

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

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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).

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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 6th 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

⁴ The two-child limit does not apply to child benefit payments, which can be claimed for third or subsequent children.

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.

Extrapolating these figures to the beginning of April 2020,⁵ we estimate that at least 230,000 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 600,000 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

⁵ On the assumption that the same number of families and children, on average, are affected each year.

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 (\pounds per week, in 2019/20 prices)⁶

	2010/11	2019/20	Reduction in support
Support for adults ⁷ (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	£351 (85%)	£270 (62%)	£81
Deduction for council tax ¹¹	-	£6	£6
Deduction for universal credit advance ¹²	-	£13	£13
Total after deductions (as % of poverty line)	£351 (85%)	£251 (57%)	£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.lse.ac.uk/CASE/ new/events/event/?index=7401

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 6 2017 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.

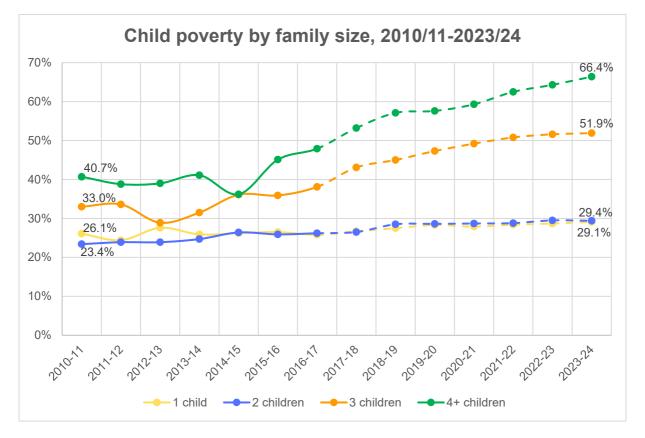
¹⁰ The poverty threshold for a couple with 3 children is £438 a week in 2019/20 (after housing costs), which is based on the equivalent HBAI threshold in 2018/19 (£429) uprated by 2% for CPI inflation.

 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.q0

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

¹³ All Kids Count: The impact of the two-child limit after two years (June 2019)

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)

(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)

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 60,000 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 I'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)

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<sup>15</sup> www.turn2us.org.uk/About-Us/Media-Centre/Press-releases-and-comments/Coronavirus-pandemic-leaves-children-facing-financ
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¹⁴ On 21st 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 12th 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).

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)

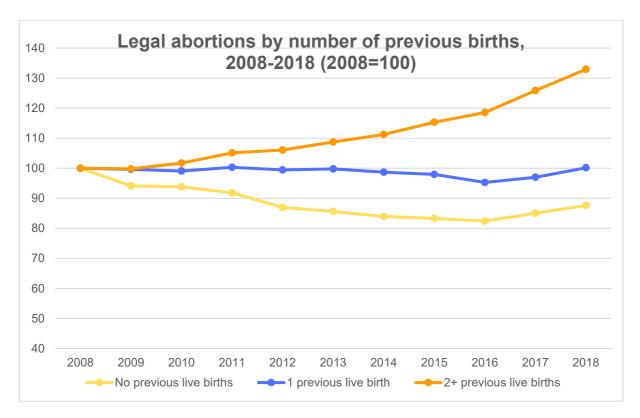
"When I had my third child it was unplanned, however I was married and financially stable, with myself and my now ex-husband both working full time, so we continued with the pregnancy. My husband became abusive after the baby was born so I left him. I am now a single parent of three." (Single, 3 children, 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.

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.



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 I'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)

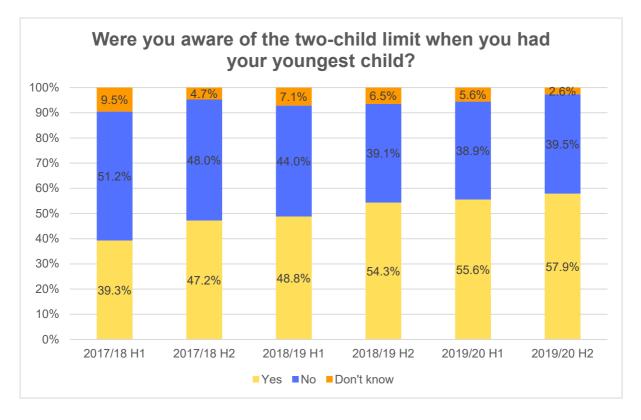
"My husband works but I am unable to, because we can't afford childcare. With only one wage coming into the home, we struggle to pay priority bills because we get very little help." (Couple, 4 children, working full-time, North West)

"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	% of affected	Number of	% of
		<u>families</u>	<u>families</u> who	<u>children</u>	children
		affected*	are in work	affected*	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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> 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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> affected*	% of children affected
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	lpswich	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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> affected*	% of children affected
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	Ilford 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		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 <u>families</u>	% of affected <u>families</u> who	Number of <u>children</u>	% of children
		affected*	are in work	affected*	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	% of affected <u>families</u> who are in work	Number of <u>children</u>	% of children
		affected*		affected*	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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> 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 lves	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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> affected*	% of children affected
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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> affected*	% of children affected
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%
340	South Derbyshire	900	73%	3200	15%
342	Aldridge-Brownhills	700	62%	2300	15%
343	Sherwood	900	67%	3100	15%
343	Brecon and Radnorshire	500	79%	1800	15%
345	Bridgend	700	56%	2400	15%
345	Great Yarmouth	900	65%	3100	15%
340	Barrow and Furness	700	64%	2500	15%
347	Kilmarnock and Loudoun	800	68%	2800	15%
349		800	67%	2900	15%
349	Gedling Brighton, Kemptown	700	64%	2900	15%
	<u> </u>	1000	64%	3400	15%
351 352	Hornchurch and Upminster North East Derbyshire	700	68%	2500	15%
352	Kettering	1000	66%	3400	15%
354	West Lancashire	900	69%	2800	15% 15%
355	Orkney and Shetland	300	75%	1200	15%
356	North West Durham	800	60%	2700	
357	Crewe and Nantwich		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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> affected*	% of children affected
368	Christchurch	600	66%	1900	15%
369	Na h-Eileanan an Iar	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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> 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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> 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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> 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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> 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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> 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 <u>families</u> affected*	% of affected <u>families</u> who are in work	Number of <u>children</u> 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%
523	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%
528	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%
532	Croydon South	500	58%	1800	7%
533	South West Surrey	400	69%	1500	7%
534	Chesham and Amersham	400	78%	1400	7%
335	Richmond Park	500	69%	1600	7%
536	Mole Valley	400	76%	1200	7%
537	South West Hertfordshire	500	69%	1500	7%
538	Aberdeen South	300	59%	900	7%
539	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%

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.