among the most affluent and least deprived in the country, there are undoubtedly pockets of poverty that mean significant levels of school meal debt exist in some schools.

One school reported consistent large debts over the past three years and the level of debt that they had wrote off at the end of each school year.

The value of debt for 2022/23 was £7,761 with £3,522 written off. For 2023/24 the value of the debt was £4386 with £3264 written off and for 2024/25 the debt was £20,874³⁹ with £1,173 written off.

Only a few Windsor and Maidenhead schools addressed the question asked about the level of debt. These schools reported the total level of debt as £22,183.88 (albeit over £20k was from one school and this sum was incorporated in the year debt). While much of this will be paid off, some had already been written off. The level of this debt, even though much of it is paid, does speak to the consistent pressure facing some families.

³⁹ This school indicated that this figure represented 'in-year arrears' some of which presumably is paid off. Nevertheless, the scale of this figure does indicate a level of financial distress experienced by pupils and their families whether they pay off or not.

Support for Families

As in Wakefield and Bedford, schools in Windsor and Maidenhead were keen to stress that they offered support to parents and families, often helping them make FSM applications. This somewhat misses the point that many families who are struggling don't qualify for FSM.

We regularly check whether students are eligible for free school meals and support applications where we can if we feel families are struggling.

Families are encouraged to apply for FSM and communications between the school and the families continue if families are struggling to pay for school meals.

One school that did appear to recognise this group who may not be able to get FSM but are struggling said they can offer support by providing them with FSM paid for by the school.

Parents are unable to accrue school meal debt due to our payment system. In a few instances, parents have contacted us about financial difficulties, and we have provided free school meals for one term (funded by school), subject to review.

One school framed their response in terms of paying back the debt.

We allow parents to pay their debt after an agreed date – ie, when they receive their monthly pay.

Others spoke about how the support they offered:

Support for students with insufficient meal balance is provided through our pastoral system.

We will support families in school meal debt by having a conversation with parents, mindful of individual circumstances, and offer to carry out a free school meal eligibility check for them. If meals do need to be paid for, we will discuss a realistic payment plan with parents.

Depending on the child and the family finances, we will look at asking parents to apply to see if they are eligible for Pupil Premium funding which will entitle the child to free school meals – Headteacher will make a decision to continue providing free school meals to children at the cost of the school, based on individual support required.

No child going hungry?

Several schools in Windsor and Maidenhead, as in Wakefield and Bedford, did not address the most fundamental of questions, as to whether pupils were still being fed even if in debt. Responses ranged from saying that those pupils would still be fed, to asking them to bring in a packed lunch. Others did not know if they provided food or not as this was a matter for the third party provider.

We use a third party catering company for our school meals, who manage the whole process. As such, we have no involvement in the recovery of debt as the catering company undertakes this. They liaise directly with the relevant families, with no involvement from the school.

We use XXXX as our school meal provider and they deal with all of our debts with parents directly, we do not hold any information.

We do not hold this information. Our catering is outsourced.

Another school explained that they did not wish to see any children impacted by their parents' ability to pay and that it would be a matter for governors to decide what help could be given:

The Governing Body does not wish to see any child disadvantaged by virtue of the fact that their parent(s) are unable to pay. The School Management Team will give consideration to remitting all or part of any charges payable if the parents meet the criteria for the 'benefits' that qualify them for free school lunch eligibility, or by a parent of a pupil with temporary financial difficulties. A report of any delayed payments will be made to the governor's Resources committee.

This school provided an insight into how pupils get into debt in a system where payments must be made in advance and what was done to ensure those pupils who don't have money paid in still get a

meal, this includes expecting the pupil to notify the school office which as noted above is concerning and might result in hidden hunger:

The process, if a student does not have enough money in their account, is: the student comes to reception and office staff ring the parent to request they put money on the account. If this is not possible or the parent cannot be contacted, the student is given a slip which authorises the Hub staff to give the student food and the amount spent is recorded. The office staff ensure the parent is told that this has happened and request the parent puts money on the account. The Hub staff deduct the amount spent against the student account when there is enough money on the account. We have not had problems with parents putting money into accounts as lots of our students qualify for free school meals and those who don't seem to be able to top up their accounts without a problem.

Similarly, this school said:

Now that we are operating a cashless system, on occasion a pupil may come to the school office if they have no money on their account. The office will contact the parent to request the account is topped up. On the odd occasion that the parent is not contactable before lunchtime, the SLT will ensure the pupil is given a meal and the parent will be contacted to top up the account later that day.

Some schools provide a meal even if a pupil is in debt:

All children are still provided with a school meal regardless of whether they are in debt...

All children that do not bring a packed lunch are provided with a lunch even if in debt.

Assuming that children actually approach the school to ask for a meal when they are in debt, some school reported that:

We never refuse a student a meal at lunchtime even if in debt.

Yes support is given, yes meals are still provided and credit covered by the school.

Others said that they would expect pupils to bring in a packed lunch until such times as the debt was paid:

We do state that the child will need to bring in a packed lunch if the debt is not paid and as far as I am aware we have not had to enforce this.

This school was one of the few that explicitly recognised that some pupils and their families may be struggling but don't qualify for FSM and will seek to help them:

We are aware of a few families that need assistance with dinner money but are not eligible for FSM – we have some local charities that provide funding to help these families and we apply on their behalf.

Another school reported that just one pupil was in debt and that they had contacted a charity for financial support to pay off the debt for that single child.

One school described how, initially:

No child will go without a lunch.

But...

If payment has not been received for three weeks, then a debt letter is sent stating if the debt is not cleared then the child will not be given the option of a hot meal/main menu choice. The child will receive a sandwich, piece of fruit and drink or water until the debt is paid in its entirety.

Debt Recovery

Windsor and Maidenhead schools follow many of the same debt recovery processes and approaches that are deployed in Wakefield and Bedford schools and many take a supportive approach. Some striking revelations were, however, revealed by certain schools about the methods they use to recover debt.

One described the different staging posts in their debt recovery process. They initially provided a meal but if the debt was not paid off they informed parents to provide a packed lunch, saying that hot meals would be withdrawn and parents asked for a meeting with the Headteacher and school Business Manager. Incredibly, they also considered informing social services that parents are struggling to feed their children and then initiate a legal process:

Social Services may be informed that if parents are not carrying out their responsibility of care by not providing food for their children at lunchtime.

The school has the authority to reserve the right to begin legal proceedings against parents to recover the debt.

This school quoted below was the only one of two schools that said they would consider using/had used the services of debt collection agencies if people were to get in debt and not pay it back.

There was a sense that debt did not accrue because advance payment was required, but if for any reason it did, they would consider taking such action. It seems that potential reputational damage, as opposed to concerns about the impact of such action on families in debt, would be taken into account at that point:

*School meal debt does not arise at xxxx school, as our payment systems are set up to require advance payment for meals, preventing families from accruing debt. School administrative staff and the Headteacher proactively monitor accounts and communicate with families where needed to support continued compliance... **Final potential action 'Debt recovery may be considered through a debt recovery agency as the next option. Consideration needs to be given as to the public perception of such action.'***

Another school explained the different steps they take to support parents and pupils. However, they also confirmed that if none of these resulted in debt being paid back, then using debt collection agencies was a step that they had previously used and would use again. They supplied the names of the debt collection agencies that they have contracted:

The school continuously works with parents that may be struggling to pay meal fees in a variety of ways: a) Helping parents check whether they are Free School Meal eligible, through buying into a service run by the local authority, and supporting parents through the application process. b) At the start of every new academic year, we write to all 6th form students encouraging them to apply for the 16–19 bursary which can be used to pay for school meals as well as transport etc. c) We offer extended deadlines over which parents can pay the fees, to enable

*them to reduce the monthly charge to an amount that is manageable for them. **If all these options have been exhausted, the agreed payment plans are not adhered to and substantial fees remain outstanding when the child leaves the school, these arrears are passed to a debt collection agent. The school has used both Redwoods and Town & Country over the period in question to manage arrears.***

Another school said that if no response was received to early notifications that they would raise an invoice and that pupils would be prevented from going on school trips until the debt was paid. They have at least never taken legal proceedings against parents:

*We run a report each day and email/text parents asking them to top up their account, send letters home, speak to the individual student advising they are overdrawn and need their parent to top them up and clear debt, **eventually, if no response, we raise an invoice to the parent. We also advise them they cannot go on a school trip until their canteen debt is cleared.** We have never taken legal proceedings, we have not had many we have had to right off and if we have they have been deprived families.*

This school said they communicate with parents but have never taken parents to court:

We chase debt via email or telephone calls to the parents. We have never initiated legal proceedings.

This school intimated that recovering debt was not an onerous, endemic issue for them, saying:

We send out a daily email reminder and the outstanding amount is usually settled within a couple of days.

Other schools said that if they had followed all steps to recover debt and it was unrecoverable then they would write off this bad debt:

The academies chase all money due to them, which has not been paid within 30 days of an invoice being issued. If a debt remains unrecoverable after one year, or, if during the year, it becomes clear that the debt will remain unpaid, the headteacher submits a report to the Finance and Resources Committee for approval to write off the debt. Bad debts are only written off when the school has followed all possible procedures to ensure their recovery. The Finance and Resources committee authorises the write off of bad debts within the limits delegated.

Conclusion

Key findings

- School meal debt is a problem for schools in England, no matter the socioeconomic status of the council area, but it is worse in more deprived areas
- From 44 schools who provided figures across three council areas, we calculated that that at least 23.1% of pupils, not eligible for FSM, are in debt
- 47 schools had an average debt of £1400 - if this was equated across the total value of school meal debt, schools' debt would stand at £28 million
- Councils are unaware of the extent of the problem nor what some schools are doing to support pupils
- Some schools themselves do not know the extent of the problem as all responsibilities for school meals, including debt, has been sub-contracted to third party providers
- Many schools draw on school funds to ensure pupils are fed even if in debt
- Some schools stop pupils who are in debt from getting a school meal and ask them to bring in packed lunches
- Pre-paid cashless systems are potentially resulting in hidden hunger in schools
- Debt recovery practices deployed by many schools are supportive and offer payment plans, some write off debt, however take a much more punitive approach which include court action, debt collection agencies and involving social services

This research establishes that school meal debt is an issue for a significant number of pupils and their families across a large number of schools in three local authority areas in England. We believe that this research provides an indicative sense of the nature of the issue in England. While sufficient schools responded to our requests for information to enable this research and to develop an understanding of the real situation, we note that slightly under half of the schools contacted did not reply, even when prompted by a second request asking them to review why they had not done so.

Among the schools across three council areas that did reply there were a range of replies. A small number reported they had no debt and that the issue did not apply to them because they had cashless, pre-paid systems in place. Others said they did not keep the information because it was the responsibility of the third party provider and many simply did not collect any data in relation to school meal debt.

Significant numbers of responses received provided figures and information that gives an indication of the problem of school meal debt in schools. We also gathered rich data that conveys what some schools do to support families and children in debt and the steps they take to recover the money owed to them.

How debt is measured differs by school. Some collect data monthly, others annually, while others collect data only on debt that has not been paid. It was clear that there was a blend of written-off debt and debt that was recovered, with many schools deploying a range of methods to collect the monies owed to them.

All of these factors, including the persistent monthly debt figures (even that which was expected to be paid off) indicate stresses in the system that are affecting schools, pupils and their families, many of whom might be dipping in and out of debt as a result of wider financial pressures facing them.

The answers we got from the schools who addressed all the questions asked of them, did give enough information to illustrate the issue and how schools deal with it. From the data we collected, it is reasonable to assume that there is more than likely to be similar school meal debt among those schools who don't know, have no information and/or say that school meal debt is not applicable to them and who did not provide any information. It is clear that there is a widespread problem of school meal debt.

In Windsor and Maidenhead, the least deprived council area where we surveyed schools, we analysed the numbers of pupils in debt from the data provided by those few schools who provided figures. This showed how even in a council area, seen as one of the most affluent in England, over 7% of pupils in several schools there were in debt.

Many of those schools reporting no problem with school meal debt did so on the basis that pupils cannot get into debt due to the pre-paid cashless systems they have in place. This is based on the logic that in not giving pupils and families access to credit they could not get into debt. This raises questions about pupils who are unable to pre-pay, whether pupils caught in this predicament are still accessing food and/or if any of them are suffering a silent, unknown, hunger when at school.

All of this taken together raises further questions about the impact and its manifestations on those children who are affected by school meal debt. Is it leading to absence from school, mental health issues, stigma and bullying, and ultimately lower educational attainment and negative outcomes for those pupils affected?

Numbers of Pupils in Debt

We have found that even across Windsor and Maidenhead council schools, the least deprived area, nearly 13% of pupils were in debt as of February 2025. Unsurprisingly, this figure jumped in the most deprived council area of Wakefield. Taking the number of pupils in school meal debt reported by the 34 schools in Wakefield that responded, and from those figures and subtracting the school roll from those eligible for FSM, we found that over 26% of pupils and/or families, well over a quarter of those who don't qualify for free school meals, were in debt in Wakefield. When we

calculate the figure for all 44 schools, in Wakefield, Bedford and Windsor and Maidenhead who provided figures the proportion is 23.1%.⁴⁰

Level of Debt

We also asked schools for the value of debt owed to them. As with the request for the number of pupils in debt, only a few schools across all council areas provided the information asked for. Nevertheless, the level of debt reported even from those few schools was not insignificant, with some specific schools reporting high concentrations of debt owed to them. In total across the three council areas, the 47 schools who replied to this question reported over £66,000 of total debt. Some of this, quite possibly most of this, would have been paid off but some schools told us that they also had to write off debt.

If we averaged that debt across all 47 schools this would equate to just over £1400 per school. If this was to be multiplied by every state primary and secondary school in England this figure would be over £28 million. This undoubtedly indicates that many families, children and schools are facing financial distress in relation to school meal debt.

Impacts of School meal debt

Those parents and families in debt and who pay it off nevertheless face challenges and measures that place a strain on them and their children at school. We do not have evidence that directly links tangible impacts or school meal debt on pupils and their families. Nevertheless, it is reasonable to assume that being in debt, seeing their children prevented from purchasing a hot meal and dealing with debt recovery more than likely places a burden and pressure on families. As for those children impacted there are a range of studies that illustrate the effect that food insecurity and poverty has on them.

Supporting families in debt

When we asked schools about what support they offered parents and guardians the majority of those who engaged generally with our request for information did not address the question at all. Those that did often outlined that they signposted families to food banks and other local charities. A common refrain from schools was also that they would speak to parents and try to assist them with making FSM applications. While a worthy endeavour this approach alludes to a potential lack of

⁴⁰ Primary and junior and infant schools have some pupils in years one and two, who receive FSM on a universal basis. Therefore the proportion of children in school meal debt is lower amongst these schools than the level we found in Wakefield secondary schools, where there is no universal element to FSM.

understanding given many pupils come from families who fall just outside the FSM eligibility criteria but are still living in poverty.

No Child Going Hungry

Critical to this research was to try to gain a sense of whether children were still eating at school and not going without food because of school meal debt. We asked schools directly if children were able to access a school meal if in debt. Many schools were categorical, that children were still being fed even if they were in debt. Many others however informed us that children were prevented from purchasing a meal and that parents were asked to give their children a packed lunch instead.

Packed lunches are problematic as children are often not getting a hot meal, which could be the only hot nutritious meal they are getting each day. If children are prevented from getting a meal that is nutritious and healthy and replaced instead with a cold less nutritious meal then their learning and long-term health could be disadvantaged.

Hidden Hunger

Debt was said not to be a problem for some schools. A central reason cited by schools stating that they had no debt was that their pre-paid cashless system prevented debt accruing in the first place. We would be concerned that the absence of school meal debt due to automated payment systems as indication of hidden school hunger, not an improvement in families' financial circumstance

Therefore cashless, no credit systems raise questions. Are those pupils from families who can't afford to pre-purchase and pay in advance still able to access school meals? Are schools vigilant and tracking those pupils to ensure that they are eating at school? Are they bringing in less nutritious food in the form of a cold packed lunch? Are pupils, given what we know of the stigma attached to food insecurity, approaching the school to inform them they have nothing to eat if they don't have a packed lunch? Are some children going without food when at school, whilst returning home at night to food insecure homes? Is there an issue with hidden hunger in schools?

Stigma and Absence Rates

Broad evidence suggests that feelings of stigma, free school meals and wider food insecurity are clearly linked. Some of the strategies deployed by some schools, found during this research, to recover debt arguably exacerbate food insecurity and therefore feelings of stigma. Denying children hot meals and asking them to bring in a packed lunch does not help them if they already come from households that are experiencing food insecurity. Whilst making children stand out from the rest of

the school population by telling them to go to the school office to get a ticket for a school meal (which would be added to their debt) if they forget their packed lunch must compound their feelings of stigma. We would be concerned that this is one of the factors that can and does lead to higher absence rates and more widely detrimentally affects the experience of children at school and educational outcomes.

Recovering Debt

Debt recovery practices amongst the schools who responded varied. Amongst those 130 schools an inconsistent pattern of responses emerged. Much of this inconsistency it seems is as a result of different schools taking different approaches in the absence of any overarching obligation or regulatory framework that compels all schools to take a uniformed and consistent approach to either the collection of data or in dealing with school meal debt. As we have seen from the responses we received from councils and the response Chris Stephens MP received from HOCL, there is a real lack of awareness of this issue by central and local governments.

Most of the schools who replied took a supportive route to collecting debt. Some put in place payment plans and sought to be as understanding as possible with families. Some schools write off debt. Some schools have no policy at all regarding debt recovery while others follow different steps within an agreed process. Most of these schools initially took a gentle approach, calling and writing to parents in the first instance. If, however, these did not result in the debt being paid, we have found, through some schools' own information provided to this research, then the steps became more punitive.

Most schools still made clear that their pupils would still be fed even if in debt. Some schools made clear however that they could not underwrite school meal debt and therefore children would be prevented from purchasing a hot meal until the debt was paid off.

Other steps some schools took, albeit a very limited number, were punitive and of concern. These included reporting parents to social services for being unable to feed their children, preventing children from going on school trips, threatening court action and using debt collection agencies. We believe these punitive methods to be unhelpful, stigmatising and in need of eradication. That is why we would contend that national guidance should be issued in England, in order to prevent such approaches being taken by schools.

A problem unknown?

There are a large body of schools and councils who do not fully understand the scale of the problem of school meal debt. Of the councils we contacted most had no idea about the problem, or even if there was a problem, let alone any sense of what was being done to help those children and families

who were in debt and whether they were still being provided food if they were. This is arguably a failure of duty of care and quite possibly a contravention, at least in spirit if not in law, of their commitment to other policies to safeguard and protect the health and well-being of children living in their authority area. Moreover, it flies in the face of the United Nations Convention on Article 27 of the Rights of the Child (UNCRC), which speaks to the need to protect children's right to food in the UK. Aberlour described this protection in a previous briefing:

The United Nations Convention on the Rights of the Child (UNCRC) guarantees children's right to food. UNCRC insists that the government must uphold this right by making sure all children have access to healthy and nutritious food, whether this is at home or at school. The right to food is directly linked to children's right to education as hungry children can't be ready to learn. The stress of families' financial insecurity can impact children's learning and education. The UN Committee on the Rights of the Child is clear that to uphold children's right to food the UK government must ensure all children can access nutritious foods, expand free school meals eligibility to all low-income families, and address the root causes of food insecurity, including poverty.⁴¹

Not knowing if there is a problem, matters because without recognising the problem it is obviously difficult to know that it needs to be addressed. If you don't know how it is impacting children, how can you know what needs to be done to alleviate any suffering experienced by the child and if it is leading to hidden hunger and ultimately how this might be impacting their education, attainment, their mental health and ultimately their longer term life outcomes.

Some schools also often have no idea about the problem, if there is one and what is being done to help those pupils affected. Many schools replied with an answer stating they did not have the information provided because catering services were outsourced and the catering company was responsible for providing meals, collecting debt as well as all elements of the provision of school meals. The fragmentation of schools is therefore reflected in school meal provision and the strategies deployed to deal with debt and the support, or otherwise, given to pupils and their families if in debt.

It appears that to some extent this fragmentation has resulted in them being detached from a key primary responsibility around children's wellbeing and how that is experienced in relation to school meals or the existence of food insecurity within school communities. School meal debt is a clear symptom of financial hardship and therefore any response should acknowledge impact of financial hardship and poverty on children's learning – whether due to stress and stigma of school meal debt or impact of hidden school hunger

What we have learned from this data is that the level of debt owed to some schools is significant. There is undoubtedly an issue with school meal debt, which is impacting both schools and pupils

⁴¹https://aberlour-web-admin.s3.eu-west-2.amazonaws.com/docs/School%20Meal%20Debt%20Briefing_2025_Digital.pdf

and their families. If these figures were repeated across all English schools, then there is a clear problem, with school meal debt affecting thousands of schools and potentially hundreds of thousands of school pupils and their families.

It is also clear that this is an issue that is affecting some of the poorest children in the most deprived local authority areas and that it entrenches the poverty people are already living with. As such it could be having a detrimental impact on learning outcomes if pupils are experiencing the stress of debt and potential hunger. From a school's perspective, precious school funds, mainly in the most deprived areas, are also being drawn upon to write off the debt rather than being spent on learning and education.

This research recognises the wider social, political and economic structures which contribute to poverty and its manifestations such food insecurity and debt, including school meal debt. Our purpose here is not to delve into all of those and make a series list of policy recommendations framed around these broad elements. We do however have a series of specific recommendations about the need to address school meal debt and how to do so.

These recommendations will help mitigate school meal debt and collect the evidence needed in order to understand what more needs to be done to help alleviate this issue. However, evidence from Scotland suggests that whilst a school meal debt fund, for example, has a tangible benefit and helps schools and ultimately pupils and families it is not by itself ending the issue of school meal debt. Sadly, this is an issue that is stubbornly persistent.

Our objective as a society therefore should be to in the short term help mitigate this issue but in the longer term we must work towards eliminating school meal debt in its entirety, ending food insecurity as a whole and ensuring that having enough to eat is guaranteed for all our children.

Ending the current reality where eating enough is something that some children are having to think about each day of their lives, in and out of school.

Recommendations for the UK Government

- Recognise school meal debt as an indication of financial hardship for families and include clear actions in the upcoming child poverty strategy to tackle and end school meal debt and hidden school hunger.
- Create a school meal debt fund, resembling the Scottish fund, accessible to all schools and education authorities to help pay off school meal debt for struggling families, therefore assisting schools and their pupils and their families who are in debt.
- Widen the eligibility criteria for FSM to all low income families.

- Introduce national school meal debt guidelines to ensure local authorities, schools and third party providers respond to school meal debt in a consistent way that meets the needs, upholds the rights and supports the welfare of pupils and their families.
- Create a general code of conduct/charter for schools about their support for families in debt and ensure that every child receives a healthy and nutritious meal at school, including those who are in debt.
- Introduce a compulsory National Reporting Mechanism for school meal debt for all schools and third party providers.
- End punitive debt recovery practices for school meal debt and all other school related debts.
- Place conditions on procurement and apply compulsory supportive debt recovery practices on third party providers contracted to provide school meals.

Appendix A

All Council Responses

We made FOI requests to the list of all 15 councils provided to Chris Stephens MP by the House of Commons Library. We sought to understand how proactive or not councils are in protecting children in their local authority with regards to those who find themselves in school meal debt. What we have found is that in many cases councils have no knowledge of any issues facing young people attending schools in their areas. This is concerning as without this information they are not providing any additional support that children may need.

In most cases this is because they have either sub-contracted responsibility to third party catering providers or they have passed all responsibility onto schools, including those local authority maintained schools that they directly oversee. Taking this approach does lead to questions about whether councils are, at the very least, fulfilling their responsibilities to protect and improve the health and well-being of all children in their authority area.

We asked those councils the following questions:

- *Are you able to confirm the number of schools that you have responsibility for in your local authority area?*
- *Can you confirm if you collect data, from those schools you maintain and also the trusts/academies out-with your control, relating to the numbers of families who fall into debt and the total value of that debt overall?*
- *Are you able to provide any information in relation to how debt is recovered? For those schools that you are responsible for, do you as a council recover the debt or does each individual school take responsibility for it? Do academies etc recover their debt?*
- *Are you aware of what practices academies and trusts deploy to recover school meal debt?*
- *Are you also able to explain what the consequences are for those children whose families are in debt for their school meals?*
- *Are children still able to access school meals (if in debt)?*

All 15 councils responded to the FOI requests. However, every one of them was unable to provide a sense of the scale of the issue, how many children were impacted and what the value of the debt was. Almost all councils said it was not their responsibility to collect this data, and that it was up to schools, whether they were a local authority maintained school or an academy. A minor exception

was from one council, they reported an in-house council catering provider managed the debt and all catering issues. Other than this slight nuance, they were consistent with the others in stating that they did not collect any data pertaining to how many people were impacted and the total value of any debt.

The responses, below, are from 12 other councils. Unlike the other three councils we did not send FOIs to all schools in their areas. Their responses confirm that a lack of knowledge and understanding of the number of pupils impacted and value of debt appears to be the norm and not the exception.

The statements from councils below gives a snapshot of responses in relation to data collection:

School lunch debt information is not held by the council as each school is responsible for managing payments in respect of school meals, and any debt relating to that.

No, the Council does not collect this data.

The LA are not responsible for debt recovery, and this is a function that individual schools would be responsible for.

The council does not hold this information.

We have 32 schools that we're responsible for... We do not collect data other than eligibility for free school meals entitlement. We do not request data for debt of school meals from schools.

The following passages provide a flavour of the understanding and knowledge of the councils contacted in relation to school meal debt recovery.

One council noted:

- *Schools both maintained and academies manage the school meal debt in the individual school.*
- *Where schools operate the catering service in-house they manage the debt directly.*

- *Where schools have outsourced the catering to a private sector caterer, the school manages the debt, the contractor charges the school for the unpaid meals provided.*
- *Where FM Catering provides the catering service to schools (both maintained and academies), the catering provider (uniquely) manages the school meal administration and manages the debt recovery. Under the SLA/Contract with FM Catering the debt level is capped for each customer to manage the risk of unrecovered debt. **Any unpaid debt is ultimately recovered by the Council's debt recovery section.***
- ***FM Catering provides the option for schools to pay for meals once the cap is reached, otherwise the meals are stopped, and the school informs the parents to provide a packed lunch.** (Note: debt is only linked to paid meals and does not impact upon Free School Meals or Universal Infant Free School Meals).*

Another outlined their approach to recover debt:

Each school is responsible for managing payments in respect of school meals, and any debt relating to that.

School meals debt is managed at a local level at each school, whether maintained or academy. Schools use an online payment system (such as ParentPay) which automatically tracks individual pupil balances and can generate reports for schools to review levels of debt. When debt reaches a predetermined level the schools forward these to the School Meals Service to review and consider recovery action...

*If a debt is referred to the School Meals Service invoices are raised to responsible parents/carers to clear the outstanding debt... Prior to debt being referred to the School Meals Service each individual school will manage the process of contacting parents to encourage payment being made with reminders being given about the consequences of none payment as well as potential for further hardship support being provided by individual schools...**After a debt has been referred and invoices have been raised if they don't get paid cases are reviewed as to whether they are referred on to debt collection agencies.***

In contrast, another council said:

We do not use debt agencies or bailiffs. Any outstanding debt for school meals is charged to the school at the point the child leaves the school.

One council simply did not know what approach was deployed to recover debt:

Following investigation, I can confirm that the Council does not hold the information requested. This is because schools will have their own policies and procedures in place to deal with debt recovery.

Similarly, another said:

The LA are not responsible for debt recovery, and this is a function that individual schools would be responsible for.

Councils take different approaches to recover debt. Some never use bailiffs to recover debt, whilst one council acknowledged that a last resort would be to use 'debt collection agencies'.

Other councils have no knowledge about debt recovery, just as they have no knowledge about the data that outlines the scale of the problem and how many school pupils and families are affected.

Instead, as these answers show, schools are expected to take the lead in recovering debt and in some others it's the third party catering provider that has the responsibility.

Our data also shows that some councils understand that when debt reaches a 'predetermined level' pupils are stopped from getting a meal and asked to bring in a packed lunch instead.

The following passages below present a summary of some of the replies we got from other councils when directly asked what the consequences were for children and if they still received a meal if in debt. One said:

This is down to the individual school policy. As stated, where FM Catering is the catering provider, the 'paid meal' debt is capped and the school informs the parent to provide a packed lunch.

Another referred us to this stock answer:

School lunch debt information is not held by the Council as each school is responsible for managing payments in respect of school meals, and any debt relating to that.

Another said they were aware of schools stopping access to school meals in debt, whilst at the same time recognising that such a decision would be based on a school-by-school basis.

Support is provided on a case-by-case basis at an individual school level with the school meals service carrying out the schools wishes... This is determined on a school-by-school basis dependent on their own individual policies. We are not aware of any schools that are actively stopping pupils accessing school meals.

One other council just made clear they did not know if pupils in debt were getting a meal or not.

I can confirm that the Council does not hold the information requested. This is because schools will have their own processes in place.

Similarly another council's reply confirmed they had no knowledge.

The information is not held by XXXX County Council. Please contact schools directly.

In a similar vein, this other council said.

The County Council does not hold this information, this would be held by the individual schools. Their contact details can be found at the following link XXXX

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