

THE CHURCH OF ENGLAND
"NO ONE KNOWS WHAT THE FUTURE CAN HOLD" The impact of the two-child limit after three years

May 2020

# "No one knows what the future can hold" The impact of the two-child limit after three years 

## May 2020

Written and researched by Tom Sefton, ${ }^{1}$ Rhiannon Monk-Winstanley, ${ }^{2}$ and Sophie Howes. ${ }^{3}$


#### Abstract

The Church of England's Mission and Public Affairs Council is the body responsible for overseeing research and commenting on social and political issues on behalf of the Church. The Council comprises a representative group of bishops, clergy and lay people with interest and expertise in the relevant areas, and reports to the General Synod through the Archbishops' Council.

Child Poverty Action Group works on behalf of the more than one in four children in the UK growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty - for good. We provide training, advice and information to make sure hard-up families get the financial support they need. We also carry out high-profile legal work to establish and protect families' rights. Child Poverty Action Group is a charity registered in England and Wales (registration number 294841) and in Scotland (registration number SC039339).


## Acknowledgments

We are grateful to all the families who completed our online survey for sharing their experiences with us. Thank you also to Entitledto for allowing us to use their online benefit calculator to reach out to families affected by the two-child limit, without which this research would not have been possible.

[^0]
## Contents

Executive summary ..... 2
Introduction ..... 4
Who and how many people are affected by the two-child limit? ..... 5
Impact on child poverty ..... 5
Financial impact of the two-child limit ..... 8
Non-financial effects of the two-child limit ..... 9
Impact of changing circumstances - including COVID-19 ..... 10
Non-consensual conception exception - the 'rape clause' ..... 13
Impact on employment ..... 14
Awareness of the two-child limit policy ..... 15
Conclusion and recommendation ..... 16
Annex: Estimated impact of two-child limit in April 2024, by constituency ..... 17

## Executive summary

The two-child limit was part of a package of welfare reforms announced in 2015. From 6 April 2017, families having a third or subsequent child are no longer entitled to additional support through child tax credit and universal credit, worth more than $£ 50$ a week per child.

This report is part of a series of annual reports on the impact of the two-child limit, and is based on a survey of nearly 1,000 families affected by the policy. The key findings are:

- We estimate that 230,000 families have been affected by the two-child limit by April 2020, and that an additional 60,000 families could be affected as a result of the COVID-19 crisis. By the end of this Parliament, more than 600,000 families are likely to be subject to the limit, pushing an estimated 1.3 million children into, or deeper into, poverty.
- Affected families are having to cut back on basic items, including adequate or healthy food, clothes, haircuts and baby equipment. In order to get by, many families report getting into problem debt and rent arrears - a situation they acknowledge is not sustainable.
- Parents try to shield their children by cutting spending on themselves at the expense of their own mental health and relationships, sometimes pushing families to breaking point.
- Perversely, the policy also disincentivises new families from forming, where both partners have children from a previous relationship. It also encourages large families to separate.
- The two-child limit predominantly affects working families, who feel they are being unfairly penalised. Parents say they are unable to compensate for the loss of support by working longer hours, due to childcare costs and pressures on family life, trapping them in poverty.
- Despite parents' best efforts, it is clear that this policy is adversely affecting their children's well-being and development, as family budgets are trimmed and children are unable to join in extracurricular activities or socialise with friends.
- The two-child limit fails to protect families against the impact of unexpected life events, such as unemployment, family breakdown, ill health, and now COVID-19. Many who responded to our survey have experienced a significant change of circumstances since having their youngest child; they are now reliant on benefits and unable to afford basic essentials.
- Children conceived within an abusive relationship are meant to be exempt from the twochild limit. However, our survey strongly suggests that the exception is not working as intended, with a number of worrying responses from survivors of domestic abuse who appear to be unaware of the exception, and one who had tried unsuccessfully to apply for it.
- There continues to be a low awareness this policy, which the government should seek to address. Only around a half of respondents to our survey were aware of the two-child limit when they had their youngest child.
- This policy makes no allowance for the high prevalence of unplanned pregnancies, forcing parents to choose between having a termination or raising their children in poverty.

This policy denies families the financial support they need from our social security system when they experience tough times, leading to children growing up in hardship. Our government must now lift the two-child limit and help all children to thrive.

## Stories of families affected by the two-child limit

"I was in work when we decided to have our 3rd baby. Then my circumstances changed, and I lost my job through no fault of my own. We now cannot afford to live whilst I find a new job and we are in thousands of pounds of debt."
"Everything was okay up until the covid-19. We had our own business and were paying to look after our own family with no benefits. Now our income is zero, so it is hard to manage with four kids."
"I began claiming universal credit following the breakdown of my marriage and subsequent divorce It has been a very difficult time, made much harder by the lack of financial support for those like myself who find themselves in times of need... I have worked since the age of 16 and feel I am being penalised for unintentionally being in a position where I have to rely on state benefit support."
"The kids have to refuse all birthday parties as we can't afford to take them or even buy a card for the child who invited them... My eldest child used to exceed and thrive in education and was part of the gifted and able programs, but he has lost his enthusiasm... They are constantly worried we are losing our home and we are too."
"The two-child limit means I struggle to afford to get my new baby to hospital for his appointments, I can't afford to heat my house, and ultimately myself and my partner have decided to separate in the new year because we are just getting more and more in debt trying to stay together as a family."
"I love to work but I am so poor now I can't have the heating on - only to bath[e] or wash up... When holidays come, I can't afford extra food, so I cook for the children, then do myself toast. I can't afford new clothes, I can't afford a cot for my baby - they have to share a single bed with me."
"I work 34.5 hours per week as a nurse working in an NHS trust. After bills I struggle to afford money for basic things like clothes on my children's back, affording rent and even food shopping. It's not like I don't want to work, I love my job and do not want to rely on benefits, I would just appreciate to have the child tax credit for my 3rd child."
"My youngest son was born with severe allergies. I don't trust anyone else to look after him at the moment so can't go back to work until he's at least 2....I hate not working. I hate being so poor. I hate not being able to do anything with my kids. I can't treat them or buy them clothes. All my credit cards are maxed. I'm getting further into debt. Just to survive. It is no life I am just existing. I don't drink or smoke. It's put me into depression. It's just hideous!"
"If a husband leaves you pregnant and you have to claim, or a father to your child stops helping you financially, it's unfair for women to be penalised for that. No one knows what the future can hold."

## Introduction

"No one knows what the future can hold" is a quote from one of many parents who feel unfairly penalised as a result of the two-child limit policy. At a time like this, we understand more than ever that life is unpredictable, and that it is important to support one another through difficult times. But, as parents get ill, lose their job or see a fall in their earnings as a result of the coronavirus pandemic, a growing number of families are discovering first-hand that the safety net provided by our social security system is inadequate to meet their family's needs.

If you fall on hard times and your children are older than 3 years old, then you will receive universal credit or child tax credits for all your children, worth around $£ 50$ per week per child. But if you have a third or subsequent child born since April $6^{\text {th }} 2017$, then you will not be entitled to extra support for that child. ${ }^{4}$ For families who are reliant on benefits, that extra money can be the difference between coping and not coping.

The Government's rationale for this policy is that parents who receive benefits should make the same financial choices about having children as those supporting themselves solely through work. This, despite the fact that many working families rely on top-ups from universal credit or tax credits and most poor children today live with working parents.

## The coronavirus has exposed the flaw in this simplistic view of family planning. No one could possibly have anticipated what has happened to our way of life since the outbreak.

Few parents, however responsible, can guarantee the financial security of their families for the next 18 years. Family members get ill, parents are made redundant or experience fluctuations in their incomes, and family relationships come under pressure sometimes to breaking point. While recent events have demonstrated this acutely, people have always faced these issues. Families and their children should not be penalised for changes in circumstances that are beyond their control.

It is right to help families when they need it most. That is why the Chancellor announced an unprecedented package of measures for people and businesses affected by the coronavirus crisis. However, there has been no extra support to reflect the additional costs of raising children and no suspension of the two-child limit.

We need to support parents to raise happy, healthy children - especially during the first years of a child's life, when the foundations are laid for their future development. Our government should lift the two-child limit and help all children to thrive.

## Methodology

This report is based on a survey of 974 families affected by the two-child limit. The survey was carried out between February 2019 and April 2020, using the Entitledto benefits calculator to identify tax credit or universal credit claimants who have had a third or subsequent child since April 6th 2017. Respondents were invited to complete a short online survey about the impact of the policy on their family. All the quotes in this report are from the 536 people who have responded to our survey since the publication of our last report, All Kids Count, in June 2019. In addition, we present evidence from

[^1]various freedom of information requests, including constituency data on the number of families and children who could be affected by the two-child limit (see Annex).

## Who and how many people are affected by the two-child limit?

According to the latest official statistics for the first two years of the policy (to April 2019):

- 156,540 households had been affected by the two-child limit, equivalent to 18 per cent of all households claiming tax credits or universal credit with three or more children
- 6,680 households qualified for one of the exceptions, most commonly for multiple births $(5,220)$. Only 510 households received an exemption for non-consensual conception.
- The majority of those affected were working families ( 59 per cent), the majority were couples (61 per cent), and the majority had three children ( 58 per cent)
- In total, 591,560 children were living in households affected by the two-child limit.


#### Abstract

Extrapolating these figures to the beginning of April 2020, ${ }^{5}$ we estimate that at least $\mathbf{2 3 0 , 0 0 0}$ families and 860,000 children have been affected by the end of the policy's third year. These are likely to be conservative estimates, because the official statistics are lower than we would expect, based on the number of claimants and the age distribution of children in families with three or more children. It is also likely that the numbers affected will have risen significantly in recent weeks, as many families will have made a brand new claim for universal credit as a result of the coronavirus crisis (see below).


By design, all the families affected to date must contain at least one child under the age of 3; this is significant because we know that early childhood poverty has particularly detrimental and long-lasting effects on children's life chances.

Looking ahead, we estimate that over $\mathbf{6 0 0 , 0 0 0}$ families and 2 million children will be affected by the two-child limit before the end of this Parliament in 2024.

Constituencies with a higher-than-average concentration of larger and poorer families will be disproportionately affected by the policy. Across the UK, there are 141 constituencies in which a fifth or more of all children are likely to be affected by the end of this Parliament. In 13 constituencies, we estimate that a third or more of children will be affected, and there will be a disproportionate impact on black and minority communities who are already more likely to be living in poverty.

## Impact on child poverty

The two-child limit substantially weakens the safety net for low-income families, coming on top of other significant cuts in social security for families with children. The table below shows that the minimum level of support for an out-of-work couple with three children fell by at least $£ 80$ a week in real terms between 2010/11 and 2019/20, with the biggest reduction being due to the two-child limit. Other cuts include the benefits freeze and the abolition of the family element within tax credits (and its equivalent

[^2]within universal credit). Reductions in council tax support and the introduction of universal credit advances have further eroded the incomes of low-income families. As a result of these cuts, the minimum level of support for a couple with 3 children is now around $40 \%$ below the Government's official poverty line, pushing many children deeper into poverty.

Minimum level of support for a couple with three dependent children, 2010-2020 ( $£$ per week, in 2019/20 prices) ${ }^{6}$

|  | 2010/11 | 2019/20 | Reduction in support |
| :---: | :---: | :---: | :---: |
| Support for adults ${ }^{7}$ <br> (Jobseekers' allowance/universal credit) | £123 | £115 | £8 |
| Support for oldest two children ${ }^{8}$ (Child tax credit/universal credit) | $£ 119$ | £107 | £12 |
| Support for third child ${ }^{9}$ (Child tax credit/universal credit) | £53 | £0 | £53 |
| Child benefit | £56 | £48 | £8 |
| Total before deductions (as \% of poverty line) ${ }^{10}$ | $\begin{aligned} & £ 351 \\ & (85 \%) \end{aligned}$ | $\begin{gathered} £ 270 \\ (62 \%) \end{gathered}$ | £81 |
| Deduction for council tax ${ }^{11}$ | - | £6 | £6 |
| Deduction for universal credit advance ${ }^{12}$ | - | £13 | £13 |
| Total after deductions (as \% of poverty line) | $\begin{aligned} & £ 351 \\ & \text { (85\%) } \end{aligned}$ | $\begin{aligned} & £ 251 \\ & (57 \%) \end{aligned}$ | £100 |

Source: adapted from analysis by Professor John Hills and Dr Kerris Cooper at the LSE, which was presented at a CASE Social Exclusion Seminar on 11th March 2020:
http://sticerd. Ise.ac.uk/CASE/ new/events/event/?index=7401

[^3]Projections by the Resolution Foundation, carried out before the coronavirus pandemic, suggest that child poverty will rise to record levels within the next five years, with an extra one million children in poverty in 2023-24 than in 2016-17 - the year before the two-child limit was introduced.

The projected rise in child poverty is concentrated among larger families - with more than half of children in families with three children and two-thirds of children in families with four or more children expected to be in poverty by 2023-24 (see Chart below).

The two-child limit is the main driver of rising child poverty over the next few years. According to projections by Child Poverty Action Group, 300,000 more children will be pushed into poverty by 2023/24, as a direct result of this policy; and a further one million children, who are already living in poverty, will be pushed even deeper into poverty. ${ }^{13}$


Source: Resolution Foundation, The Living Standards Outlook 2019

The majority of those affected are working families, which helps to explain why the child poverty rate for households with someone in paid work is forecast to rise to 29 per cent by 2023-24, having averaged around 20 per cent between 1996-97 and 2013-14.

The Resolution Foundation report looked at the potential impact of a number of positive scenarios, such as rising employment and higher real earnings growth. However, they found that any hope of stemming the projected rise in child poverty must come from a change in social security policies: "Substantial

[^4]benefit change provides the only means in the scenarios we model of preventing a rise in child poverty between 2018-19 and 2023-24. Cancelling the two-child limit, alongside other changes to UC, would significantly improve the outlook for families in the bottom half of the income distribution."

They conclude by stating that "if there is a role for the state in supporting parents at an important, expensive and often stressful period of their lives, we don't seem to be making a good job of it."

## Financial impact of the two-child limit

Nearly all respondents to our online survey (95\%) said that the two-child limit has affected their ability to pay for basic living costs, such as food and clothing (87\%), gas or electricity (71\%), rent or mortgage (48\%), travel costs (38\%) or childcare (30\%).

## When asked how the policy was affecting them, families talked about having to cut back on basic items, including adequate or healthy food, clothes, haircuts and baby equipment. In order to get by, many families report getting into problem debt and rent arrears - a situation they acknowledge is not sustainable:

"Unable to afford a double pram or new beds for the toddlers. They have to sleep in my bed with me. ... I have struggled with my weekly food shop and can't afford to keep up with buying them clothes when needed."
(Single, 4 children, not working, South East)
"After I pay my rent and bills, I am left with 85 pounds a month. I rely heavily on family and friends to support me. I was aware of the policy, but could not face an abortion even though I am separated from my ex-partner... I use a local food bank and cannot afford any luxuries such as bus travel, haircuts, furniture or clothes. Although my baby is just one week old, I am already looking for employment."
(Single, 3 children, not working, South East)
"My partner works as many hours as he can, but we are on the verge of losing our home. We have already lost our car. We buy all clothes second hand or get them free off family if we can. None of the kids get their haircut, as that is a luxury."
(Couple, 5 children in blended family, working full-time, South West)
"...As winter draws in, you have to make a choice of buying winter coats and clothes or paying bills. You make the right choice and put your children's needs first and end up behind on bills and in debt that you know you can't clear. It's a vicious circle." (Single, 3 children, not working, Scotland)
"I love to work, but I am so poor now I can't have the heating on - only to bath[e] or wash up... When holidays come, I can't afford extra food, so I cook for the children, then do myself toast. I can't afford new clothes, I can't afford a cot for my baby - they have to share a single bed with me."
(Single, 4 children, working full-time, West Midlands)

## Non-financial effects of the two-child limit

Parents try to shield their children by cutting spending on themselves at the expense of their own mental health and relationships, sometimes pushing families to breaking point:
"Knowing about the limit caused me severe anxiety and mental health issues throughout the pregnancy... Stress over money has caused depression and arguments and has led to social services involvement in the form of a CiN (Child in Need) plan."
(Couple, 3 children, not working, North West)
"We have even considered breaking up our family in the hope that if I take the younger 3 and my partner takes the older 2 that we will at least both get help for 4 out of the 5 children and maybe we can survive. But, breaking up a family and a solid relationship for survival is an awful heart-breaking prospect."
(Couple, 5 children in blended family, working full-time, South West)
"My health and mental state is on the verge, because of high rate of stress and anxiety I suffer. Our bills are piling up and I believe my girls are not being taken care of in terms of their needs."
(Couple, 3 children, not working, East Midlands)
"The two-child limit means I struggle to afford to get my new baby to hospital for his appointments, I can't afford to heat my house, and ultimately myself and my partner have decided to separate in the new year because we are just getting more and more in debt trying to stay together as a family."
(Couple, 3 children, working full-time, South West)
"My partner works, but we are still scrabbling around every month, having to borrow from friends and family and even sell belongings. We go without food just to make sure the children have enough. It is having a serious impact on my mental health which in turn affects my children." (Couple, 3 children, working full-time, South East)

Perversely, the policy also disincentivises new families from forming, where both partners have children from previous relationships:
"We are two single families to have come together to join as one family. It means we get no help with the two youngest children as my partner already had 3 children who live with him permanently."
(Couple, 5 children in blended family, working full-time, West Midlands)
Despite parents' best efforts, it is clear that the policy is adversely affecting children 's physical and emotional development, as family budgets are trimmed and children are unable to join in extracurricular activities or socialise with friends:
"My toddler started walking and we can't even afford to get him shoes, so we have to stay indoors all the time... The kids have to refuse all birthday parties as we can't afford to take them or even buy a card for the child who invited them. My eldest child used to exceed and thrive in education and was part of the gifted and able programs, but he has lost his enthusiasm... They are constantly worried we are losing our home and we are too, of course."
(Couple, 5 children in blended family, working full-time, South West)
"I have to decide most days which bills to pay. Do I want food or a roof over my head? We are so in the red that I cry myself to sleep some nights. I sell my belongings, and my children go without... I hate myself that I can't give them better." (Couple, 3 children, working full-time, North West)
"The most heart breaking thing is knowing that I can't afford to put clothes on my children's backs and can hardly afford to keep them warm! I can't remember the last time we went on a family day out, because we simply can't afford it!"
(Single, 3 children, not working, South West)

## Impact of changing circumstances - including COVID-19

The two-child limit fails to protect families against the impact of unexpected life events, such as family breakdown, unemployment, ill health, and now COVID-19. Many of the parents who responded to our survey have experienced a significant change of circumstances since having their youngest child; they are now reliant on benefits and unable to afford even basic essentials.

Quite a few parents said they or their partner had recently been made redundant and, due to the twochild limit, were not getting the financial support they needed:
"I was in work when we decided to have our 3rd baby. Then my circumstances changed, and I lost my job through no fault of my own. We now cannot afford to live whilst I find a new job and we are in thousands of pounds of debt." (Couple, 3 children, working full-time - partner, South West)
"Now lost my job and don't have my own money so had to go on [universal credit]. Now being punished for being a mother who has always worked who is going through a hard time, being made to choose between food or school shoes, food or electric, pack lunches for school or gas, nappies or sanitary products."
(Single, 4 children, not working, North West)
"I was in work when I got pregnant with 4th child, but then got made redundant and the whole world came crashing down. We struggle to feed and clothe our children, uniforms are expensive - and as one of the children has special needs, the burden is even more."
(Couple, 4 children, working full-time - partner, North West)


#### Abstract

As a result of the coronavirus pandemic, this will be the experience of a growing number of parents who lose their jobs or see a drop in their income. We estimate that around $\mathbf{6 0 , 0 0 0}$ families will be newly affected by the two-child limit as a result of the COVID-19 pandemic, having made a claim for universal credit in the first six weeks of the lockdown. ${ }^{14}$


"Everything was okay up until the covid-19. We had our own business and were paying to look after our own family with no benefits. Now our income is zero, so it is hard to manage with four kids. Just so gutted that coronavirus has happened."
(Couple, 4 children, not working, North East)
Separately, a recent Turn2Us survey found that around 3.5 million households were planning to apply for universal credit as a result of the coronavirus, and that families with children were disproportionately represented among this group. Further analysis of their data suggests that 134,000 families who say they intend to claim universal credit as a result of the pandemic could be subject to the two-child limit. ${ }^{15}$

Other parents have experienced family breakdown or poor health since having their youngest child. They feel let down that the social security system is not there to support them when they need it most:
"I began claiming universal credit following the breakdown of my marriage and subsequent divorce. It has been a very difficult time, made much harder by the lack of financial support for those like myself who find themselves in times of need ... I have worked since the age of 16 and feel I am being penalised for unintentionally being in a position where I have to rely on state benefit support."
(Single, 4 children, not working, South East)
"I recently split with my husband leaving me homeless and needing to claim benefits for the first time with 3 children. I didn't realise there was a cap and seeing the amount l've been given to house, feed and clothe all 3 kids whilst being unable to work for the next 3 years is heart breaking."
(Single, 3 children, not working, East of England)
"I had to stop working due to a serious illness and this really affected me. I cannot afford new clothes for myself or my children. I am constantly in debt and really struggling."
(Couple, 4 children, working part-time - partner, East Midlands)
"My youngest son was born with severe allergies. I don't trust anyone else to look after him at the moment so can't go back to work until he's at least 2....I hate not working. I hate being so poor. I hate not being able to do anything with my kids. I can't treat them or buy them clothes. All my credit cards are maxed. I'm getting further into debt. Just to survive. It is no life I am just existing. I don't drink or smoke. It's put me into depression. It's just hideous!"
(Single, 3 children, not working, South West)

[^5]
#### Abstract

Furthermore, the two-child limit makes no allowance for the high prevalence of unplanned pregnancies, forcing parents to choose between having a termination - which they may object to on religious or conscientious grounds - or raising their children in poverty.


At least a quarter of pregnancies among women with two or more children are unplanned, ${ }^{16}$ which is why this issue came up repeatedly in the responses to our online survey:
"We have 3 teenage children. Earlier this year, we were shocked to learn we were expecting a 4th who was born today... Having looked at the benefits available after our daughter was born, I was shocked to learn that there is no support for her whatsoever. I work for the NHS and over the past 8 years have effectively had a pay cut each year... All of these measures combined are now going to push us dangerously close to the poverty line."
(Couple, 4 children, working full-time, East of England)
"When I had my third child it was unplanned, however I was married and financially stable, with myself and my now ex-husband both working full time, so we continued with the pregnancy. My husband became abusive after the baby was born so I left him. I am now a single parent of three."
(Single, 3 children, working part-time, South East)
"We have always been a two-parent working family. My older children were 10 and 12 when I fell pregnant unexpectedly with our number 3. I knew we would struggle on just my husband's minimum wage job, but could not bring myself to have an abortion. We cannot afford childcare in order for me to return to work until we can access the free 15 or 30 hours childcare."
(Couple, 3 children, working full-time, East of England)

There has been a sharp rise in the number of abortions in the past five years, which may be linked to cuts in social security spending (see Chart below). According to the official statistics, the number of abortions among women with two or more previous live births has increased by $22.2 \%$ since 2013, compared with a $0.4 \%$ rise among women with one previous live birth, and a $2 \%$ rise among women with no previous live births. This trend pre-dates the introduction of the two-child limit (in April 2017), so it could be linked to the cumulative impact of welfare reforms, which have disproportionately affected larger families - including the benefits freeze and benefit cap, as well as the two-child limit.

[^6]

Source: Abortion Statistics for England and Wales: 2018 (Department of Health and Social Care, 2019). We used a Freedom of Information request to obtain a more detailed breakdown of the number of abortions by the number of previous pregnancies resulting in live or still birth.

## Non-consensual conception exception - the 'rape clause'

Children who were born as a result of non-consensual conception or within an abusive relationship are meant to be exempt from the two-child limit. However, our survey strongly suggests that the exception is not working as intended, with a number of worrying responses from survivors of domestic abuse who appear to be unaware of the exception, and one who tried unsuccessfully to apply for it:
"I never thought l'd be in the position [of claiming benefits] when I had a third child. the two-child limit feels like it is punishment for leaving an abusive marriage."
(Single, 3 children, working part-time, South East)
"I had my children during an abusive relationship. I personally didn't want to have so many children but now they are here I love and care for them. I've since departed from my ex-partner. But financially I'm struggling and have been moved away from my support network and placed on universal credit."
(Single, 4 children, not working, South East)
"I am terrified of leaving a controlling and verbally abusive husband as I won't be able to support the children without his wage, between the limit and the benefit cap I am stuck until the children are of school age and even then with no family support it is going to be difficult."
(Couple, 5 children, working full-time, South West)
"I was in a relationship where I had no control over my pregnancy. I have applied for the exemption after being told by domestic abuse line that I could. My doctor was a new doctor because of moving to be away from the situation. She wrote a letter as a lot of the form we could not fill in. The DWP won't accept her letter."
(Single, 4 children, working full-time, West Midlands)
These responses are consistent with the more detailed evidence presented by Women's Aid in our 'All Kids Count' report, published in June 2019. The exceedingly low take-up of the non-consensual exception shows that the policy is flawed and unworkable in practice, and does not reflect women's experiences of coercive control in abusive relationships, which can extend to contraception and family planning.

## Impact on employment

The two-child limit predominantly affects working families, who feel they are being unfairly penalised by this policy. Parents say they are unable to compensate for the reduction in financial support by working longer hours, due to childcare costs and pressures on family life, trapping them in poverty:
"I feel that working families and children have been penalised and put further into poverty as a result of the policy. Why not encourage working parents instead of making it even harder?"
(Couple, 5 children, working full-time, Scotland)
"I work 34.5 hours per week as a nurse working in an NHS trust. After bills I struggle to afford money for basic things like clothes on my children's back, affording rent and even food shopping. It's not like I don't want to work, I love my job and do not want to rely on benefits, I would just appreciate to have the child tax credit for my 3rd child."
(Single, 3 children, working part-time, London)
"My husband works but I am unable to, because we can't afford childcare. With only one wage coming into the home, we struggle to pay priority bills because we get very little help."
(Couple, 4 children, working full-time, North West)
"I feel that we are much more stretched financially, and in the past, especially when my youngest was a baby, we found it difficult to make ends meet, even though my husband worked extra hours to financially support us. I also did some part time work to help pay our bills and to be able to afford clothes and days out/Christmas and birthdays for our children. However, this also made family life more difficult trying to balance three small children, and both of us working extra hours to support our kids."
(Couple, 3 children, working full-time, Yorkshire \& Humberside)
"I work as a community nurse and had to work extra shifts to pay my bills and pay for food. I got exhausted, due to the amount of hours worked and have had to cut back."
(Couple, 4 children, working full-time, West Midlands)

## Awareness of the two-child limit policy

One of the stated aims of the two-child limit is "to encourage parents to reflect carefully on their readiness to support an additional child". This relies on there being a good awareness and understanding of the policy, including among parents who may never envisage a time when they will need support from the social security system, such as many of those affected by the coronavirus crisis.

However, only around half of the respondents to our survey ( $51 \%$ ) said they were aware of the two-child limit when they had their youngest child. People's awareness of the policy has increased over time, but still remains relatively low after three years (see Chart below).


Source: own analysis of our online survey of families directly affected by the two-child limit, via the Entitledto benefit calculator. Responses are grouped according to the date of birth of the youngest child (as opposed to the date they responded to the survey).

When the Secretary of State for Work and Pensions was asked in January 2020 what steps had been taken to make prospective parents aware of the two-child limit, she replied that "information about the policy is available on Gov.uk and that Jobcentre staff are able to advise on how the policy operates."

Leaflets were distributed to claimants renewing their tax credit claims in Summer 2016 and 2017, but we are not aware of any awareness-raising activities with universal credit claimants, even though around a third of all claimants are now on the new system. Nor has the Government taken any additional steps to raise awareness in communities with a high proportion of Muslim or Orthodox Jewish families, who are disproportionately affected by this policy - for example by working with local religious leaders or voluntary sector networks.

## Conclusion and recommendation

We believe that every child should have the best start in life, including access to free health care, a good education, and a childhood free from poverty. The coronavirus crisis has shown how unpredictable life can be and how important it is to support families when they experience tough times.

Yet the two-child limit removes the safety net provided by our social security system when families need it most, with devastating effects on parents and children. If we continue with this policy, more than two million children will be affected before the end of this Parliament, trapping many of them in poverty. We should be helping parents to raise happy, healthy children - especially during the first years of a child's life, when the foundations are laid for their future development.

Our government must lift the two-child limit and help all children to thrive. At the very minimum, it should suspend the two-child limit for the duration of the COVID-19 pandemic, in order to protect families who are making a new claim for universal credit as a result of the economic fallout of the virus.

Annex: Estimated impact of two-child limit in April 2024, by constituency
(Ranked in order of the highest percentage of children to be impacted)

|  | Constituency | Number of families affected* | $\%$ of affected families who are in work | Number of children affected* |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | Bradford West | 4100 | 73\% | 14800 | 40\% |
| 2 | Birmingham, Hodge Hill | 5100 | 70\% | 19100 | 40\% |
| 3 | Blackley and Broughton | 3800 | 73\% | 14600 | 38\% |
| 4 | Birmingham, Ladywood | 3800 | 64\% | 14200 | 38\% |
| 5 | Bradford East | 4000 | 73\% | 14400 | 37\% |
| 6 | Hackney N \& Stoke Newington | 3000 | 78\% | 12800 | 35\% |
| 7 | Birmingham, Hall Green | 3300 | 73\% | 12300 | 34\% |
| 8 | Poplar and Limehouse | 3300 | 72\% | 11700 | 34\% |
| 9 | Blackburn | 3100 | 76\% | 10800 | 34\% |
| 10 | Oldham West and Royton | 2900 | 75\% | 10200 | 33\% |
| 11 | Birmingham, Yardley | 3000 | 72\% | 10900 | 33\% |
| 12 | Manchester, Gorton | 2800 | 70\% | 9900 | 33\% |
| 13 | Bethnal Green and Bow | 2700 | 66\% | 9400 | 33\% |
| 14 | Walsall South | 2500 | 71\% | 8700 | 31\% |
| 15 | Sheffield, B'side \& Hillsborough | 2700 | 58\% | 9800 | 31\% |
| 16 | Bradford South | 2600 | 68\% | 9100 | 31\% |
| 17 | Leeds Central | 2800 | 60\% | 9800 | 31\% |
| 18 | Nottingham East | 1900 | 61\% | 6700 | 30\% |
| 19 | Manchester Central | 2400 | 64\% | 8800 | 30\% |
| 20 | Rochdale | 2600 | 73\% | 9000 | 30\% |
| 21 | Birmingham, Perry Barr | 2600 | 69\% | 9200 | 30\% |
| 22 | Warley | 2300 | 69\% | 8000 | 30\% |
| 23 | Pendle | 1900 | 76\% | 6900 | 30\% |
| 24 | Bolton South East | 2500 | 74\% | 8800 | 29\% |
| 25 | Birmingham, Erdington | 2200 | 61\% | 7900 | 29\% |
| 26 | Leeds East | 2200 | 66\% | 8200 | 29\% |
| 27 | Leicester West | 2300 | 59\% | 8500 | 29\% |
| 28 | Middlesbrough | 2000 | 56\% | 7000 | 29\% |
| 29 | Edmonton | 2800 | 72\% | 9900 | 28\% |
| 30 | Leicester South | 2200 | 76\% | 8000 | 28\% |
| 31 | Derby South | 2400 | 68\% | 8700 | 28\% |
| 32 | Stoke-on-Trent Central | 1500 | 63\% | 5400 | 27\% |
| 33 | Rotherham | 1700 | 61\% | 6000 | 27\% |
| 34 | Luton South | 2500 | 76\% | 8700 | 27\% |
| 35 | Nottingham North | 2100 | 54\% | 7600 | 27\% |
| 36 | Luton North | 2300 | 79\% | 8000 | 27\% |
| 37 | Brent Central | 2700 | 75\% | 9900 | 27\% |
| 38 | Walsall North | 2000 | 57\% | 6900 | 27\% |
| 39 | Peterborough | 2600 | 73\% | 9000 | 26\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 40 | Telford | 1700 | 56\% | 6100 | 26\% |
| 41 | Coventry North East | 2500 | 63\% | 8500 | 26\% |
| 42 | Hackney South and Shoreditch | 1900 | 59\% | 6800 | 26\% |
| 43 | Dewsbury | 2000 | 76\% | 7000 | 26\% |
| 44 | Halifax | 1900 | 66\% | 6600 | 26\% |
| 45 | Oldham East and Saddleworth | 2000 | 72\% | 7100 | 26\% |
| 46 | Newcastle upon Tyne Central | 1700 | 69\% | 5800 | 25\% |
| 47 | West Ham | 3200 | 74\% | 11000 | 25\% |
| 48 | Glasgow Central | 1100 | 68\% | 4000 | 25\% |
| 49 | Stoke-on-Trent North | 1700 | 67\% | 6100 | 25\% |
| 50 | Tottenham | 2400 | 71\% | 9100 | 25\% |
| 51 | Great Grimsby | 1500 | 56\% | 5300 | 25\% |
| 52 | Wolverhampton South East | 1700 | 61\% | 6000 | 25\% |
| 53 | East Ham | 3300 | 80\% | 11500 | 25\% |
| 54 | Bolton North East | 1700 | 70\% | 6000 | 25\% |
| 55 | Batley and Spen | 1900 | 77\% | 6800 | 25\% |
| 56 | Cardiff South and Penarth | 1800 | 60\% | 6400 | 25\% |
| 57 | Nottingham South | 1300 | 68\% | 4600 | 25\% |
| 58 | Holborn and St Pancras | 1500 | 55\% | 5500 | 25\% |
| 59 | Barking | 3100 | 74\% | 11000 | 25\% |
| 60 | Leicester East | 2300 | 77\% | 7800 | 25\% |
| 61 | Gateshead | 1200 | 62\% | 4700 | 24\% |
| 62 | Dagenham and Rainham | 2100 | 65\% | 7300 | 24\% |
| 63 | Birmingham, Selly Oak | 1500 | 58\% | 5200 | 24\% |
| 64 | Belfast North | 1800 | 50\% | 6200 | 24\% |
| 65 | Scunthorpe | 1400 | 61\% | 4900 | 24\% |
| 66 | Wolverhampton North East | 1500 | 58\% | 5400 | 24\% |
| 67 | Birmingham, Northfield | 1800 | 53\% | 6300 | 24\% |
| 68 | West Bromwich West | 1700 | 63\% | 5900 | 23\% |
| 69 | Stoke-on-Trent South | 1400 | 64\% | 4900 | 23\% |
| 70 | Clacton | 1100 | 59\% | 3800 | 23\% |
| 71 | Mid Ulster | 1800 | 73\% | 6400 | 23\% |
| 72 | Leeds West | 1400 | 57\% | 5000 | 23\% |
| 73 | Kingston upon Hull North | 1500 | 61\% | 5300 | 23\% |
| 74 | Sheffield Central | 1100 | 58\% | 3700 | 23\% |
| 75 | Harrow East | 1600 | 78\% | 5800 | 23\% |
| 76 | West Tyrone | 1500 | 66\% | 5300 | 23\% |
| 77 | Newry and Armagh | 2000 | 67\% | 7100 | 23\% |
| 78 | Vale of Clwyd | 1000 | 65\% | 3500 | 23\% |
| 79 | Liverpool, Riverside | 1000 | 51\% | 3800 | 23\% |
| 80 | Burnley | 1400 | 72\% | 4800 | 23\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | $\begin{gathered} \% \text { of } \\ \text { children } \\ \text { affected } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 81 | Huddersfield | 1400 | 68\% | 4900 | 23\% |
| 82 | Hayes and Harlington | 2200 | 71\% | 7600 | 22\% |
| 83 | Greenwich and Woolwich | 1800 | 65\% | 6300 | 22\% |
| 84 | West Bromwich East | 1500 | 67\% | 5200 | 22\% |
| 85 | Stockton North | 1300 | 58\% | 4600 | 22\% |
| 86 | Keighley | 1400 | 74\% | 5100 | 22\% |
| 87 | Newport East | 1200 | 64\% | 4100 | 22\% |
| 88 | Belfast West | 1700 | 52\% | 5800 | 22\% |
| 89 | Preston | 1400 | 65\% | 5100 | 22\% |
| 90 | Hyndburn | 1400 | 77\% | 5000 | 22\% |
| 91 | Fermanagh and South Tyrone | 1700 | 75\% | 5800 | 22\% |
| 92 | Ceredigion | 800 | 74\% | 2600 | 22\% |
| 93 | Birkenhead | 1300 | 58\% | 4600 | 22\% |
| 94 | Glenrothes | 1200 | 58\% | 4000 | 22\% |
| 95 | Erith and Thamesmead | 2000 | 67\% | 7000 | 22\% |
| 96 | Doncaster North | 1400 | 57\% | 4800 | 22\% |
| 97 | Glasgow North East | 1000 | 55\% | 3400 | 22\% |
| 98 | Dudley North | 1200 | 65\% | 4200 | 22\% |
| 99 | Sheffield South East | 1300 | 63\% | 4600 | 22\% |
| 100 | Ipswich | 1700 | 75\% | 5700 | 21\% |
| 101 | Birmingham, Edgbaston | 1200 | 54\% | 4400 | 21\% |
| 102 | Cardiff Central | 900 | 64\% | 3100 | 21\% |
| 103 | Islington South and Finsbury | 1000 | 49\% | 3600 | 21\% |
| 104 | North Cornwall | 1100 | 75\% | 3700 | 21\% |
| 105 | South Down | 1800 | 74\% | 6100 | 21\% |
| 106 | Slough | 2400 | 78\% | 8400 | 21\% |
| 107 | Redcar | 1100 | 58\% | 3900 | 21\% |
| 108 | Kingston upon Hull East | 1300 | 58\% | 4400 | 21\% |
| 109 | Ashton-under-Lyne | 1300 | 74\% | 4600 | 21\% |
| 110 | Glasgow South West | 1100 | 61\% | 3900 | 21\% |
| 111 | Islington North | 1200 | 58\% | 4200 | 20\% |
| 112 | Swansea East | 1100 | 51\% | 3800 | 20\% |
| 113 | Vauxhall | 1200 | 68\% | 4000 | 20\% |
| 114 | Blackpool North and Cleveleys | 1000 | 55\% | 3300 | 20\% |
| 115 | Cardiff West | 1300 | 55\% | 4500 | 20\% |
| 116 | Brent North | 1900 | 80\% | 6700 | 20\% |
| 117 | Wakefield | 1200 | 76\% | 4400 | 20\% |
| 118 | Northampton South | 1400 | 68\% | 5000 | 20\% |
| 119 | Ealing North | 1800 | 73\% | 6600 | 20\% |
| 120 | Preseli Pembrokeshire | 900 | 69\% | 3100 | 20\% |
| 121 | Barnsley East | 1200 | 63\% | 4100 | 20\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | $\begin{gathered} \text { \% of } \\ \text { children } \\ \text { affected } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 122 | Boston and Skegness | 1300 | 70\% | 4500 | 20\% |
| 123 | Coventry South | 1300 | 68\% | 4300 | 20\% |
| 124 | Enfield North | 1700 | 68\% | 6100 | 20\% |
| 125 | Foyle | 1600 | 52\% | 5300 | 20\% |
| 126 | Bury South | 1200 | 71\% | 4800 | 20\% |
| 127 | Worsley and Eccles South | 1400 | 62\% | 4900 | 20\% |
| 128 | Coventry North West | 1400 | 72\% | 4800 | 20\% |
| 129 | Sheffield, Heeley | 1200 | 59\% | 4100 | 20\% |
| 130 | Ealing, Southall | 1500 | 75\% | 5100 | 20\% |
| 131 | Liverpool, Wavertree | 1100 | 69\% | 3800 | 20\% |
| 132 | Cynon Valley | 900 | 57\% | 3100 | 20\% |
| 133 | Bolsover | 1100 | 66\% | 3900 | 20\% |
| 134 | Arfon | 700 | 68\% | 2400 | 20\% |
| 135 | Southampton, Test | 1300 | 64\% | 4600 | 20\% |
| 136 | Louth and Horncastle | 1000 | 69\% | 3300 | 20\% |
| 137 | Darlington | 1200 | 58\% | 3900 | 20\% |
| 138 | Wolverhampton South West | 1000 | 70\% | 3600 | 20\% |
| 139 | llford South | 2200 | 78\% | 7700 | 20\% |
| 140 | Carmarthen W \& S Pemb'shire | 800 | 64\% | 2800 | 20\% |
| 141 | Llanelli | 1000 | 57\% | 3400 | 20\% |
| 142 | Bristol South | 1500 | 56\% | 5200 | 19\% |
| 143 | Sedgefield | 1000 | 56\% | 3400 | 19\% |
| 144 | St Austell and Newquay | 1200 | 71\% | 4100 | 19\% |
| 145 | Putney | 1000 | 66\% | 3500 | 19\% |
| 146 | Doncaster Central | 1300 | 63\% | 4600 | 19\% |
| 147 | Walthamstow | 1700 | 67\% | 6100 | 19\% |
| 148 | Manchester, Withington | 1000 | 67\% | 3600 | 19\% |
| 149 | Dwyfor Meirionnydd | 600 | 73\% | 2000 | 19\% |
| 150 | Torfaen | 1000 | 60\% | 3400 | 19\% |
| 151 | Burton | 1300 | 76\% | 4600 | 19\% |
| 152 | Westminster North | 1000 | 60\% | 3400 | 19\% |
| 153 | Havant | 1000 | 66\% | 3600 | 19\% |
| 154 | Blaenau Gwent | 800 | 58\% | 2600 | 19\% |
| 155 | Derby North | 1100 | 68\% | 4100 | 19\% |
| 156 | Aberavon | 800 | 45\% | 2700 | 19\% |
| 157 | North Norfolk | 700 | 77\% | 2400 | 19\% |
| 158 | Bury North | 1100 | 71\% | 3900 | 19\% |
| 159 | Plymouth, Moor View | 1200 | 65\% | 4100 | 19\% |
| 160 | Hemsworth | 1100 | 63\% | 3900 | 19\% |
| 161 | Wallasey | 1000 | 65\% | 3800 | 19\% |
| 162 | Sunderland Central | 1100 | 62\% | 3500 | 19\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 163 | Upper Bann | 1700 | 69\% | 6000 | 19\% |
| 164 | South Dorset | 900 | 71\% | 3300 | 19\% |
| 165 | Southampton, Itchen | 1200 | 65\% | 4300 | 19\% |
| 166 | Dudley South | 1000 | 60\% | 3300 | 19\% |
| 167 | Heywood and Middleton | 1300 | 68\% | 4500 | 19\% |
| 168 | Torbay | 1100 | 64\% | 3700 | 19\% |
| 169 | Hendon | 1700 | 78\% | 6200 | 19\% |
| 170 | Halesowen and Rowley Regis | 1100 | 63\% | 3700 | 19\% |
| 171 | Oxford East | 1300 | 63\% | 4300 | 19\% |
| 172 | Lewisham East | 1400 | 65\% | 4800 | 19\% |
| 173 | Rhondda | 800 | 50\% | 2800 | 19\% |
| 174 | Lincoln | 1200 | 66\% | 4200 | 19\% |
| 175 | East Londonderry | 1300 | 65\% | 4300 | 19\% |
| 176 | Totnes | 800 | 62\% | 2800 | 19\% |
| 177 | North Thanet | 1100 | 65\% | 3700 | 19\% |
| 178 | Stalybridge and Hyde | 1200 | 70\% | 4000 | 18\% |
| 179 | Wyre Forest | 1100 | 72\% | 3600 | 18\% |
| 180 | North Durham | 1000 | 52\% | 3300 | 18\% |
| 181 | Ashfield | 1200 | 62\% | 4100 | 18\% |
| 182 | Kingston upon Hull W \& Hessle | 1100 | 63\% | 3600 | 18\% |
| 183 | Caerphilly | 1100 | 57\% | 3600 | 18\% |
| 184 | Blackpool South | 900 | 61\% | 3300 | 18\% |
| 185 | Portsmouth South | 1100 | 67\% | 3600 | 18\% |
| 186 | Dumfries and Galloway | 900 | 68\% | 3100 | 18\% |
| 187 | Glasgow North West | 900 | 58\% | 2900 | 18\% |
| 188 | Weston-Super-Mare | 1200 | 63\% | 4200 | 18\% |
| 189 | Washington and Sunderland W | 1000 | 63\% | 3500 | 18\% |
| 190 | Middlesbrough S \& E Cleveland | 1000 | 58\% | 3600 | 18\% |
| 191 | Milton Keynes North | 1600 | 68\% | 5800 | 18\% |
| 192 | Folkestone and Hythe | 1200 | 58\% | 4000 | 18\% |
| 193 | The Wrekin | 1000 | 76\% | 3500 | 18\% |
| 194 | Sittingbourne and Sheppey | 1300 | 59\% | 4800 | 18\% |
| 195 | Norwich North | 1000 | 67\% | 3400 | 18\% |
| 196 | Stretford and Urmston | 1200 | 67\% | 4200 | 18\% |
| 197 | Scarborough and Whitby | 1000 | 74\% | 3200 | 18\% |
| 198 | Carmarthen East and Dinefwr | 700 | 73\% | 2400 | 18\% |
| 199 | South Thanet | 1100 | 67\% | 3700 | 18\% |
| 200 | Hartlepool | 1100 | 51\% | 3700 | 18\% |
| 201 | Camberwell and Peckham | 1600 | 64\% | 5200 | 18\% |
| 202 | Bristol North West | 1200 | 67\% | 4300 | 18\% |
| 203 | North West Norfolk | 1000 | 64\% | 3400 | 18\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 204 | Bristol West | 1000 | 66\% | 3900 | 18\% |
| 205 | Easington | 900 | 59\% | 3200 | 18\% |
| 206 | Ynys Môn | 700 | 66\% | 2400 | 18\% |
| 207 | Leyton and Wanstead | 1200 | 72\% | 4300 | 18\% |
| 208 | Strangford | 1000 | 66\% | 3500 | 18\% |
| 209 | Mansfield | 1200 | 69\% | 4100 | 18\% |
| 210 | Bassetlaw | 1100 | 68\% | 3800 | 18\% |
| 211 | Clwyd South | 800 | 63\% | 2700 | 18\% |
| 212 | Airdrie and Shotts | 900 | 62\% | 3200 | 18\% |
| 213 | North Antrim | 1400 | 66\% | 4600 | 18\% |
| 214 | Ogmore | 900 | 55\% | 3000 | 18\% |
| 215 | Blyth Valley | 900 | 56\% | 3000 | 18\% |
| 216 | Hammersmith | 1000 | 65\% | 3500 | 18\% |
| 217 | Leeds North East | 1000 | 72\% | 3700 | 18\% |
| 218 | Liverpool, Walton | 1100 | 50\% | 3800 | 18\% |
| 219 | Newcastle upon Tyne East | 700 | 49\% | 2500 | 18\% |
| 220 | Carlisle | 900 | 67\% | 3100 | 18\% |
| 221 | Newport West | 1000 | 60\% | 3400 | 18\% |
| 222 | Bedford | 1300 | 72\% | 4400 | 18\% |
| 223 | Plymouth, Sutton \& Devonport | 1100 | 58\% | 3700 | 17\% |
| 224 | St Helens South and Whiston | 1100 | 59\% | 3800 | 17\% |
| 225 | Wycombe | 1300 | 75\% | 4500 | 17\% |
| 226 | S Holland \& The Deepings | 1100 | 69\% | 3600 | 17\% |
| 227 | Tiverton and Honiton | 1000 | 78\% | 3300 | 17\% |
| 228 | Salford and Eccles | 1100 | 57\% | 3800 | 17\% |
| 229 | Crawley | 1400 | 71\% | 4700 | 17\% |
| 230 | Gillingham and Rainham | 1200 | 61\% | 3900 | 17\% |
| 231 | Hastings and Rye | 1100 | 68\% | 3900 | 17\% |
| 232 | Northampton North | 1100 | 71\% | 3600 | 17\% |
| 233 | Wythenshawe and Sale East | 1300 | 55\% | 4600 | 17\% |
| 234 | St Helens North | 1000 | 62\% | 3500 | 17\% |
| 235 | Wentworth and Dearne | 1100 | 56\% | 3700 | 17\% |
| 236 | Gravesham | 1200 | 65\% | 4100 | 17\% |
| 237 | Isle of Wight | 1300 | 71\% | 4300 | 17\% |
| 238 | Rochford and Southend East | 1100 | 64\% | 3900 | 17\% |
| 239 | Battersea | 800 | 61\% | 3000 | 17\% |
| 240 | Camborne and Redruth | 900 | 76\% | 3100 | 17\% |
| 241 | Bermondsey \& Old Southwark | 1200 | 61\% | 4000 | 17\% |
| 242 | South East Cornwall | 800 | 77\% | 2800 | 17\% |
| 243 | Chatham and Aylesford | 1200 | 65\% | 4200 | 17\% |
| 244 | Gainsborough | 900 | 58\% | 3100 | 17\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 245 | Rother Valley | 1000 | 62\% | 3400 | 17\% |
| 246 | Wrexham | 800 | 58\% | 2600 | 17\% |
| 247 | Dulwich and West Norwood | 1200 | 64\% | 4200 | 17\% |
| 248 | South West Norfolk | 1000 | 63\% | 3500 | 17\% |
| 249 | Mitcham and Morden | 1300 | 72\% | 4500 | 17\% |
| 250 | Knowsley | 1200 | 56\% | 4200 | 17\% |
| 251 | Norwich South | 900 | 62\% | 2900 | 17\% |
| 252 | St Ives | 700 | 71\% | 2600 | 17\% |
| 253 | Gloucester | 1400 | 68\% | 4700 | 17\% |
| 254 | Streatham | 1100 | 61\% | 3800 | 17\% |
| 255 | Milton Keynes South | 1600 | 71\% | 5700 | 17\% |
| 256 | Thurrock | 1700 | 59\% | 5700 | 17\% |
| 257 | Liverpool, West Derby | 1100 | 56\% | 3700 | 16\% |
| 258 | Corby | 1300 | 66\% | 4400 | 16\% |
| 259 | Stockport | 1000 | 57\% | 3400 | 16\% |
| 260 | Stourbridge | 900 | 66\% | 3100 | 16\% |
| 261 | Redditch | 1000 | 70\% | 3300 | 16\% |
| 262 | South Shields | 800 | 61\% | 2700 | 16\% |
| 263 | Yeovil | 1000 | 68\% | 3700 | 16\% |
| 264 | S Basildon \& East Thurrock | 1100 | 60\% | 3700 | 16\% |
| 265 | East Yorkshire | 900 | 71\% | 3000 | 16\% |
| 266 | Meriden | 1200 | 57\% | 4000 | 16\% |
| 267 | Dover | 900 | 66\% | 3200 | 16\% |
| 268 | Swansea West | 600 | 63\% | 2100 | 16\% |
| 269 | Erewash | 900 | 63\% | 3200 | 16\% |
| 270 | Bexleyheath and Crayford | 1000 | 62\% | 3500 | 16\% |
| 271 | Croydon Central | 1300 | 73\% | 4700 | 16\% |
| 272 | Cleethorpes | 900 | 58\% | 2900 | 16\% |
| 273 | Bishop Auckland | 800 | 60\% | 2800 | 16\% |
| 274 | Eltham | 900 | 55\% | 3300 | 16\% |
| 275 | Lewisham, Deptford | 1200 | 61\% | 4200 | 16\% |
| 276 | Finchley and Golders Green | 1000 | 82\% | 4100 | 16\% |
| 277 | Gosport | 900 | 75\% | 3200 | 16\% |
| 278 | Bognor Regis \& Littlehampton | 900 | 71\% | 3200 | 16\% |
| 279 | Lancaster and Fleetwood | 700 | 67\% | 2400 | 16\% |
| 280 | Kirkcaldy and Cowdenbeath | 900 | 61\% | 3200 | 16\% |
| 281 | Dundee West | 700 | 51\% | 2400 | 16\% |
| 282 | Feltham and Heston | 1600 | 70\% | 5600 | 16\% |
| 283 | Aberconwy | 500 | 68\% | 1600 | 16\% |
| 284 | Clwyd West | 700 | 70\% | 2200 | 16\% |
| 285 | Worcester | 1000 | 65\% | 3500 | 16\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | $\begin{gathered} \text { \% of } \\ \text { children } \\ \text { affected } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 286 | Waveney | 1000 | 62\% | 3300 | 16\% |
| 287 | Hampstead and Kilburn | 1000 | 66\% | 3400 | 16\% |
| 288 | Colne Valley | 1100 | 77\% | 3800 | 16\% |
| 289 | North Devon | 900 | 76\% | 3000 | 16\% |
| 290 | North Tyneside | 1000 | 61\% | 3400 | 16\% |
| 291 | Croydon North | 1700 | 71\% | 6000 | 16\% |
| 292 | Cannock Chase | 900 | 70\% | 3200 | 16\% |
| 293 | Eastbourne | 1000 | 63\% | 3400 | 16\% |
| 294 | Normanton, P'fract \& C'ford | 1200 | 64\% | 3900 | 16\% |
| 295 | Glasgow South | 800 | 61\% | 2500 | 16\% |
| 296 | Don Valley | 900 | 66\% | 3200 | 16\% |
| 297 | Montgomeryshire | 500 | 73\% | 1900 | 16\% |
| 298 | Barnsley Central | 900 | 61\% | 2900 | 16\% |
| 299 | Glasgow East | 900 | 48\% | 3000 | 16\% |
| 300 | Jarrow | 800 | 58\% | 2700 | 16\% |
| 301 | Stevenage | 1000 | 65\% | 3500 | 16\% |
| 302 | Delyn | 600 | 67\% | 2200 | 16\% |
| 303 | Reading West | 1200 | 67\% | 4000 | 16\% |
| 304 | Ludlow | 600 | 78\% | 2200 | 16\% |
| 305 | Chesterfield | 800 | 60\% | 2900 | 16\% |
| 306 | Colchester | 1200 | 70\% | 4200 | 16\% |
| 307 | Wellingborough | 1200 | 72\% | 4100 | 16\% |
| 308 | Beverley and Holderness | 800 | 71\% | 2800 | 16\% |
| 309 | West Dorset | 800 | 78\% | 2600 | 16\% |
| 310 | Canterbury | 800 | 57\% | 2900 | 16\% |
| 311 | Lewisham West and Penge | 1200 | 66\% | 4100 | 16\% |
| 312 | Nuneaton | 900 | 67\% | 3300 | 16\% |
| 313 | Harwich and North Essex | 800 | 70\% | 2700 | 16\% |
| 314 | Basildon and Billericay | 1000 | 64\% | 3500 | 16\% |
| 315 | Loughborough | 900 | 75\% | 3000 | 16\% |
| 316 | North Ayrshire and Arran | 800 | 58\% | 2700 | 16\% |
| 317 | Hereford \& S Herefordshire | 900 | 69\% | 3000 | 16\% |
| 318 | Rochester and Strood | 1200 | 65\% | 3800 | 16\% |
| 319 | Harlow | 1100 | 66\% | 3800 | 16\% |
| 320 | Neath | 700 | 63\% | 2200 | 16\% |
| 321 | Torridge and West Devon | 800 | 75\% | 2800 | 16\% |
| 322 | Berwick-upon-Tweed | 600 | 72\% | 1900 | 15\% |
| 323 | Aylesbury | 1200 | 71\% | 4200 | 15\% |
| 324 | Wansbeck | 800 | 68\% | 2500 | 15\% |
| 325 | Bridgwater and West Somerset | 1000 | 78\% | 3400 | 15\% |
| 326 | Hemel Hempstead | 1100 | 64\% | 3600 | 15\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | $\begin{gathered} \% \text { of } \\ \text { children } \\ \text { affected } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 327 | Portsmouth North | 1000 | 61\% | 3600 | 15\% |
| 328 | Forest of Dean | 800 | 74\% | 2500 | 15\% |
| 329 | Bootle | 1000 | 57\% | 3400 | 15\% |
| 330 | Truro and Falmouth | 800 | 73\% | 2600 | 15\% |
| 331 | Bexhill and Battle | 800 | 64\% | 2700 | 15\% |
| 332 | Merthyr Tydfil and Rhymney | 700 | 62\% | 2500 | 15\% |
| 333 | Brigg and Goole | 800 | 73\% | 2600 | 15\% |
| 334 | Rossendale and Darwen | 1000 | 67\% | 3200 | 15\% |
| 335 | Ross, Skye and Lochaber | 500 | 69\% | 1800 | 15\% |
| 336 | North East Cambridgeshire | 1100 | 67\% | 3700 | 15\% |
| 337 | Angus | 700 | 61\% | 2400 | 15\% |
| 338 | Islwyn | 700 | 63\% | 2400 | 15\% |
| 339 | Leigh | 1000 | 70\% | 3300 | 15\% |
| 340 | York Central | 800 | 66\% | 2800 | 15\% |
| 341 | South Derbyshire | 900 | 73\% | 3200 | 15\% |
| 342 | Aldridge-Brownhills | 700 | 62\% | 2300 | 15\% |
| 343 | Sherwood | 900 | 67\% | 3100 | 15\% |
| 344 | Brecon and Radnorshire | 500 | 79\% | 1800 | 15\% |
| 345 | Bridgend | 700 | 56\% | 2400 | 15\% |
| 346 | Great Yarmouth | 900 | 65\% | 3100 | 15\% |
| 347 | Barrow and Furness | 700 | 64\% | 2500 | 15\% |
| 348 | Kilmarnock and Loudoun | 800 | 68\% | 2800 | 15\% |
| 349 | Gedling | 800 | 67\% | 2900 | 15\% |
| 350 | Brighton, Kemptown | 700 | 64\% | 2500 | 15\% |
| 351 | Hornchurch and Upminster | 1000 | 64\% | 3400 | 15\% |
| 352 | North East Derbyshire | 700 | 68\% | 2500 | 15\% |
| 353 | Kettering | 1000 | 66\% | 3400 | 15\% |
| 354 | West Lancashire | 900 | 69\% | 2800 | 15\% |
| 355 | Orkney and Shetland | 300 | 75\% | 1200 | 15\% |
| 356 | North West Durham | 800 | 60\% | 2700 | 15\% |
| 357 | Crewe and Nantwich | 1000 | 69\% | 3500 | 15\% |
| 358 | Penrith and The Border | 600 | 80\% | 2100 | 15\% |
| 359 | Ellesmere Port and Neston | 800 | 64\% | 2700 | 15\% |
| 360 | Denton and Reddish | 800 | 76\% | 2900 | 15\% |
| 361 | Southport | 800 | 73\% | 2500 | 15\% |
| 362 | North Shropshire | 900 | 76\% | 3000 | 15\% |
| 363 | North Warwickshire | 800 | 69\% | 2800 | 15\% |
| 364 | Amber Valley | 800 | 67\% | 2600 | 15\% |
| 365 | Bournemouth West | 800 | 65\% | 2600 | 15\% |
| 366 | Tooting | 800 | 75\% | 2900 | 15\% |
| 367 | Tamworth | 900 | 67\% | 3000 | 15\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 368 | Christchurch | 600 | 66\% | 1900 | 15\% |
| 369 | Na h-Eileanan an lar | 200 | 69\% | 700 | 15\% |
| 370 | Dunfermline and West Fife | 900 | 66\% | 3000 | 15\% |
| 371 | Suffolk Coastal | 700 | 77\% | 2400 | 15\% |
| 372 | Bristol East | 1000 | 60\% | 3300 | 14\% |
| 373 | North West Leicestershire | 900 | 75\% | 2900 | 14\% |
| 374 | Ayr, Carrick and Cumnock | 700 | 66\% | 2300 | 14\% |
| 375 | South West Bedfordshire | 1000 | 66\% | 3500 | 14\% |
| 376 | South Swindon | 1000 | 73\% | 3400 | 14\% |
| 377 | Lagan Valley | 1100 | 71\% | 3500 | 14\% |
| 378 | West Suffolk | 900 | 68\% | 3100 | 14\% |
| 379 | Worthing West | 700 | 65\% | 2500 | 14\% |
| 380 | Newton Abbot | 700 | 70\% | 2300 | 14\% |
| 381 | Grantham and Stamford | 900 | 70\% | 3200 | 14\% |
| 382 | Lewes | 700 | 69\% | 2300 | 14\% |
| 383 | Banbury | 1100 | 74\% | 3900 | 14\% |
| 384 | Wigan | 900 | 61\% | 3100 | 14\% |
| 385 | North West Cambridgeshire | 1300 | 65\% | 4400 | 14\% |
| 386 | Faversham and Mid Kent | 800 | 54\% | 2900 | 14\% |
| 387 | Newcastle-under-Lyme | 700 | 69\% | 2400 | 14\% |
| 388 | Chichester | 800 | 73\% | 2700 | 14\% |
| 389 | Central Devon | 700 | 79\% | 2500 | 14\% |
| 390 | Cheltenham | 800 | 68\% | 2800 | 14\% |
| 391 | Newark | 800 | 73\% | 2800 | 14\% |
| 392 | East Antrim | 800 | 66\% | 2700 | 14\% |
| 393 | Caithness, S'land \& Easter Ross | 400 | 57\% | 1500 | 14\% |
| 394 | Belfast South | 800 | 57\% | 2800 | 14\% |
| 395 | East Devon | 800 | 73\% | 2600 | 14\% |
| 396 | Houghton \& Sunderland South | 700 | 60\% | 2500 | 14\% |
| 397 | Dartford | 1100 | 67\% | 3600 | 14\% |
| 398 | Central Ayrshire | 700 | 57\% | 2300 | 14\% |
| 399 | Garston and Halewood | 900 | 64\% | 3000 | 14\% |
| 400 | Mid Norfolk | 800 | 74\% | 2700 | 14\% |
| 401 | North Dorset | 700 | 64\% | 2500 | 14\% |
| 402 | Copeland | 600 | 75\% | 2000 | 14\% |
| 403 | Ealing Central and Acton | 900 | 69\% | 3100 | 14\% |
| 404 | Ilford North | 1000 | 75\% | 3500 | 14\% |
| 405 | Central Suffolk \& N Ipswich | 800 | 68\% | 2800 | 14\% |
| 406 | Kingswood | 800 | 68\% | 2700 | 14\% |
| 407 | Cumb'nauld, Kilsyth \& K'loch E | 700 | 63\% | 2400 | 14\% |
| 408 | Halton | 900 | 57\% | 3000 | 14\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 409 | Belfast East | 800 | 60\% | 2800 | 14\% |
| 410 | Castle Point | 700 | 71\% | 2300 | 14\% |
| 411 | Uxbridge and South Ruislip | 1000 | 64\% | 3300 | 14\% |
| 412 | Braintree | 900 | 68\% | 2900 | 14\% |
| 413 | Southend West | 700 | 65\% | 2500 | 14\% |
| 414 | Cambridge | 700 | 62\% | 2500 | 14\% |
| 415 | Paisley and Renfrewshire North | 700 | 60\% | 2400 | 14\% |
| 416 | Bolton West | 800 | 67\% | 2700 | 14\% |
| 417 | Livingston | 900 | 58\% | 3200 | 14\% |
| 418 | Makerfield | 800 | 71\% | 2800 | 14\% |
| 419 | North Swindon | 1100 | 73\% | 3600 | 14\% |
| 420 | Exeter | 800 | 68\% | 2600 | 14\% |
| 421 | Ashford | 1000 | 64\% | 3700 | 14\% |
| 422 | Shrewsbury and Atcham | 800 | 67\% | 2600 | 13\% |
| 423 | South Antrim | 1000 | 77\% | 3400 | 13\% |
| 424 | Cities of London \& W'minster | 400 | 57\% | 1400 | 13\% |
| 425 | Derbyshire Dales | 500 | 74\% | 1800 | 13\% |
| 426 | Chippenham | 800 | 67\% | 2700 | 13\% |
| 427 | Argyll and Bute | 600 | 62\% | 1900 | 13\% |
| 428 | Mid Worcestershire | 700 | 63\% | 2500 | 13\% |
| 429 | Chorley | 800 | 71\% | 2700 | 13\% |
| 430 | Perth and North Perthshire | 700 | 70\% | 2300 | 13\% |
| 431 | Stockton South | 900 | 68\% | 2900 | 13\% |
| 432 | Chingford \& Woodford Green | 800 | 69\% | 2700 | 13\% |
| 433 | West Worcestershire | 600 | 68\% | 2100 | 13\% |
| 434 | Pontypridd | 600 | 60\% | 2200 | 13\% |
| 435 | Calder Valley | 800 | 75\% | 2800 | 13\% |
| 436 | Harrow West | 900 | 73\% | 3200 | 13\% |
| 437 | Dumfriesshire, C'dale \& T'dale | 600 | 73\% | 2000 | 13\% |
| 438 | Solihull | 700 | 74\% | 2500 | 13\% |
| 439 | Edinburgh South West | 600 | 58\% | 2100 | 13\% |
| 440 | Weaver Vale | 700 | 67\% | 2500 | 13\% |
| 441 | Wealden | 800 | 74\% | 2600 | 13\% |
| 442 | Huntingdon | 900 | 69\% | 3100 | 13\% |
| 443 | Warrington South | 900 | 72\% | 3100 | 13\% |
| 444 | Kingston and Surbiton | 900 | 71\% | 3100 | 13\% |
| 445 | Stafford | 700 | 59\% | 2400 | 13\% |
| 446 | Fylde | 500 | 77\% | 1800 | 13\% |
| 447 | Shipley | 800 | 73\% | 2500 | 13\% |
| 448 | Poole | 700 | 60\% | 2400 | 13\% |
| 449 | Warrington North | 800 | 78\% | 2600 | 13\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 450 | Bournemouth East | 800 | 66\% | 2700 | 13\% |
| 451 | Reading East | 900 | 68\% | 2900 | 13\% |
| 452 | West Dunbartonshire | 700 | 59\% | 2300 | 13\% |
| 453 | Sleaford and North Hykeham | 800 | 69\% | 2900 | 13\% |
| 454 | Witham | 700 | 72\% | 2300 | 13\% |
| 455 | Staffordshire Moorlands | 500 | 72\% | 1800 | 13\% |
| 456 | Hornsey and Wood Green | 900 | 64\% | 3000 | 13\% |
| 457 | Basingstoke | 900 | 63\% | 3300 | 13\% |
| 458 | Rutherglen and Hamilton West | 800 | 61\% | 2800 | 13\% |
| 459 | Blaydon | 600 | 62\% | 2100 | 13\% |
| 460 | Tynemouth | 800 | 69\% | 2600 | 13\% |
| 461 | Broxtowe | 700 | 75\% | 2300 | 13\% |
| 462 | Newcastle upon Tyne North | 700 | 65\% | 2400 | 13\% |
| 463 | North Down | 700 | 66\% | 2400 | 13\% |
| 464 | Brentford and Isleworth | 1000 | 74\% | 3600 | 13\% |
| 465 | Bosworth | 800 | 78\% | 2600 | 13\% |
| 466 | Midlothian | 700 | 67\% | 2300 | 13\% |
| 467 | Eastleigh | 800 | 68\% | 2900 | 13\% |
| 468 | Aberdeen North | 600 | 53\% | 2100 | 13\% |
| 469 | Alyn and Deeside | 600 | 62\% | 2200 | 13\% |
| 470 | Coatbridge, Chryston \& Bellshill | 800 | 61\% | 2500 | 13\% |
| 471 | Broxbourne | 800 | 65\% | 2900 | 13\% |
| 472 | Taunton Deane | 800 | 76\% | 2900 | 13\% |
| 473 | Romford | 900 | 65\% | 2800 | 12\% |
| 474 | Dundee East | 600 | 67\% | 2100 | 12\% |
| 475 | Morecambe and Lunesdale | 700 | 69\% | 2300 | 12\% |
| 476 | Berwickshire, R'burgh \& Selkirk | 600 | 74\% | 2100 | 12\% |
| 477 | Hazel Grove | 600 | 63\% | 1900 | 12\% |
| 478 | Tewkesbury | 700 | 69\% | 2600 | 12\% |
| 479 | Watford | 1000 | 80\% | 3400 | 12\% |
| 480 | City of Durham | 600 | 59\% | 1900 | 12\% |
| 481 | South West Wiltshire | 700 | 70\% | 2500 | 12\% |
| 482 | South Norfolk | 700 | 76\% | 2400 | 12\% |
| 483 | Motherwell and Wishaw | 700 | 62\% | 2400 | 12\% |
| 484 | Rutland and Melton | 700 | 71\% | 2300 | 12\% |
| 485 | Vale of Glamorgan | 700 | 66\% | 2500 | 12\% |
| 486 | South Suffolk | 600 | 72\% | 2100 | 12\% |
| 487 | Leeds North West | 400 | 66\% | 1500 | 12\% |
| 488 | Bromsgrove | 600 | 68\% | 2200 | 12\% |
| 489 | Maidstone and The Weald | 800 | 60\% | 2600 | 12\% |
| 490 | South Ribble | 700 | 76\% | 2300 | 12\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 491 | Linlithgow and East Falkirk | 900 | 66\% | 2900 | 12\% |
| 492 | North Herefordshire | 600 | 73\% | 1800 | 12\% |
| 493 | North East Hertfordshire | 700 | 65\% | 2400 | 12\% |
| 494 | Lichfield | 600 | 69\% | 2100 | 12\% |
| 495 | Enfield, Southgate | 700 | 68\% | 2500 | 12\% |
| 496 | Glasgow North | 300 | 51\% | 1200 | 12\% |
| 497 | Gower | 500 | 65\% | 1800 | 12\% |
| 498 | Witney | 700 | 74\% | 2600 | 12\% |
| 499 | Westmorland and Lonsdale | 500 | 86\% | 1600 | 12\% |
| 500 | Welwyn Hatfield | 800 | 65\% | 2700 | 12\% |
| 501 | South Staffordshire | 600 | 72\% | 1900 | 12\% |
| 502 | Moray | 600 | 79\% | 2000 | 12\% |
| 503 | Aldershot | 800 | 75\% | 2800 | 12\% |
| 504 | E Kilbride, Strathaven \& L'gow | 700 | 58\% | 2300 | 12\% |
| 505 | Falkirk | 700 | 62\% | 2500 | 12\% |
| 506 | Spelthorne | 700 | 72\% | 2400 | 12\% |
| 507 | Pudsey | 700 | 61\% | 2300 | 12\% |
| 508 | Broadland | 600 | 76\% | 2100 | 12\% |
| 509 | Paisley and Renfrewshire South | 500 | 57\% | 1800 | 12\% |
| 510 | Bury St Edmunds | 800 | 71\% | 2500 | 12\% |
| 511 | Monmouth | 500 | 69\% | 1700 | 12\% |
| 512 | Thirsk and Malton | 600 | 77\% | 2000 | 12\% |
| 513 | Harborough | 700 | 78\% | 2400 | 12\% |
| 514 | Inverness, Nairn, B'och \& S'pey | 600 | 67\% | 2300 | 12\% |
| 515 | Devizes | 700 | 74\% | 2400 | 12\% |
| 516 | Bracknell | 800 | 72\% | 2700 | 12\% |
| 517 | Maldon | 600 | 68\% | 1900 | 11\% |
| 518 | Wantage | 800 | 66\% | 2900 | 11\% |
| 519 | Ochil and South Perthshire | 700 | 62\% | 2200 | 11\% |
| 520 | Kensington | 500 | 61\% | 1600 | 11\% |
| 521 | Edinburgh East | 500 | 64\% | 1600 | 11\% |
| 522 | Mid Dorset and North Poole | 500 | 82\% | 1700 | 11\% |
| 523 | Congleton | 600 | 77\% | 2000 | 11\% |
| 524 | Richmond (Yorks) | 700 | 77\% | 2200 | 11\% |
| 525 | Morley and Outwood | 700 | 75\% | 2300 | 11\% |
| 526 | Thornbury and Yate | 600 | 73\% | 1900 | 11\% |
| 527 | New Forest East | 600 | 61\% | 2000 | 11\% |
| 528 | Filton and Bradley Stoke | 700 | 69\% | 2300 | 11\% |
| 529 | Woking | 800 | 64\% | 2600 | 11\% |
| 530 | Cheadle | 600 | 74\% | 2000 | 11\% |
| 531 | Orpington | 600 | 60\% | 2200 | 11\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 532 | South Leicestershire | 700 | 80\% | 2400 | 11\% |
| 533 | Eddisbury | 600 | 65\% | 2000 | 11\% |
| 534 | Fareham | 600 | 72\% | 2100 | 11\% |
| 535 | Cardiff North | 600 | 70\% | 1900 | 11\% |
| 536 | Tunbridge Wells | 700 | 68\% | 2400 | 11\% |
| 537 | Newbury | 800 | 78\% | 2500 | 11\% |
| 538 | Chelmsford | 800 | 70\% | 2500 | 11\% |
| 539 | Stone | 500 | 83\% | 1600 | 11\% |
| 540 | Bromley and Chislehurst | 700 | 54\% | 2300 | 11\% |
| 541 | Wells | 600 | 76\% | 2200 | 11\% |
| 542 | Somerton and Frome | 700 | 84\% | 2200 | 11\% |
| 543 | South East Cambridgeshire | 800 | 73\% | 2600 | 11\% |
| 544 | Banff and Buchan | 600 | 67\% | 1900 | 11\% |
| 545 | North West Hampshire | 700 | 74\% | 2400 | 11\% |
| 546 | North East Bedfordshire | 700 | 73\% | 2600 | 11\% |
| 547 | Wirral West | 400 | 77\% | 1400 | 11\% |
| 548 | Meon Valley | 500 | 74\% | 1900 | 11\% |
| 549 | Selby and Ainsty | 600 | 70\% | 2100 | 11\% |
| 550 | Penistone and Stocksbridge | 500 | 71\% | 1800 | 11\% |
| 551 | North Wiltshire | 600 | 72\% | 2000 | 11\% |
| 552 | Wyre and Preston North | 500 | 74\% | 1700 | 11\% |
| 553 | Ribble Valley | 600 | 74\% | 1900 | 11\% |
| 554 | East Worthing and Shoreham | 600 | 65\% | 2100 | 11\% |
| 555 | Buckingham | 600 | 68\% | 2100 | 11\% |
| 556 | Charnwood | 600 | 77\% | 2000 | 11\% |
| 557 | The Cotswolds | 500 | 71\% | 1800 | 11\% |
| 558 | North East Fife | 400 | 77\% | 1200 | 11\% |
| 559 | Stirling | 500 | 62\% | 1700 | 11\% |
| 560 | Warwick and Leamington | 600 | 70\% | 2000 | 10\% |
| 561 | Workington | 500 | 76\% | 1600 | 10\% |
| 562 | Hertsmere | 700 | 80\% | 2400 | 10\% |
| 563 | High Peak | 500 | 71\% | 1800 | 10\% |
| 564 | South West Devon | 500 | 84\% | 1800 | 10\% |
| 565 | Romsey \& Southampton North | 500 | 77\% | 1600 | 10\% |
| 566 | Salisbury | 600 | 75\% | 1900 | 10\% |
| 567 | Inverclyde | 500 | 66\% | 1500 | 10\% |
| 568 | Chipping Barnet | 700 | 66\% | 2400 | 10\% |
| 569 | Lanark and Hamilton East | 600 | 63\% | 1900 | 10\% |
| 570 | Epping Forest | 600 | 70\% | 2100 | 10\% |
| 571 | City of Chester | 500 | 63\% | 1800 | 10\% |
| 572 | Horsham | 600 | 68\% | 2100 | 10\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 573 | Surrey Heath | 600 | 67\% | 2100 | 10\% |
| 574 | Tonbridge and Malling | 600 | 72\% | 2200 | 10\% |
| 575 | Sevenoaks | 600 | 56\% | 2000 | 10\% |
| 576 | New Forest West | 400 | 72\% | 1300 | 10\% |
| 577 | South Cambridgeshire | 700 | 68\% | 2400 | 10\% |
| 578 | East Hampshire | 500 | 72\% | 1900 | 10\% |
| 579 | Arundel and South Downs | 500 | 66\% | 1800 | 10\% |
| 580 | St Albans | 600 | 75\% | 2200 | 10\% |
| 581 | Chelsea and Fulham | 400 | 55\% | 1300 | 10\% |
| 582 | Hexham | 400 | 73\% | 1300 | 10\% |
| 583 | Macclesfield | 500 | 74\% | 1700 | 10\% |
| 584 | Hove | 600 | 73\% | 1900 | 10\% |
| 585 | East Surrey | 700 | 68\% | 2100 | 10\% |
| 586 | Ruislip, Northwood and Pinner | 500 | 73\% | 1800 | 10\% |
| 587 | Tatton | 500 | 76\% | 1500 | 10\% |
| 588 | Stroud | 600 | 73\% | 1900 | 10\% |
| 589 | Edinburgh South | 400 | 67\% | 1400 | 10\% |
| 590 | Carshalton and Wallington | 700 | 67\% | 2300 | 10\% |
| 591 | Skipton and Ripon | 500 | 86\% | 1700 | 10\% |
| 592 | South Northamptonshire | 700 | 75\% | 2400 | 10\% |
| 593 | Mid Bedfordshire | 600 | 65\% | 2100 | 9\% |
| 594 | Runnymede and Weybridge | 500 | 68\% | 1800 | 9\% |
| 595 | Old Bexley and Sidcup | 500 | 72\% | 1600 | 9\% |
| 596 | Mid Derbyshire | 400 | 73\% | 1400 | 9\% |
| 597 | Wirral South | 400 | 60\% | 1300 | 9\% |
| 598 | North East Somerset | 500 | 81\% | 1700 | 9\% |
| 599 | East Lothian | 600 | 75\% | 1900 | 9\% |
| 600 | Daventry | 500 | 76\% | 1800 | 9\% |
| 601 | Guildford | 500 | 74\% | 1700 | 9\% |
| 602 | Rugby | 600 | 69\% | 2000 | 9\% |
| 603 | Stratford-on-Avon | 400 | 72\% | 1400 | 9\% |
| 604 | Brentwood and Ongar | 500 | 77\% | 1600 | 9\% |
| 605 | Saffron Walden | 600 | 63\% | 1900 | 9\% |
| 606 | Brighton, Pavilion | 400 | 53\% | 1500 | 9\% |
| 607 | Reigate | 600 | 76\% | 1900 | 9\% |
| 608 | Edinburgh North and Leith | 400 | 70\% | 1400 | 9\% |
| 609 | Rushcliffe | 500 | 69\% | 1600 | 9\% |
| 610 | Edinburgh West | 500 | 70\% | 1500 | 9\% |
| 611 | Oxford West and Abingdon | 500 | 76\% | 1600 | 9\% |
| 612 | Sutton Coldfield | 500 | 80\% | 1600 | 9\% |
| 613 | Bath | 400 | 58\% | 1200 | 9\% |


|  | Constituency | Number of families affected* | \% of affected families who are in work | Number of children affected* | \% of children affected |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 614 | Wokingham | 600 | 70\% | 1900 | 9\% |
| 615 | Windsor | 500 | 68\% | 1700 | 9\% |
| 616 | Sefton Central | 400 | 78\% | 1200 | 9\% |
| 617 | Haltemprice and Howden | 400 | 77\% | 1300 | 9\% |
| 618 | Beaconsfield | 500 | 57\% | 1600 | 8\% |
| 619 | Mid Sussex | 500 | 69\% | 1800 | 8\% |
| 620 | Hertford and Stortford | 600 | 75\% | 1900 | 8\% |
| 621 | Kenilworth and Southam | 400 | 76\% | 1200 | 8\% |
| 622 | Maidenhead | 500 | 73\% | 1700 | 8\% |
| 623 | East Renfrewshire | 500 | 65\% | 1500 | 8\% |
| 624 | Elmet and Rothwell | 500 | 70\% | 1500 | 8\% |
| 625 | Esher and Walton | 600 | 67\% | 1900 | 8\% |
| 626 | York Outer | 400 | 78\% | 1300 | 8\% |
| 627 | Wimbledon | 400 | 61\% | 1400 | 8\% |
| 628 | North Somerset | 500 | 78\% | 1500 | 8\% |
| 629 | Epsom and Ewell | 500 | 67\% | 1700 | 8\% |
| 630 | Winchester | 400 | 68\% | 1400 | 8\% |
| 631 | Henley | 400 | 68\% | 1400 | 7\% |
| 632 | Croydon South | 500 | 58\% | 1800 | 7\% |
| 633 | South West Surrey | 400 | 69\% | 1500 | 7\% |
| 634 | Chesham and Amersham | 400 | 78\% | 1400 | 7\% |
| 635 | Richmond Park | 500 | 69\% | 1600 | 7\% |
| 636 | Mole Valley | 400 | 76\% | 1200 | 7\% |
| 637 | South West Hertfordshire | 500 | 69\% | 1500 | 7\% |
| 638 | Aberdeen South | 300 | 59\% | 900 | 7\% |
| 639 | Gordon | 400 | 64\% | 1300 | 7\% |
| 640 | Hitchin and Harpenden | 400 | 69\% | 1400 | 7\% |
| 641 | Rayleigh and Wickford | 400 | 70\% | 1300 | 7\% |
| 642 | West Aberdeenshire and Kincardine | 300 | 66\% | 1200 | 6\% |
| 643 | Altrincham and Sale West | 400 | 68\% | 1300 | 6\% |
| 644 | Sutton and Cheam | 400 | 78\% | 1300 | 6\% |
| 645 | Twickenham | 400 | 66\% | 1400 | 6\% |
| 646 | Sheffield, Hallam | 300 | 79\% | 1000 | 6\% |
| 647 | East Dunbartonshire | 300 | 71\% | 900 | 6\% |
| 648 | Beckenham | 300 | 60\% | 1100 | 6\% |
| 649 | North East Hampshire | 300 | 68\% | 1100 | 6\% |
| 650 | Harrogate and Knaresborough | 300 | 78\% | 1000 | 5\% |
|  | Foreign and unknown | 800 | 67\% | 2800 | 8\% |
|  |  |  |  |  |  |
|  | United Kingdom | 666900 | 67\% | 2312400 | 17\% |

*Rounded to the nearest 100.

Source: based on HMRC statistics for the number of families with three or more children in receipt of child tax credit (in April 2018). Constituency data was provided in response to a Freedom of Information request (FOI2018/02694). These figures provide our best estimate of how many families and children will eventually be affected by the two-child limit, once the policy is fully rolled out. To estimate how many families and children are likely to be affected by 2024, we looked at how many of these families have a youngest child aged under 8-82\%, according to figures supplied by Dr Kitty Stewart at the LSE - as this policy only applies to children born after April 2017, who will be aged under 8 in April 2024. These figures were then adjusted downwards to allow for exemptions - around 4\%, based on the Government's published statistics for the first two years of the policy.


[^0]:    ${ }^{1}$ Social Policy Adviser in the Church of England's Mission \& Public Affairs Team
    ${ }^{2}$ Bishop of Durham's Parliamentary Assistant in the Church of England's Mission \& Public Affairs Team
    ${ }^{3}$ Senior Policy and Research Officer in Child Poverty Action Group

[^1]:    ${ }^{4}$ The two-child limit does not apply to child benefit payments, which can be claimed for third or subsequent children.

[^2]:    ${ }^{5}$ On the assumption that the same number of families and children, on average, are affected each year.

[^3]:    ${ }^{6}$ Prices are adjusted using the Consumer Price Index (CPI - All items: D7BT).
    ${ }^{7}$ In response to Covid-19, the Government increased the adult element of UC by $£ 1,000$ a year (approx. $£ 20$ per week) for 12 months. This is not included in these figures, because it only came into effect in April 2020 and is a temporary measure.
    ${ }^{8}$ Includes a "family element" in 2010/11 (worth $£ 545 /$ year in 2010/11 prices), but not in 2019/20. Families continue to receive an additional amount for their first child, though only if they were born before April 62017 when this extra support for families with children was withdrawn.
    ${ }^{9}$ Before the introduction of the two-child limit in April 2017, families were entitled to a child element within child tax credits and universal credit for each dependent child. Until April 2011, families with a child under 1 also received an additional element (known as the "baby tax credit"), but this is not included in the figures for 2010/11.
    ${ }^{10}$ The poverty threshold for a couple with 3 children is $£ 438$ a week in 2019/20 (after housing costs), which is based on the equivalent HBAI threshold in 2018/19 ( $£ 429$ ) uprated by $2 \%$ for CPI inflation.
    ${ }^{11}$ Based on $20 \%$ of the average council tax payment for a Band C property in the UK ( $20 \%$ now being the most common minimum payment charged by local authorities in England, following the localisation of Council Tax Support in 2013/14).
    ${ }^{12}$ Based on a typical UC advance of $70 \%$ of the monthly entitlement (excl. housing support), repaid over 12 months. By October 2019, around $60 \%$ of new claimants took out an advance and, of those, around three-quarters were in the range of 50$100 \%$ of their entitlement: www.theyworkforyou.com/wrans/?id=2019-07-08.274559.h\&s=universal+credit+advances\#g274559.90

[^4]:    ${ }^{13}$ All Kids Count: The impact of the two-child limit after two years (June 2019)

[^5]:    ${ }^{14} \mathrm{On} 21^{\text {st }}$ April 2020, the DWP reported that it had received 1.8 million new claims for universal credit in the first six weeks of the pandemic (up to $12^{\text {th }}$ April) - almost five times higher - or 1.4 million more claims - than it received in the same period last year. Based on the profile of all claimants, we estimate that just over $4 \%$ of these claims - or around 60,000 families - will be subject to the two-child limit (i.e. those with three or more children and at least one child under 3).
    ${ }^{15}$ www.turn2us.org.uk/About-Us/Media-Centre/Press-releases-and-comments/Coronavirus-pandemic-leaves-children-facing-financ

[^6]:    ${ }^{16}$ Wellings and others (2013), The prevalence of unplanned pregnancy and associated factors in Britain, Lancet 2013; 382: 1807-16. According to this research, $25 \%$ of pregnancies among women with two or more previous live births are unplanned and $38 \%$ are classified as "ambivalent"; only $37 \%$ of these pregnancies are planned.

