aberlour
scotland's children's charity

UNITY
CONSULTING

School Meal Debt in England

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 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 Free School Meals (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 Government 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 some take a much more punitive approach which include court action, debt collection agencies and involving social services

Policy Context

Child poverty in the UK is increasing with around 4.5 million (31%) children across the UK living in poverty.[1]

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 UK.[2] 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 immediately.[3]

1 Local indicators of child poverty after housing costs, 2023/24
2 Catastrophic caps: An analysis of the impact of the two-child limit and the benefit cap
3 At the Limit: Scrapping the two-child limit to reduce child poverty and boost local economies

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 and in school.

Our 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.

Aberlour Children's Charity
Kintail House, Forthside Way, Stirling
FK8 1QZ

www.aberlour.org.uk
Scottish Charity no: SC007991

For more information, please contact:
Martin Canavan (Head of Policy and Participation)

Email: Martin.Canavan@aberlour.org.uk
Phone: 07714 271700