

Families affected by two-child cap struggling to pay for school uniform

82% of families subject to the two-child cap find school uniforms unaffordable, with one in ten being forced into debt to kit their kids out this September.

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“

We're calling on the new government to make tackling the inherent unfairness in our society its main priority.”

Sebrina McCullough

-- More than four out of five (82%) parents subject to the two-child cap on their benefit payments say that scraping together enough money to buy school uniforms is a struggle.

Money Wellness, the financial wellness platform that provides free debt help, surveyed mums and dads with at least three kids whose benefits are capped as a result of the two-child limit.

It found nearly a third (31%) spend over £150 a year on school uniforms. And a similar proportion (27%) spend between £100 and £150.

What is the two-child limit?

Anyone who gets means-tested benefit, such as universal credit, housing benefit or child tax credit, gets extra money for each dependent child, as long as they don't have more than two.

For a third or any subsequent children born after 6 April 2017, they won't generally get any additional help (although there are some exceptions to this e.g. adopted children or multiple births).

Debt danger

Nearly four in five of those surveyed (78%) said the amount they receive in benefits isn't enough to cover these essential costs. With more than one in ten (12%) admitting they'll be forced to turn to credit, such as BNPL and credit cards, to cover the cost of buying uniforms.

Nearly a third (31%) will make cutbacks elsewhere so their kids have all the kit they need in September.

And a similar proportion (34%) said the cost of uniforms represents such a big proportion of

their income that they need to save throughout the year, so they have enough money when it's time for the kids to go back to school.

An additional 8% say buying second-hand helps them stretch their budget.

More awareness of uniform grants, still no uniform approach

Just 6% of parents Money Wellness surveyed get grants or financial support to help with school uniform costs.

Although there is more awareness of school uniform grants (just 43% hadn't heard of them this year, compared to 93% last year), it's still a lottery whether families can access them.

Local authorities distribute school uniform grants. But how much you get and if you qualify depends on where you live and your council's criteria.

One council may offer nothing, another £50 and another £150.

This means a family with three or more kids, already struggling to get by because of the two-child limit, may be unable to access any help - purely due to their postcode.

Lack of clarity on branded uniform

Having to buy items of branded uniform is another factor pushing up costs for hard-pressed parents and this can become a bigger issue the more kids you have.

Legislation introduced a couple of years ago required state schools to remove unnecessary branded items from their compulsory school uniform. The idea behind this was to make it easier for parents to shop around and cut costs.

But the rules only require branding to be kept to a minimum, they don't ban it. This allows schools to decide what branded items parents must buy, and how the legislation is interpreted can vary greatly.

Policies pushing kids into poverty must be scrapped

Money Wellness is using the findings of the survey to call for the two-child limit on benefits to be scrapped. It also believes there needs to be a uniform approach to uniform grants so that families can be confident of the support they'll receive regardless of where they live. It would like to see clearer guidelines that place definitive limits on the number of branded items parents are required to buy.

Sebrina McCullough, director of external affairs at Money Wellness, said: "We're calling on the new government to make tackling the inherent unfairness in our society its main priority. We know there isn't a bottomless pot of cash to address the ongoing cost-of-living crisis in the UK.

But policies that punish children have to go – and the two-child limit on benefits is surely at the top of that list.”

ENDS

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NOTES TO EDITORS

Money Wellness is commissioned by the Money and Pensions Service to deliver free debt help. It has supported more than 130,000 people during the first half of 2024.

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