

## LETTER FOR PUBLICATION

As first universal credit (UC) payments start to come through for the tens of thousands of families who have had to claim it because of Covid-19, they will discover that there is no support in UC for their third or subsequent child if that child was born after April 2017, when the 'two-child limit' policy came into effect. Only that child's older siblings will be eligible for child allowances in UC to meet their needs.

The Government's rationale for the policy is that parents claiming UC or tax credits should face the same choices about the number of children they can afford as those supporting themselves solely through work. But the current national crisis has exposed that argument as untenable. Even in normal times, no parent can be sure that their financial security will withstand unpredictable events such as illness, bereavement or redundancy. Certainly no parent could have had foresight of COVID-19 and so planned their family size accordingly.

Yet families newly affected by the two-child limit are being left with too little to meet their needs in circumstances entirely beyond their control. That is not right. The policy should be lifted before struggle turns to real hardship for the many affected families.

Similarly, the benefit cap - which limits the total amount of benefits per household - can have no place during the current crisis. Some parents are newly subject to the cap because their working hours have been cut, so they can no longer reach the earnings threshold at which they are exempted from the cap. Others won't benefit from the government's welcome increases in universal credit, tax credits and the local housing allowance because these increases mean they are hit by the cap. In neither case can most parents simply find a job (if one was available) or work more to escape being capped given school closures, reduced childcare provision and social distancing.

The pandemic has exposed the benefit cap and two-child limit as inherently arbitrary when what is needed, during the pandemic and beyond, is a safety net that is strong, compassionate and just. We urge Ministers to lift the policies now.

Yours sincerely

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