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The two-child limit & 'choices' over family size: When policy presentation collides with lived experiences

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Editorial note

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Abstract

The two-child limit restricts the child element in Universal Credit and Tax Credits to two children in a household (for children born after April 2017). One objective of the two-child limit is to influence the fertility decisions of parents in (or at risk of) poverty; therefore it is especially important to explore and understand its fertility effects. Previous analysis of administrative birth records suggests that the two-child limit had only a very small impact on the fertility of third and subsequent births in England and Wales. In this paper, we contrast the policy assumptions underpinning the two-child limit with everyday realities of fertility decision making. To do this, we draw on qualitative interviews conducted with those directly affected by the policy. This reveals a series of mismatches between policy presentation and lived realities, which help explain the absence of sizeable fertility effects. This also points to the importance of better and more sustained engagement with qualitative evidence in the design and review of policies. It is especially vital to continue to monitor the impact of the two-child limit, given the extent of the harms it can cause, and its status as an internationally unusual and significant policy.

Key words: two-child limit, fertility, policy narratives, everyday realities, welfare reform, poverty

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1. Introduction

In July 2015, George Osborne delivered his seventh budget as the UK's Chancellor of the Exchequer. In it, he announced the decision to restrict support provided through means-tested social security payments to two children in a household (with some important exemptions). Osborne set out his justification for this policy approach in his budget speech:

'The fourth principle we will apply to our welfare reform is this: the benefits system should not support lifestyles and rents that are not available to the taxpayers who pay for that system...Another decision that most families make is how many children they have, conscious that each extra child costs the family more. In the current tax credit system, each extra child brings an additional payment of £2,780 a year. It's important to support families, but it's also important to be fair to the many working families who don't see their budgets rise by anything like that when they have more children.' (2015, u.p.)

In defending a policy which creates a further break between need and entitlement within the UK social security system, Osborne returned again and again to a very particular, and partial, idea of 'fairness'. Reflecting earlier framing and discourses around welfare reform, he drew out distinctions and divisions between 'working' and 'welfare claiming' families, with a dogged pursuit to be 'fair' to those working families who he characterised as supporting those in receipt of welfare.

The two-child limit was introduced in April 2017 despite vocal resistance from across the anti-poverty sector. The most recent figures suggest that 1.1 million children live in households affected by the policy (DWP, 2021), which is often described as one of the key drivers of increases to child poverty projected for the coming years (Corlett and Try, 2022; Ghelani and Tonutti, 2017; Hood and Waters, 2017). As one objective of the two-child

limit is to influence the fertility decisions of parents in (or at risk of) poverty, it is especially important to explore and understand its fertility effects. Analysis of administrative birth records conducted by members of the *Benefit Changes and Larger Families* team in collaboration with Professor Jonathan Portes suggests that the two-child limit had only a very small impact on the fertility of third and subsequent births in England and Wales (Reader, Portes and Patrick, 2022). Abortion trends by the number of previous live births appear to indicate a very slight acceleration in abortions among mothers with two or more children after 2017, although it is difficult to say whether this is attributable to the two-child limit (DHSC, 2021).

Our ongoing qualitative longitudinal research (detailed further below) involves interviews with thirty-four parents who are subject to the two-child limit. These interviews have enabled us to contrast the everyday realities of fertility decision making with the government rhetoric concerning the policy. The nature of our sample means that we have not captured experiences of those who did not proceed with a conception due to the policy, constraining the conclusions we can draw from our qualitative evidence base. Nevertheless, our findings do provide valuable insight into why the policy is not having its anticipated fertility effects and is instead inevitably harmful both to parents and their children.

In this paper, we explore how the policy-presentation of an internationally unusual, and internationally significant, move to restrict child-related benefits to the first two children in a household (the two-child limit) collides with everyday experiences of its impact, focusing on fertility decision making. We detail the policy rationale given for the two-child limit, as well as exploring how its potential intervention into fertility decision making is narrated in Government accounts. We then outline the methodological approach taken in walking alongside families affected by the two-child limit. Inspired by work of Millar and Bennett (2017) on Universal Credit, this paper explores the extent of the (mis)match between the policy

presentation of the two-child limit and its likely fertility effects and everyday realities for those affected. This reveals a series of mismatches, which help explain the absence of fertility effects, and also point to the importance of better and more sustained engagement with qualitative evidence in the design and review of policies. Too often, social policies are introduced without a sustained engagement with the available evidence (c.f. Monaghan and Ingold, 2019). There is real value in unpicking the gaps between the presentation and everyday experiences of policy change(s) in order to better understand their impact, but also to illuminate and explore the relationship between evidence bases and policymaking, and evaluation processes (Monaghan and Ingold, 2019). In concluding, this paper outlines the severe and potentially long-term negative impacts of the two-child limit, while also emphasising the need to continue to monitor and document its impact.

These findings are important both for the UK, but also internationally. The two-child limit is an internationally unusual policy, and one which contrasts very strongly with the direction being taken in the USA, which is extending (rather than restricting) child benefits support. Indeed, while many states had Family Caps in the 2000s following the 1996 welfare reforms, this has fallen sharply in recent years. As of 2020, only 12 states have a family cap in operation. These caps operate very differently from the two-child limit, with caps limiting support for families who are in receipt of social security at the time of conception. What is notable from the evidence from the US into the impact of the Family Caps is that they did almost nothing to impact on fertility; instead, they increased poverty and negatively impacted affected households (Camasso and Camasso, 2007; Dyer and Fairlie, 2004).

The two-child limit represents an internationally significant policy intervention, whose impact will grow over time. As each year passes, more families will be affected by the policy as more children are born into a policy

context where this restriction on social security support exists. This makes efforts to monitor the two-child limit's impact especially timely and important.

2. 'Make some of the same choices working families have to make every day': political policy justifications for the two-child limit

David Cameron and George Osborne's Conservative-led Coalition Government pursued a far-reaching programme of welfare reform, which was rooted in a denigration of both 'welfare', and the lives of those who receive it. As demonstrated elsewhere, their policy narrative sought to create an 'alchemy of austerity', which suggested that harsh, often punitive cuts in state support were both necessary but also ultimately beneficial in supporting people to make transitions from 'welfare' and into 'work' (Clarke and Newman, 2012). The political rhetoric was bolstered by popular media representations, which included the rise of 'poverty porn': reality television shows that show a highly-edited and partial depiction of life in poverty and on benefits (Jensen and Tyler, 2015).

Two welfare reform policies stand out as being especially important rhetorically, in terms of how their presentation bolstered and reinforced imaginary but powerful divisions between working and non-working populations, and between those who paid taxes and those who received social security support. These are the benefit cap, which restricts the maximum income in benefits households earning less than £617 a month (sixteen hours at the minimum wage) can receive, and the two-child limit, which restricts the child element in Universal Credit and Tax Credits to two children in a household (for children born after April 2017)—the subject of this paper. Both policies collapse the link between need and entitlement within our social security system. Both also do important ideological work in crafting and legitimising consent for widespread austerity and the residualisation of social welfare.

With the two-child limit, the policy justification centres on divisions between working households and those who receive welfare. This reflects arguments

that George Osborne was making prior to the policy being introduced as set out in a 2013 speech:

'With all our welfare changes, we're simply asking people on benefits to make some of the same choices working families have to make every day. To live in a less expensive house. To live in a house without a spare bedroom unless they can afford it. To get by on the average family income. These are the realities of life for working people. They should be the reality for everyone else too.' (2013, u.p.)

Reflecting their wider efforts to build an anti-welfare narrative (Jensen and Tyler, 2015), Cameron and Osborne both drew on high profile media cases to problematise and undermine 'welfare' and the lives of those who receive it. Markedly, the above speech took place in the same week that Mick Philpott received a whole life sentence for the murder of six of his children, with linked news coverage including a Daily Mail front page headline decrying 'Vile product of Welfare UK' (Dolan, 2013). Commenting on the case, George Osborne remarked:

'Philpott is responsible for these absolutely horrendous crimes and these are crimes that have shocked the nation. The courts are responsible for sentencing him, but I think there is a question for government and for society about the welfare state – and the taxpayers who pay for the welfare state – subsidising lifestyles like that, and I think that debate needs to be had.' (BBC News, 2013, u.p.)

In this comment, Osborne is making what appears to be a deliberate attempt to encourage the public to make wider linkages between the criminality of one individual and broader structures of social security support. This was arguably designed to further the anti-welfare narrative, creating the space where policies like the two-child limit can become

accepted—even welcomed—as a necessary corrective to what is described as a broken welfare system (see Jensen and Tyler, 2015).

What is marked about the anti-welfare narrative is that it ignores the extent to which working households also receive social security, and the ways in which social security can and does help with the housing and living costs of households in low-paid work. Notably, the two-child limit impacts on those in paid employment too, something which does not fit neatly with the policy's presentation. Indeed, the latest statistics show that a majority of affected claimants live in a household where someone is working; 56% of affected Universal Credit claimants, as of April 2021 (DWP, 2021).

The anti-welfare narrative also narrowly defines 'work' as paid work and portrays those who are not in paid work as irresponsible, rather than recognising the myriad of other labour-intensive societal contributions people make (including, but not limited to caring, parenting and volunteering). This anti-welfare rhetoric suggests that policy levers can and should be used to change the behaviours and attitudes of benefit claimants. This is the context and justification for the two-child limit, with clear implications for fertility decision making.

3. The two-child limit and the regulation of fertility

Despite the two-child limit's underpinning logic, the Government has prevaricated about whether or not the policy is actually trying to impact upon (and limit) fertility decision making. This perhaps reflects an awareness of the highly sensitive nature of this as an arena for policymaking, with the prevarication itself a sign of uncertainty and/or nervousness about the consequences of publicly stating an intention to limit fertility among some (but not all) of the population.

In a response to the Work and Pensions Committee report into the policy, which called for it to end (Work and Pensions Committee, 2019), the Government said:

This policy does not attempt to limit the number of children people have. Claimants are able to have as many children as they choose, in the knowledge of the support available (HMG, 2020).

This is at odds with early Government statements on the policy, most notably the Department for Work and Pensions' own impact assessment which set out:

The primary purpose of the Government's welfare policies is to help people move into sustained employment, whilst ensuring the system is fair to both recipients and non-recipients. The policy which limits the child element of CTC and Universal Credit to two children means that families on benefits will have to make the same financial decisions as families supporting themselves through work. In practice people may respond to the incentives that this policy provides and may have fewer children (2015, p.6).

Here, then, we have a much clearer statement on the scope for the policy to directly impact on fertility and related decision making. As we have seen, this is justified within the fairness rubric, and we hear repeatedly from the Department for Work and Pensions, that the policy is designed to deliver 'fairness to claimants and to the taxpayer' (2015, p.1).

What is especially significant about this intervention into fertility decision making is that there is an explicit (and here stated) focus on some but not all families. There is thus an interest in the fertility decision making of those families who seek social security support—but this interest is not extended to other parts of our population. In practice, this distinction is difficult to achieve given the dynamic nature of reliance on social security and the difficulty of predicting future income shocks, as so devastatingly demonstrated by the Covid-19 pandemic (Patrick et al., 2022). But, nonetheless, it is especially important to monitor this policy closely because there is a differential interest in the fertility decision making of families whose wider behaviours are already being problematised and judged deficient.

In the following analysis, we follow the work of Jane Millar and Fran Bennett in contrasting the policy presentation of the two-child limit with lived experiences. Millar and Bennett constructed a similar exercise with Universal Credit, concluding that some of the design features of the benefit are based on a 'virtual reality' that departs quite substantially from everyday experiences of social security and poverty (2017). In applying Millar and Bennett's framework of comparing policy design and presentation with lived realities to the two-child limit, we set out a series of policy assumptions that underpin the policy, and contrast them with findings from our qualitative longitudinal research. We identify a succession of collisions which occur where the policy assumption clashes with lived realities and show how these clashes have considerable implications for families affected

by the two-child limit. But first, we briefly introduce the study on which this paper is based.

4. The Larger Families study

This paper draws on evidence generated from the *Benefit Changes and Larger Families* study, which is a major, mixed-methods research programme, funded by the Nuffield Foundation. A partnership between the universities of York, Oxford, the London School of Economics and Political Science, and Child Poverty Action Group, this research is focused on documenting and understanding the impact of the two-child limit and the benefit cap on families with three or more children. The research includes innovative, quasi-experimental quantitative analysis, descriptive statistics, and a programme of qualitative longitudinal research with 45 families who were affected by the two-child limit (and therefore did not receive the child element for one or more children in the household) or the benefit cap, or both policies.

This paper focuses on findings from the first wave of the qualitative longitudinal research, which is based in London and Yorkshire. There will be three waves of interviews with 45 primary caregivers affected by these two policies. The first wave of interviews was conducted in 2021. Due to the pandemic and social distancing requirements, most of the first wave of interviews were conducted remotely, although we also conducted two face-to-face interviews when the requirements had eased. We worked with local authorities to recruit affected families, and also drew on networks with gatekeeper organisations. The interviews were semi-structured, with a focus on providing space for parents to set out their experiences of the policies in detail.

A table setting out key features of the participants affected by the two-child limit in our sample is included below. It is important to note that 20 participants were affected by the two-child limit, 14 were affected by both

policies and a further 11 families were affected by the benefit cap alone. In the following, we draw on the evidence from those who were affected by the two-child limit, whether alone or in tandem with the benefit cap (n = 34). All of the families affected by the two-child limit had been subject to the policy for at least one year. The interviews for the first wave included exploration of the participants' benefit claims, their histories with the policies from when they were first affected, the financial and health impacts of the policies and the participants' views of them. We will conduct additional longitudinal analysis of the fertility effects once the second and third waves have been completed. However, given the urgency of evidencing the impact this policy is having, we are sharing early insights from the first wave of interviews.

The research is underpinned by an ethics of reciprocity and of care, and we received formal ethical approval from the University of York. All interviews were recorded and then transcribed before being analysed thematically using NVivo. We adopted an abductive research strategy, with some themes emerging from the data, and others from the research questions and substantive areas of interest. All interviews have been anonymised, and in the following excerpts aliases are used (with a mixture of aliases chosen by participants, and ones allocated by research team where participants had no preference).

Characteristic	Number of participants
<i>Number of children</i>	
3	16
4	7
5	7
6	1
7	1
8	2
<i>Age of youngest child in years</i>	
0	3
1	9
2	13
3	7
4	2
<i>Gender</i>	
Female	31
Male	3
<i>Relationship status</i>	
Single	20
Partnered	14
<i>Location</i>	
London	13
Yorkshire	21
<i>Ethnicity</i>	
Black African	7
Black Caribbean	1
Pakistani	7
Bangladeshi	5
Black Caribbean and White	1
White	13

5. Findings: Where everyday experiences and policy presentation depart

Through exploring parents' experiences and views of the two-child limit, we obtained insight into the realities of their fertility decision making and the extent to which the policy had influenced this. To compare government rhetoric with lived realities, we first identified the assumptions in the government narratives (as set out in speeches, policy statements and impact assessments). We then compared our generated data (from first wave interviews with 34 participants) with each of these assumptions, creating a matrix that facilitated this analytical task. We examined the data from participants concerning each assumption in turn, and in doing so were able to directly observe the extent of the match between the government's rhetoric and the participants' everyday realities. We now present the results of this comparison between the five assumptions from the government literature and the relevant findings from our in-depth interviews with people affected by the two-child limit.

Assumption one: People are aware of the two-child limit and so can factor it into their decision making

A first, foundational assumption underpinning the two-child limit is that people are aware of the two-child limit at the point of conception, and so are aware of the impact it will have on their future finances. This is evident in the government's explanation of the policy: 'Entitlement will remain at the level for two children for households who make the choice to have more children, in the knowledge of the policy' (DWP, 2015, p.3). However, approximately half of the *Benefit Changes and Larger Families* participants that were affected by the two-child limit were not aware of the policy when the affected child was conceived. The knowledge of the policy was often acquired later in the pregnancy or at birth, and came as a shock:

I was just so shocked; I suppose at the time I didn't really question anything because I was so surprised by what they'd said, and then I

went away and looked into it online and realised that actually what they'd said to me on the phone was right.

Laura, single mother, three children, London

When I rang up to like update that I'd had a baby, I rang up child benefit and they said I could apply for it and then I rang up tax credits and obviously they said like, no, kinda thing, so like, yeah. Not a lot I could do.

Melissa, single mother, four children, Yorkshire

For some participants, knowledge of the policy at the point of conception would have been extremely unlikely or impossible. For example, one participant was living abroad when she had the affected child and therefore only found out about it after she arrived in the UK for the first time when her child was eleven months old. Another participant, who was not claiming benefits when her third child was conceived, explained:

While I was pregnant with them I wasn't on any benefits, I didn't even know anything about benefit then...my third child, he was around two years old when I was going on benefits. So that's when I realise there is two-child limit, you know, but I didn't know about it cos I wasn't on benefits, so I didn't know about it before then.

Ifemelu, single mother, three children, London

A survey carried out by the Child Poverty Action Group and the Church of England also found that only around half of the respondents were aware of the two-child limit when they had their youngest child (Sefton, Monk-Winstanley and Howes, 2020). The widespread lack of knowledge about the policy renders parents unable to factor in the lack of child element for the third or subsequent child on occasions when decisions about having more children are made. This lack of information may change over time as the reach and impact of the policy grows. However, there is wider lack of knowledge around the social security system, given its complexity, and so this is likely to remain a persistent issue (Card, 2000).

Assumption two: People can predict the likelihood of needing social security support in the future

A second assumption underpinning the two-child limit is that people can predict whether or not they will need to claim social security support in the future—and that they should plan their families on that basis. A report on the two-child limit by the Work and Pensions Committee objected to the main justification for the two-child limit on the basis that people who decided to have a third or subsequent child whilst in paid work could easily need to claim social security support in the future (Work and Pensions Committee, 2019). The Committee argued that the two-child limit only allowed the very wealthy to decide whether to have more than two children. In its response to the Committee, the government stated:

Families who were not previously claiming benefits have made decisions about the affordability of life choices in the knowledge that their financial (and other) circumstances could change over time (HMG, 2020, u.p.).

However, when we asked about conception it was their current – rather than future - situations that were most important in our sample. And for some, circumstances can change very unexpectedly. A key example of this is relationship breakdown. Several participants explained that when the child affected by the two-child limit was conceived, they were in a relationship and their partner was in paid work. Jessica knew she could be affected by the two-child limit when her fourth child was conceived, but was not concerned due to her relationship and financial status:

It didn't concern me because obviously I was in a financially stable place; also it was my husband's first child as well so we were quite happy to not have to even take that into consideration really, we wanted the child and we was fairly stable. So it didn't really affect us much at that point.

Jessica, single mother, four children, Yorkshire

The Covid-19 pandemic dramatically highlighted how circumstances can change suddenly and unexpectedly. One participant who was in paid work prior to the pandemic was also aware of the two-child limit when her third child was conceived:

Yes I was aware but you know that you're still okay, you know, you're working, you're not actually dependent on them. So you thought you will be fine, until the pandemic changes everything.

Meryem, single mother, three children, London

Before the pandemic, Meryem was working for an agency and was only receiving minimal financial support through tax credits. However, during the pandemic, she did not get any paid work through the agency and she did not qualify to be furloughed. As a result, she had to rely on social security support for the majority of her income.

Research conducted by the Church of England and the Child Poverty Action Group has similarly found that many parents have experienced a significant change in circumstances, including as a result of the Covid-19 pandemic, since conceiving their youngest child. As a result of these changes in circumstances, they were newly subject to the two-child limit and therefore were not receiving adequate financial support (Sefton, Monk-Winstanley and Howes, 2020). These findings show that people make decisions about whether or not to have more children based on their current circumstances and that they do not—and at times cannot—predict future circumstances that will lead to their being impacted by the two-child limit.

Assumption three: People make fertility choices based on what they think they can afford

A third key assumption underpinning the two-child limit is that people make choices about whether or not to have children based upon what they can afford. The impact assessment for the two-child limit explains that the policy:

will ensure that the benefits system is fair to those who pay for it, as well as those who benefit from it, ensuring those on benefits face the same financial choices around the number of children they can afford as those supporting themselves through work (DWP, 2015, p.1).

While financial considerations were a factor for some of the participants, others explained that even though they knew they would be impacted by the two-child limit, they still chose to conceive a further child. When asked if the two-child limit had impacted their decision making about having the affected children, two participants replied:

Not really, no. I always wanted a little boy so I thought just try one more time and I finally got my little boy.

Kelly, single mother, three children, London

I don't just have kids to get benefits and stuff like that, I have kids because I love 'em.

Sara, single mother, four children, Yorkshire

For these participants, the negative effects the two-child limit would have on their financial circumstances were not the ultimate consideration in their fertility decision making. These participants had differing values to those assumed by the government and prioritised their reproductive aspirations and familial relationships over the potential financial repercussions of the two-child limit. Several of the participants interviewed for the study had more than one child that was affected by the two-child limit. One of these participants explained that he and his wife approached decision making about having children on a very different basis to that assumed by the government:

To be honest, for us we not looking for that two more in the same way; we believe that, that in our community or in our background home we don't think about that, because, you know, we are Muslim.

Hammad, coupled father, four children, Yorkshire

This family was already experiencing financial constraints as a result of the two-child limit but decided to conceive a further child as religious belief took precedence over questions of what they could 'afford'. These findings show that contrary to government rhetoric, people do not make decisions about whether or not to have children on purely economic grounds. This government assumption fails to recognise the affective and relational aspects of decision making (cf. Wright, 2012), as well as the importance of religious belief to conception decisions (cf. Sefton, Tucker and McCartney, 2019).

Assumption four: Conceptions are chosen

A fourth assumption underlying the two-child limit is that all conceptions are the result of an active choice to have a child. For example, the impact assessment for the two-child limit explains that the main people groups affected by the policy will be those 'in receipt of tax credits or Universal Credit who choose to have a third or subsequent child after April 2017 [emphasis added]' (DWP, 2015, p.2). Contrary to this assumption, our findings show that on many occasions, the child affected by the policy was not conceived as a result of a choice to have more children. For some participants, there were contraception failures and unplanned pregnancies:

I was not planning to have my last two child, it did happen, you cannot tell me I did not take my; how do you say it? Precautions like. I did take, as a parent what can I do, two contraception? I did but it didn't work, still I fall pregnant. I had the coil I fell pregnant and I had the implant I fell pregnant. So it's not something that I did it on purpose, you know what I mean?

Khadra, coupled mother, six children, London

It [the pregnancy] did come out of the blue sort of thing but yes, it was; how should I put it? A bit of a shock. Yes, it did come out of the blue and I was worried that I wouldn't be entitled to any child tax; so that was a bit of a concern.

Asma, coupled mother, five children, Yorkshire

Additionally, several of the participants explained that the affected child had been conceived as a result of non-consensual conception or in the context of an abusive relationship. As Kalima explained:

Obviously me being pregnant it weren't something I wanted, you know, the situation with me and him, it had to go to Court cos there was some, there was abuse in the relationship.

Kalima, single mother, five children, London

While under the legislation for the two-child limit there are exemptions for children born as a result of non-consensual conception or conceived in the context of an abusive relationship, these participants were not receiving these exemptions. For one participant, this was partially because of the verification process claimants need to undergo to obtain this exemption:

Well they've told me I could get money but I have to go into a lot of past detailing I don't want to go into so I chose to opt out of that, and also it would be on the system that I've applied for this money so if my kid was to look back she would see it, so even though it would make me better off, I don't know, I just I can't explain, like I just, I couldn't.

Amanda, single mother, four children, Yorkshire

This finding furthers objections that have been raised to this exemption on the grounds it requires women to disclose and re-live rape or abuse (Sefton, Tucker and McCartney, 2019; Engender, 2017; Machin, 2017). On April 2021, 1330 claimants were in receipt of a non-consensual conception exemption. All of these claimants will have had to go through the verification process, thereby adding to their trauma by making them disclose their rape or abuse at a time and in a context that they did not choose (Engender, 2017).

As demonstrated above, multiple scenarios result in pregnancies that people do not choose. As Machin explains, such scenarios 'severely undermine the simplistic, binary notion of us making 'appropriate' or

'inappropriate' choices' (2017, p.405). Therefore, despite the fact that many pregnancies are not planned, this policy continues to penalise families on the basis they 'chose' to have more than two children.

Assumption five: The two-child limit will improve children's life chances

A fifth - and particularly problematic - assumption underlying the two-child limit is that the policy will be beneficial to children. The government argues that 'the proposed changes enhance the life chances of children as they ensure that households make choices based on their circumstances rather than on taxpayer subsidies. This will increase financial resilience and support improved life chances for children in the longer term' (DWP, 2015, p.7). The government also claims that 'Encouraging parents to reflect carefully on their readiness to support an additional child could have a positive effect on overall family stability' (DWP, 2015, p.1). However, findings from the *Benefit Changes and Larger Families* project demonstrate that there is a stark disconnect between this assumption and the lived realities of people subject to the policy. Given that the above assumptions regarding fertility making decisions are not realised in the lives of many claimants subject to the two-child limit, a significant number of families do conceive a third or subsequent child and therefore do not receive a child element for one or more of their children. This causes considerable harm as shown in the below comments from two participants affected by the policy:

[Daughter] was in size four shoes and she had her feet measured the other day and she's a six, so for the last two months she's been wearing shoes that are two sizes too small, but I couldn't do anything about it...it's not even Clarks shoes she's getting, it's ASDA's, you know, cheap and cheerful.

Rachel, coupled mother, eight children, Yorkshire

All of 'em get affected really because like if I want to go anywhere like I've got to like save some money, because it's not cheap taking

`em out, and like I can't just go on a day out like when I used to have two kids like I could just go on a day out like, cos I'd have the money there...when I want to go on the day out I've got to save from like my last benefit money as well as the one coming, cos it's really expensive to take four of `em out. So we don't really go on days out no more; and especially when it comes to summer and winter and I've got to buy all new clothes it's really hard.

Stephanie, single mother, four children, Yorkshire

As the above quote shows, the harm is experienced not only by the child subject to the two-child limit but by all of the children in the affected family. The Resolution Foundation predicts that in the coming years, relative poverty will particularly increase for households with more than two children and that by 2026-27, most children living in larger families may be living in relative poverty (Corlett and Try, 2022). The think-tank attributes this in part to the ongoing impact of the two-child limit.

The policy also causes harm by negatively affecting parents' mental health, primarily through causing parents stress due to inadequate benefit payments. These negative effects on parental mental health in turn impact children:

I think the biggest impact that it has on them [her children] is just my stress levels and my worries about money affects, I don't want to say it negatively affects my ability to parent them cos it doesn't, I'm a loving parent and I'm always there for them, but especially my oldest, he picks up on the fact that there's money worries and that I'm struggling and that I'm worried about finances.

Laura, single mother, three children, London

Additionally, findings from the qualitative research show that contrary to government claims, the policy can negatively affect family stability. Participants reported increased tensions within the household due to the strain the lack of money put on relationships. One participant who did not get the child element for her fifth child and then became pregnant with her

sixth, explained that the two-child limit contributed to the breakdown of her marriage, alongside negative impacts of Covid-19:

I think our breakup was to do with financial...at that time the restaurant was being shut down, the cafe is, is being shut down, he was out of work, I wasn't working, so yeah, that created, because of the financial he was like "We already like get paid to have four kids and then we have to support this one, the fifth one and then now the sixth one." And because we were having lots of argument...

Khadra, single mother, six children, London

Overall, the findings give insight into why the two-child limit does not reduce fertility in families in (or at risk of) poverty. Contrary to government assumptions, among the parents we interviewed, the policy did not influence decision making around having further children. In part, this was because families could not predict the unforeseen circumstances that led to them being considerably impacted by the two-child limit, and non-financial considerations play a role in fertility decision making. There was also low awareness of the policy. Additionally, there was a high prevalence of unplanned pregnancies and so for many families, the third or subsequent child was not conceived out of choice. This mismatch between the government's presentation of the two-child limit and the participants' experiences is highly problematic. As the policy is based on a poor understanding of people's lives and decisions, it does not result in fewer births. The existence of the two-child limit, does however, result in multiple severe negative impacts which harm parents and their children.

6. Discussion

There are some inconsistencies and prevarications in the government's presentation of the intended fertility effects of the two-child limit, most specifically in terms of how far they directly want to see reduced fertility as a result of the policy. This may well reflect the political sensitivities of policymaking in this sphere. However, while the government does not explicitly state that it aims to reduce the fertility of parents in (or at risk of) poverty, a clear objective of the policy is to influence fertility decision making (O'Brien, 2018). The policy documents show a clear set of assumptions concerning fertility decisions which underpin the policy justifications and give rise to expected responses to the two-child limit. Yet, rich qualitative data drawn from the *Benefit Changes and Larger Families* project shows that each of these assumptions are undermined by the everyday experiences and responses to the policy of parents subject to it. Several conclusions flow from this.

Foremost, rather than affecting fertility, and in particular, resulting in decisions to have fewer children in larger families (Reader, Portes and Patrick, 2022), the two-child limit's main outcome is to drive financial hardship and often destitution. As Bradshaw makes clear, the two-child limit 'results in unprecedented cuts to the living standards of the poorest children in Britain' (2017, u.p.). Because of the design of the policy, the consequences of having a third child and any subsequent children are severe and long-lasting for affected families. For example, a family that has a third child after April 2017 could lose £237 per month (at current rates) for up to nineteen years (when the child leaves full-time education or training). This constitutes a particularly punitive consequence, especially given the qualitative evidence presented here which shows that many people are not aware of this policy at the point of conception. Furthermore, conception is never a child's choice, yet this policy has considerably detrimental impacts on the everyday lives of children affected by it. These impacts are likely to have ramifications across the life course for affected

children given the links between household income and children's physical health, social, behavioural and emotional development, cognitive development and school achievement (Cooper and Stewart, 2017). These severe and negative effects reinforce the harm this policy is doing; harm which cannot be justified even in cases where parents choose to have a child in the knowledge that the policy exists.

The gap between policy presentation and everyday experiences of the two-child limit also highlights issues concerning the use of evidence during policy formation. Research investigating the policy formation of Universal Credit, which was devised contemporaneously to the two-child limit, found that evidence selection by the Department for Work and Pensions was heavily constrained by the austerity policy agenda (Monaghan and Ingold, 2019). The programme of austerity was started by the Coalition government (2010-2015) which justified policies on the purported need to reduce public spending on social security provision (Edmiston, 2018). Monaghan and Ingold found that this agenda influenced the evidence that was selected and presented before ministers. This in part resulted in the selection of quantitative rather than qualitative research in the formation of Universal Credit policy (cf. Bennett and Sung, 2014). This has had serious consequences. Mounting evidence has shown how issues with Universal Credit arising from the mismatch between policy delivery and claimant's everyday lives results in significant hardship (Patrick and Simpson, 2020; Robertson, Wright and Stewart, 2020; Wickham et al., 2020; Cheetham et al., 2019).

Similarly, the research into the two-child limit reported in this paper shows that this selective approach to evidence based policy, here married to a very close focus on ideological concerns, cause severely detrimental impacts for people subject to the policy. Therefore, this research also reinforces the need for close and sustained engagement with lived experiences, which qualitative research is uniquely well placed to provide. Of particular relevance to the two-child limit and fertility decision making,

qualitative research is an advantageous approach for investigating the implementation of new policies. As Rist explains, qualitative research can focus on 'the day-to-day realities of bringing a new program or policy into existence' (2000, p.1008). Rist also argues that qualitative research is especially useful for exploring the outcomes arising from the implementation of a new policy. Particularly given the detrimental impacts of the two-child limit reported here, continued effort to track the experiences and responses to this policy is essential. Here, this study's overarching qualitative longitudinal design is beneficial—enabling us to track both the presence and absence of change in individual lives, something which future publications will explore. It is crucial to not only seek understanding of these experiences and responses, but also to involve people affected by these policies in designing and developing social security policy. As the Covid Realities project has shown, this will lead to fundamentally different policies (Patrick et al., 2022) and is likely to result in considerably more beneficial outcomes.

Overall, the research reported in this paper demonstrates the extent to which the two-child limit is underpinned by, and justified with recourse to, a number of assumptions that are not supported by the evidence base. Governmental rationale behind the two-child limit has argued that families living on a low-income need to make decisions about whether to have further children based on what they can afford, and in the absence of additional state financial support (HMG, 2020). Yet the qualitative research discussed here demonstrates the extent to which these decisions are so often constrained, for example, where people are in abusive relationships, and also, where conception is due to failures of contraception. Furthermore, while the government rationale implies perfect knowledge of the policy, among our sample of families affected by the two-child limit, approximately half did not know about the policy at the time at which they became pregnant. The clashes between policy presentation and everyday experiences impede on the possibilities for the policy to directly affect fertility decision making, an outcome which would in itself be problematic

it would restrict reproductive decision making, and the human rights of affected individuals (cf. Ross, 2017). Instead, the two-child limit operates as a driver of poverty, pushing affected families further and deeper into financial and other associated hardships. The policy harms all members of affected families, who must all struggle to get by with significantly less than they need (Church of England, Child Poverty Action Group and Benefit Changes and Larger Families, 2022). It also harms our wider social fabric, by puncturing a significant hole in the UK's social security provision. Policymaking in the social security arena needs to work with, and not against, the grain of everyday realities of life on a low-income. The two-child limit, and its many negative impacts, shows the harms that occurs when this does not happen. To prevent further and deeper poverty, and resultant harms, the two-child limit must be removed.

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