

“I’ve got four people in my house, but I only actually get money to keep three of us alive”

Exploring the impacts of the Two Child Limit Policy in Plymouth



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Executive Summary

The Two Child Limit policy has been in place for several years and has impacted millions of children across the country. Significant price increases in the UK over the past couple of years have created more pressure on family budgets and pushed many large families into hardship. In this report by Citizens Advice Plymouth and the University of Plymouth, we summarise the impacts of the Two Child Limit policy on households in Plymouth with 3 or more children.

The policy was implemented in April 2017 and impacts Universal Credit and Child Tax Credit claimants with three or more children born after April 2017. The policy was designed to make parents applying for benefits understand that 'children cost money' and to encourage them to 'make the same financial choices about having children as those supporting themselves solely through work'. It restricts the eligibility to claim the child elements of Universal Credit or Child Tax Credits to two children per household.

National statistics reveal that 720,000 households in Great Britain in receipt of Universal Credit or Child Tax Credits are impacted by this policy. In Plymouth alone, 1,600 families are not receiving a child element/amount for at least one child. In 2024 this resulted in a loss of £3,455 each year in Universal Credit per child in question.

There is robust evidence that the policy is having a detrimental impact on people's financial abilities and consequently affecting their physical and mental wellbeing.

The government has set up a cross-government task force to tackle child poverty. However, it has not declared an intent to abolish the Two Child Limit Policy as demanded by the coalition of campaigners 'End Child Poverty'.

Plymouth has had consistently high rates of poverty and deprivation disproportionately impacting disadvantaged populations. According to available data, the city is within the 20% most deprived districts in England.

Local data revealed that thousands of Plymouth children (16.3%) live in poverty¹.

¹ [Plymouth Report 2023](#)

Furthermore, DWP statistics show that 58% (1,600) of Plymouth households claiming Universal Credit or Child Tax Credits do not receive a child element/amount for at least one child.

In October – November 2024, we interviewed eight parents impacted by the Two Child Limit policy in Plymouth. Through the interviews, we identified four emerging themes that provide evidence of the impact and effectiveness of the policy in incentivising people into paid work and its dissemination efforts. The project highlights the intersectional complexities of accessing diverse benefits and their effects on families in need of support. Furthermore, the case studies in the report shine a light on the financial and emotional stresses local families face every day, as well as beginning to uncover the long-term implications.

Themes cover financial, emotional, and social participation impacts as well as evidence on the efficacy of the policy. Within the first three themes, the report explores further negative effects on the family unit, children and women's mental health.

The report concludes with recommendations for policy changes and local initiatives informed by interviews with impacted local families and discussions with community participants, including professionals, decision makers and the public, at the dissemination event in January 2025.

Introduction

Background

Policy

The Two Child Limit policy was introduced in the 2015 Summer Budget and took effect from April 2017. It was designed as an austerity measure to limit welfare support provided to families through Tax Credits and Universal Credit to two children, meaning that any additional children born after 6 April 2017 will not be eligible for further support. The policy applies whether benefit claimants are in or out of work.

However, under exceptional circumstances parents may be entitled to support for more than two children, including:

- Children born as part of a multiple birth
- Adopted children
- Children living with family and friends in non-parental caring arrangements
- Formal/informal caring
- Under 16s who have a child
- Children born as a result of rape/coercion²

Additionally, the policy was aimed at making parents receiving benefits support “face the same financial choices about having children as those supporting themselves solely through work”.³ All of this suggests that the policy presumes that those claiming benefits are not in paid employment and solely rely on income from welfare benefits. In April 2023, 59% of claimants affected by the policy were classified by the DWP as being ‘in-work’,⁴

Our research shows that those who are not in work, are often those with long-term health conditions/disability or being a carer.

² Child Poverty Action Group. (2024). Welfare Benefits and Tax Credits Handbook. 26th Edition 2024/2025

³ Hobson, F., Kirk-Wade, E. and Kennedy, S. (2022). The Impact of the two-child Limit in Universal Credit. [online] House of Commons Library. Available at: <https://commonslibrary.parliament.uk/research-briefings/cbp-9301/> [Accessed 30 Jan. 2024].

⁴ Andersen, K., Redman, J., Stewart, K., & Patrick, R. (2024). ‘It’s the kids that suffer’: Exploring how the UK’s benefit cap and two-child limit harm children. Social Policy and Administration. Advance online publication. <https://doi.org/10.1111/spol.13034>

Impact on families

The evidence suggests that the policy is pushing large families into poverty and fails to take into account that people might have changes of circumstances that lead them unexpectedly reliant on welfare support. Research demonstrates that while parents are willing to work, they must overcome multiple barriers to increase their income. This includes absence of affordable/suitable childcare, high transport costs, challenging family circumstances or a lack of flexible work opportunities. Moreover, the Two Child Limit policy disproportionately impacts some groups more than the others due to cultural backgrounds that values larger families.

Furthermore, the research shows that poverty costs the government a staggering £39 billion a year, and just by scrapping the Two Child policy 250,000 children could be lifted out of poverty, improving the financial circumstances of 1 million children.⁵

Available data from 2023 suggest that the proportion of families with three or more children that are affected by the policy has exceeded 50% for the first time.⁶

There is a lot of evidence that reduced benefits in large families negatively impact their ability to afford essentials, leading to longer term detriment. Inadequate living conditions and ability to keep up on the top of their bills, have a negative physical and mental impact on parents and children.

In 2023, one in 10 children in the UK were growing up in a household whose benefit payments are reduced by the Two Child Limit policy resulting in families missing out on payments for younger siblings of £62 per week that older siblings receive from the state.⁷

⁵ Murray, S. "Scrapping the Two-Child Limit is the most Cost-effective way of reducing Poverty" *Save the Children* [20 July 2023]. Available at: <https://www.savethechildren.org.uk/blogs/2023/scrapping-the-two-child-limit-is-the-most-cost-effective-way-of-> [Accessed 5.10.24]

⁶ Joseph Roundtree Foundation (JRF) (2024). UK Poverty 2024: The essential guide to understanding poverty in the UK. Report. Available at: <https://www.jrf.org.uk/uk-poverty-2024-the-essential-guide-to-understanding-poverty-in-the-uk>. [accessed on 7.11.24]

⁷ Child Poverty Action Group (2023) Official Statistics reveal 1 in 10 children hit by two-child limit" Available at: <https://cpag.org.uk/news/official-statistics-reveal-1-10-children-hit-two-childlimit#:~:text=The%20policy%2C1%20which%20took,are%20affected%20by%20the%20limit>

Researchers have also pointed out that specific ethnic and religious groups are especially at risk of falling into poverty because of the policy as they are more likely to have larger families.⁸ In fact, research in the UK has found that in 2019/20 approximately half of Pakistani, Bangladeshi and Black children resided in larger families compared to about a quarter of white and Indian children. Amongst children living in larger families 37% lived in poor households, within this proportion increasing to 50% amongst children from non-white households⁹.

Women make up to 85% of lone parents and therefore they are more likely to have limited income and access to formal childcare. Limited financial resources lead to increased stress and worries about the future. Women from poorer backgrounds tend to be the 'shock absorbers of poverty' and shield their children by making personal sacrifices for their children to be better off. However, children can still pick up on their parent's distress leading to significant consequences for their mental wellbeing, educational attendance, and social participation and development.

Plymouth Context

Plymouth is one of the largest cities on the south coast, with a population of approximately 268,700. It is also a city facing significant long-term challenges alongside the cost-of-living pressures felt nationwide, with higher than average levels of deprivation and health inequalities driving poor health outcomes. The average wage is lower than in the rest of the UK, and the city has a higher proportion of residents who are economically inactive due to long-term sickness.

It is within the 20% of most deprived local authority districts in England, with two areas falling within the most deprived 1% in England, and 28 within the most deprived 10%, affecting around 46,000 people within the city. In 2021, nearly 10,000 Plymouth children under 19 years (1 in 5) were estimated to be living in poverty, including an estimated 7,561 (12.5%) in absolute low-income families,

⁸ O'Neill, M. Is it fair to remove the two-child limit on benefits? The Fairness Foundation [25 Mar 2024]. Available at: <https://fairnessfoundation.com/two-child-limit> [Accessed 5.10.24]

⁹ Halvardsson, E. (2024). Third Child (Un)lucky: A WPR Analysis of The United Kingdom's Two-Child Limit. Bachelor's Thesis. Malmö University, Faculty of Culture and Society, Department of Global Political Studies. Available at: <https://www.diva-portal.org/smash/record.jsf?pid=diva2%3A1863866&dswid=-8929>. [Accessed on 6.11.24]

before housing costs were removed. Furthermore, more than six out of 10 children in some of the most deprived neighbourhoods were affected by income deprivation. This is despite 70% of these families being in paid work.

Concerningly, our data not only supports this ongoing picture of financial hardship but reveals a growing crisis in Plymouth. The number of residents approaching Citizens Advice while in financial crisis continues to rise year-on-year. By the end of 2024, we had already supported 2,214 Plymothians in the financial crisis – a 13% increase compared to the period April - December 2023. Charitable support such as access to foodbanks, Household Support Fund and grants for white goods or furniture emerged as the most common issue, underlining the increasing reliance on emergency assistance to make ends meet.

Since the policy implementation in 2017, Citizens Advice Plymouth have advised 317 parents affected from across the country. However, this is likely to underrepresent the true scale of the issue. As our research demonstrates, families are not fully aware of the policy and may not understand this as a key factor driving budget pressures. In addition, our advisers do not routinely ask clients if they are affected by the Two Child limit when exploring their circumstances, which limits data collection on this issue.

DWP data published in April 2024 shows that 1,600 Plymouth households don't receive a child element/amount for at least one child. When considering the number of family members in each household, this figure provides a clear indication of the scale of the impact across the city.¹⁰

Despite the wealth of national research relating to the effects of the Two Child Limit policy, we identified a lack of localised data about the specific impacts on families in Plymouth and the surrounding areas. This research seeks to help fill that gap.

¹⁰ DWP & HMRC Official Statistics (2024). Statistics about the policy that provides support for a maximum of 2 children in Universal Credit and Child Tax Credit. Available at: <https://www.gov.uk/government/statistics/universal-credit-and-child-tax-credit-claimants-statistics-related-to-the-policy-to-provide-support-for-a-maximum-of-2-children-april-2024>.

Methodology

The research was developed collaboratively with community members and experts to understand the local impact of the Two Child Limit policy. Our findings are based on in-depth interviews with eight local parents, alongside insights from advisers, professionals and other members of the community. We used the following methods to produce our research:

1. Literature reviews

We collated and reviewed the existing research about the Two Child Limit policy to establish a foundation of understanding the policy and nationwide impacts. This included academic research, policy papers, and third-sector reports. The literature review informed the design of our interview framework. Following the ethics committee approval, we conducted an additional secondary literature review to identify gaps in existing research. This approach ensured that supplementary information from the community was evidenced.

2. Interview design

A key focus of this project was co-creation with the local community. Therefore, our interview questions were developed through several stages:

- After the initial literature review, proposed interview questions were submitted to the University of Plymouth for ethical approval.
- Community Researchers reviewed questions and proposed additional questions, drawing on their frontline experiences.

3. Participant recruitment

Interview participants were recruited from previous or current Citizens Advice service users and from the wider community. Both online and offline recruitment methods were used to ensure diversity in the sample.

While eight parents were interviewed, their stories reflected the experiences of 47 Plymouth residents, including immediate family members directly affected by the policy. Interviewees also highlighted the ripple effect on extended family and friends, shining a light on the larger scale effect of the policy.

4. Community researchers

Community researcher training was offered to the wider community, with ten individuals subsequently receiving training from our research partner at the University of Plymouth. Training covered topics such as research methods, ethical interviewing when discussing sensitive issues.

5. Telephone interviews

Trained Community Researchers completed in-depth telephone interviews, each lasting approximately one hour. Participants were offered flexibility in how and when the interview was conducted to accommodate their work and childcare commitments. All interviews were audio recorded and transcribed, with participants' consent, to ensure accuracy in capturing their responses.

Despite offering flexibility, several local parents expressed interest in participating but were unable to do so due to time constraints.

6. Analysis of interviews

Thematic analysis was completed by researchers at University of Plymouth. This process identified key recurring themes and topics in participants' experiences and themes. Additionally, a client profile analysis was conducted to better understand the demographics and their personal circumstances:

- 2 in 3 of interviewees were women
- The number of children per family ranged from 3 – 8
- 6 out of 8 interviews reported mental or physical health needs or disabilities in the household – either for parents or children, or both.
- Over half of participants had used food banks
- all participants were experiencing debt

7. Report write-up

Findings from interviews and literature review were written up into a report. This included recommendations for local and national decision-makers, focused on mitigating the policy's impacts. Additionally, case studies were produced,

illustrating individual stories and bringing lived experience to the forefront.

8. Stakeholder event

Preliminary findings were shared at a stakeholder event attended by a broad range of participants, including community members, local councillors and professionals working with children and families. Following the presentation, attendees took part in a participatory feedback activity, sharing their own experiences and suggestions on the key themes identified in the research. These insights were incorporated into the final report to ensure that community voices and needs are fully reflected.

Financial Impact

The interviews revealed that the Two Child Limit policy, which restricts financial support for families with more than two children born after April 2017, has affected the quality of life of large families living in the Plymouth area. Limited income from the welfare system has placed a significant financial burden on parents, making it difficult to make ends meet.

Plymouth parents described how these additional financial pressures pushed their families deeper into debt and poverty, as evidenced by the more frequent use of food banks. These financial limitations have created a situation where families are forced to make impossible choices between essential needs such as food, heating, housing, clothing and children's wellbeing.

Roberta, 3 children

My daughter came home at the end of the half-term and her school shoes were literally falling apart already, because I only bought the cheap ones from Asda, which have lasted like a month. And I don't get paid until the end of this week, and I'd already done my budget for this month. So, I've then had to go back and cross all that out to try and put in the extra 40 or 50 quid that it's going to cost me to get her a decent pair of long-lasting school shoes, you know? Which means I've had to take a little bit of money off everything else that I was going to buy just to afford that. Rather than do a big £300 monthly food shop, I've now got to do like a £250 monthly food shop because I need the extra £50 to get her school shoes. But then I'm still going to be short through the month on shopping - £50 on food, it's not a lot, but when it's in this house, it kind of is a lot.

David, 4 children

In terms of affecting our family life [impact of the Two Child Limit policy], I'm really hot on turning all the lights off and I do tend to go on a bit about having two or three baths which the teenagers tend to do. I don't think they understand the cost.. We've only just put the heating on last night for the first time, we definitely avoid putting the heat on just because it is very expensive.

Tamsin, 5 children

The kids got new beds at Christmas ... they had never had new beds, never had a new mattress. The mattresses that we had, believe it or not, were about ten years old. So yeah, [having access to charity] really made a huge difference last year.

The interviews show that parents go to great lengths to cater for their children's needs and report frustration and fear when they run out of options and/or sources of support to provide for essentials, such as uniforms or seasonal clothes.

Anna, 8 children

A lady [at the school office] spoke to me, she [said] she could help with something ... she knew my situation because I've got so many children, there are a few things, she said they could help out with school uniform stuff.

A recurring theme across families interviewed was the presence of mental health problems or neurodiverse conditions such as autism and ADHD among children or other family members. Parents of children with disabilities or special needs (e.g. autism, ADHD, sensory issues) face higher costs for specialised diets, therapies, and care. This means their needs are often unmet due to limited income.

Tamsin, 5 children

[The six year old] she's got dairy intolerance and has to drink plant-based oat milk, that's like £2 a carton. The yogurts, obviously, they are like a £1 each. I try to go vegan when I can make it a bit more affordable...

...I've got another child that's under CDC [Child Development Centre]. She's got to have ketchup every single meal, or she will not eat...So obviously you have to make sure that's a staple in the cupboard.

Angela, 5 children

Two of my daughters have a thing for biting their clothes, so I have to replace quite a lot of clothes monthly, it absolutely drives me bonkers. They are ripping or breaking them.

The financial stress is particularly intense for families with undiagnosed children who show signs of needing extra care. The lack of a formal diagnosis explaining or justifying children's or adults' unique needs and behavioural challenges added a layer of financial pressure. Parents are left in a position where they are expected to manage their children's complex needs without the financial assistance that a formal diagnosis could provide. This can be both financially and emotionally exhausting, leading to feelings of frustration and isolation.

Five out of the eight families interviewed used food banks frequently. Some of the families highlighted the challenges of using foodbanks when they have children with special dietary requirements. Beyond financial concerns, many parents spoke about the emotional toll of trying to provide for their children while juggling increasingly limited resources. A recurring emotional conflict emerged around the idea of "not being ungrateful" for help received, while still needing more to meet their children's real needs. This inner conflict was intensified by a sense of helplessness when they had exhausted all possible avenues of support. The desire to shield their children from the effects of poverty clashed with the reality of what their income could actually cover.

Roberta, 3 children

I've used food banks, but I don't tend to use them because a lot of the time it's like stuff that is completely irrelevant to what I need at that time. I don't want to sound ungrateful, but I do have to take into account that my son is a fussy eater, and he won't eat [some foods]. He doesn't eat anything out of a tin. He never has. He doesn't like the texture. He doesn't like the look. He doesn't understand how if it's in a tin in the cupboard, it can be fresh.

Anna, 8 children

...Can you imagine how much food eight kids eat? It's just such a lot. Even though I went to a foodbank, and they have given me lots of things ... we just need to get used to this... It's my fault.

One particularly challenging area was the cost of school uniforms and clothing appropriate for the season. As children spend a large part of their time at school, having the right clothing is important for the sense of belonging and other social interactions¹¹. Several parents emphasised how painful it was to send their children to school without the right clothes, worrying it would affect their child's confidence, sense of identity and social acceptance.

Moreover, clothes play an important role in developing self-esteem and building confidence which are interrelated aspects of wellbeing. All of the above leads to short- and long-term social and emotional impacts on children.

Tamsin, 5 children

[Not having enough money] means that there's times when the girls they've not got shoes or trainers. One of my girls like I said is on the neurodiversity pathway and they don't get PIP or DLA or anything like that. But they will only wear one particular type of shoes, one pair of the shoes in fact. And when those get holes in them, which is what's happened to now. I have to replace those trainers...

Roberta, 3 children

A lot of my youngest daughter's clothes I buy in bundles second hand on eBay...

[If I had extra money] I could buy their school shoes if they needed a new pair of school shoes, rather than making them wait until the very last minute of their shoes life before getting them - so they wouldn't feel any pressure or be bullied or [feel] any different to their school friends ...

Financial limitations extended to children's social participation. Birthday parties,

¹¹ Ridge, T. (2002) Childhood Poverty and Social Exclusion: From a Child's Perspective. Bristol: The Policy Press.

extracurricular activities, and school events were often unaffordable. Several parents described going into debt just to allow their children to participate in a single school event, such as a Christmas party. Parents felt pressured to ensure their children did not feel different or left out, despite the cost.

Lorraine, 3 children

Until this month it was fine. But I've struggled this month because I had to pay out for forest school as well. So that was like £37 pounds. So, I struggled....

...Even though he doesn't, I know about it, I do [know about the Christmas party]. I don't want him to miss out... So, I had to find the money to pay for it. I think the Christmas party at the nursery should be free ...

Furthermore, financial stress made it difficult for parents to plan ahead, forcing them to focus only on the most urgent needs. Parents reported that juggling to cover one essential need left them vulnerable in other indispensable areas. For instance, covering for unexpected (house repairs) and expected expenses (heating, water, furniture) was an immense source of financial stress in large families with limited income that in turn impacted their quality of life.

Lorraine, 3 children

We just moved into here and the house was in a complete state, proper stinking, it was in complete disrepair. So, all the money's gone on that. We had to buy a new carpet, which is coming in on Wednesday because it's not fair on the kids living like that.

Several parents described deliberately delaying turning on the heating during cold months to save money. This was particularly concerning given that interviews were conducted in early November, indicating that children were already experiencing cold home environments at the start of winter.

Anna, 8 children

My husband was working, so he was giving me his wages. And now, I've obviously got Universal Credit and get less than £400 a month, for all of us [a family of 9] to eat...I have [unpaid] gas and electric [bills]. £4,000 - £4,300, I think. I don't know how I'm going to pay anything. I say £10 this month.... [My debt is increasing because] gas and electricity go up every month. I am not managing at all. I don't even know what to do about them ... Every time I try to ring them, they try to set me up for direct debit. I thought I was going to get more and then I didn't even have that much in my bank anyway. So, when they try to set up a new direct debit ... I don't know what I can say. If they cut my electricity, that'll be it. It's just another problem [I will have to face] ... We haven't put the heating on. Even when we had a little bit of money, you can't do that. It's so expensive it's ridiculous.

Another emerging theme highlighted the financial challenges faced by families when they transitioned from legacy benefits to Universal Credit, with monthly instead of weekly payments proving difficult for many. The transition was described as particularly difficult on three levels. First, families struggled to stretch a single monthly payment across the entire period, often running out of money early. Second, parents had to try to teach their children to ration food and other resources - something not easily done in large households with multiple young children. Third, storage limitations made it difficult to bulk-buy or stockpile necessities, preventing parents from using this cost-saving strategy.

Lorraine, 3 children

I was used to get weekly money and then I go and do like my weekly shops. But with my monthly money I can't go out and do a whole month's shop because I haven't got the freezer capacity to do it. So, I have to just fill up as much as I can and then think what I need. And then I just pop into the local shop and then buying the daily food ... And then that's obviously more money. And then when I'm due with my second shop, I've got like nothing left.

All eight families interviewed were in debt and shared insights into how easily struggling families with bad credit history fall deeper into poverty. This financial

vulnerability may drive them to fall victim to loan sharks, perpetuating a cycle of poverty. Stakeholders consulted in the feedback event reiterated this concern. They pointed out that financial vulnerability, especially when exacerbated by inconsistent or inadequate welfare support, is pushing families toward exploitative lending practices such as loan sharks. The stigma around seeking help and the erosion of support networks further isolates families, making them more susceptible to financial abuse and fraud.

Support systems such as family and friends were, for some, a temporary lifeline - offering childcare or small loans to help with urgent needs. However, many families lacked supportive networks.

David, 3 children

My mother-in-law will come down and she'll buy a bit of shopping now and then and leave it on the table. She's a diamond, but not everyone's got that, have they?

Anna, 8 children

[I am not managing my financial situation], well, not now. I don't think it's even possible. I don't know what I'm going to do. I can ask my mum to lend me 20 quid and stuff like that. But it's not really, she's not rich or anything...she brought food over for the kids and sweets and bits and bobs.

There's [nothing] to look forward to or anything that's going to change until I can work, which is not possible because I don't have any sort of family that lives nearby me. My mum lives in [name of town] and she doesn't even drive, so it's just there's no one here that can look after the kids for me. So, you know, so for me to get a job, I have to wait for my baby to go to school, and he's one. So, you know, it's a very bleak outlook, isn't it?

Parents sometimes feel forced to prioritise one child's needs over another's, especially where private tutoring is required.

Angela, 5 children

They can't go to mainstream school, so they are at home... [so] I pay for home tutors because obviously they aren't in school ... I pay for private lessons for Maths and English.

Tamsin, 5 children

It's hard, basically, for us. I don't buy myself anything... not even a pair of trainers when I need them. That's usually a bonus for you. I've been lucky enough with one of my friends. She said to me, oh, do you want these trainers? I'm going to put them in the bin, or do you want these trainers? And I'm like, yeah, I need them.

Anna, 8 children

Yes, I have skipped meals [so there is food for all children]

The policy affects the quality of women's lives as limited financial resources place them in vulnerable situations emotionally and physically. Five out of eight interviewees were women who carried the bulk of the responsibility for their family as they had no partners, their partners did not work, or had occasional work/or suffered with long-term physical and/or mental condition.

The pressure of constant caregiving, especially for children with complex needs, leaves the women we spoke to physically and emotionally exhausted. They experience high levels of anxiety and mental strain as they make hard choices in prioritising food, clothing or a safe home for their children. Physically, women reported skipping meals to ensure enough food was available for their children.

Relentless and harsh financial decisions to keep their families afloat have a detrimental impact on women's quality of life, leaving them unable to sleep and live on the verge of constantly being worried and feeling anxious about how to provide for their children and families. Furthermore, these caring responsibilities are a barrier to finding employment.

Lorraine, 3 children

I'm like, I'll do that tomorrow. And then I wake up through the night and I'll just be, like, panicking. Like, how am I going to feed my kids right? How am I going to do that? Then I get through that day and then panic the next day.

You can't sleep properly. You know, you can't. You don't have as much energy as you would have if you don't have to worry about all those things.

Angela, 5 children

I've got 5 children, 1 sixteen year old, triplets who are thirteen then I have a 2-year-old... my son has Autism, ADHD, and Tourette's and 2 of the triplets have the same diagnosis ...they don't go to school [so] I stay at home to look after them.

Impact on mental health

Changes to welfare policies have far-reaching effects beyond financial hardship. They often have profound consequences on families and their mental health. This section of the report outlines the policy's impact on the mental health of families, with particular attention to family as a unit, parents, children and women – often the primary caregivers.

The interviews describe how the Two Child Limit policy and other welfare changes have detrimental effects on families' mental wellbeing. Drawing on personal testimonies and stakeholder insights, it becomes evident that welfare restrictions not only increase stress and lead to financial hardship but also harm mental health, parenting capacity and child development. This leads to a growing medicalisation of poverty and further disadvantages. The persistent pressure to make impossible choices – food or clothes versus heating – leads to trauma for some parents. The emotional labour weighs heavily on them, particularly when it leads to distressing exchanges with children who do not understand financial limitations.

Tamsin, 5 children

They get told no, I've got no money. I can't afford that. Do you want food, or do you want toys? I'll be honest with you, I'm quite worried about [it] because I'm not very good. My anxiety goes up because I'd love to go into the shops and say to the kids when I'm doing shopping you cannot have that. Yeah, you can't have that. But if it's a £5 toy that's the bagels or the croissant for that week for their breakfast that they want. They're going to have temper tantrums.

Households living in financial instability with reduced income from the welfare system experience a sense of desperation, anxiety and depression. This affects all family members and, in turn, hinders parents' capacity to function well in their families. The research revealed the constant stress families live under and the different impact on members of the family. Some parents define the relentless pressure of making difficult choices to cover necessities in similar terms as those who experience trauma. Parents reported that children are aware of their distress and research has shown that parents' stress trickles down

to their children. Some feared that this would hinder their children's self-worth and long-term outlook.

Roberta, 3 children

I wouldn't say it's like an everyday impact, but there are days, especially when it's my blank week - I have a couple blank weeks through the month - when I'm trying to figure out everything, and I'm so stressed, just constantly thinking about money that I haven't got the time to give my kids the time that they need.

My son picks up on everything [the mother's stress]. My daughter, she really doesn't understand very much. When we go to the shop and she asks for things and I'm like, I haven't got the money today to buy it, she's like, well just go to the cash point and draw money out. She really is not getting it. Whereas my son's like, you're really stressed today, mum. I can see you're stressed. I sit here just trying to mentally calculate everything ... there's like 58 days until Christmas and I get two payments left and I've got three kids, a house, food, shopping, bills, rent, everything.

David, 3 children

It just causes stress and worry on both sides [him and his wife] so that affects our moods. It definitely does. Whether we both [him and his wife] like to admit it or not, it definitely does.

Recent research has shown that deterioration in young people's wellbeing is adding to the pressure on working parents, with one in five children potentially having a mental health disorder in 2023¹². For the working parents in our research, their children's mental health needs translated into additional costs to find appropriate childcare. Within the research sample, some parents claimed that certain conditions may have developed because of the benefit cap and the Two Child Limit policy. Some interviewees feel that children's behavioural issues may arise because of the hardship they endure as a family and the diverse restrictions of having a tight financial situation.

¹² Financial Times, 2024: Global mental health crisis hits workplace, <https://www.ft.com/content/81eedab5-3dd0-41cb-802b-2390f9aa6f4e>

Tamsin, 5 children

I'm beginning to think that possibly there wouldn't be quite as many children having to claim PIP or DLA for things like I said neurodiverse conditions if the parents were getting the basic child element of tax credit that affects your child benefit...

In families with children who have diagnosed conditions like autism, financial hardship significantly limits access to the specialised services these children need.

Carolyn, 4 children

Just because she has autism doesn't mean that she's a lesser person than the others. So, I feel like I need to use a lot more money to get good therapies, a lot more money to get a better school for her, a lot more money to get someone to take care of her when I am not around ... And all of this needs financial security, which most of the time I don't have. And I fear so much for her because what if she doesn't get what she really deserves? And then what if she grows up not liking the person she is because she is not getting the [support she needs], she's not getting the good services the way other people of her condition are getting.

Our interviews highlighted two main aspects related to women's wellbeing: the intense demands placed on women as unpaid carers, and the internalised guilt many feel for their family's financial struggles.

Across the sample, the majority of women were either single parents or lived with partners who were unable to work due to ill health. For those who are unable to work because of caring responsibilities or health conditions, income restrictions imposed by the welfare system are devastating at many levels. As main carers and providers, women reported immense pressure to provide and cater to their children's needs even to their own detriment.

Roberta, 3 children

...I'm not in a position to just go out and get a job, because I would actually genuinely like to work. But just my hypothyroidism alone stops me because I suffer with chronic

fatigue, extreme tiredness, to the point where some days I can't go to sleep at all. Other days I'd find it extremely hard to get out of bed. And that is not me being lazy or just wanting to lounge around. That is genuine, I cannot wake up - like my head is so heavy that I struggle to just even get up. And you know, some days, like, I'll praise myself when I get up and I do the housework and I take the children to the park for half an hour because I know, like, I did it today. I've got up, I've done all the floors, I've done everything... and I can already tell you that tomorrow I am not going to be up for doing anything because I'm going to be tired. Any employer that employed me would probably sack me within a month because I'm a little bit unreliable in that sense, and I can't control it. I take my meds; I do everything that I should. I don't go out with my friends. I don't drink, you know, I don't take recreational drugs. It's literally just me and my children.

Women's wellbeing emerged as a major concern due to extreme pressure to provide for their families, in particular, as main carers for family members with complex needs. These caring responsibilities often meant that women were isolated at home, unable to leave children and/or partners unattended either to attend work or social activities. A vicious cycle of isolation may be connected to some parents' belief that scarce financial resources may trigger some behavioural problems in their children. Women frequently blamed themselves for their family's hardship, even when clearly doing everything they could.

Anna, 8 children

"I won't be able to. How?... It's just going to be a nightmare. The more it goes on, it's more and more it's going to be worse... Can you imagine how much food eight kids eat?... It's my fault. I obviously had them all."

Impact on social participation

The policy has negative impacts on parents' capacity to pay for social activities for individual children and the whole family. Due to the financial strain families were experiencing, social activities were often dropped as they did not present a priority.

Our research participants described hidden costs (such as transportation, dietary requirements, childcare for children with complex needs) that prevent large families from taking part in social activities that could benefit the family in the short- and long- term.

Roberta, 3 children

[If she had benefits contributions for her youngest child] I could have saved and learned how to drive, so I could have given myself and my kids a bit more freedom. And I would be more able to look for work and stuff like that. Obviously, having the ability to drive opens up new doorways, but right now I don't see how I would manage or achieve doing things that I would like to achieve long term ... Unless I make even more cutbacks, but then the only people that lose money when I cut back [are my] children.

For families with disabled or neurodivergent children, participation is further hindered by the lack of qualified childcare or inclusive activities. Some interviewees highlighted how cuts to early years and community support services, such as Sure Start, have reduced their access to information social networks. These services were previously vital for both children's early development and parental social inclusion. Participating in social activities is a crucial aspect of children's development particularly in forming bonds with peers.

Tamsin, 5 children

Well, with my older children, they used to have programmes like Sure Start which at that time, it was invaluable for me; I used it constantly, it was my social outlet as well. I would take the children to different groups, they would have a lot of interactions behaviour wise, things that didn't need referrals, if that makes sense. They were dealt

with there and then or things were put in place in nurseries or schools they were going to. Whereas now that doesn't seem to be happening, they have even taken away the parent advisors from the school who you would go to if you were struggling a little bit.

Stakeholders agreed that the disappearance of no cost community services has contributed to increasing social isolation among parents, particularly mothers and those with complex caregiving roles. They emphasised that without accessible, local support infrastructure, many families are pushed closer to the breadline.

Several families reported that their children didn't know how to swim and/or did not go out to activities organised by their schools because of the expense involved. This issue is especially concerning in coastal areas like Plymouth, where geographic features offer opportunities for free sea swimming - yet many local children do not benefit. This is surprising as the National Curriculum (DfE 2013) states that all schools must provide swimming instructions either in Key Stage 1 or 2 with the aim that all children can swim.

Roberta, 3 children

None of my kids can swim. They've never been to a swimming pool or anything like that. They go on the school trips - a lot of the school trips are free if [it's for an] educational purpose. My son went to a residential one this year for a week with the school, and that cost 350 pounds. I wanted him to do it because - one, it was educational - all the activities they were doing were team-based, or confidence building activities. And with him having autism, I wanted him to get out there and be social and learn how to manage with friends and other people. And because he's due to start secondary school next year, and I want my kids to try and be as confident as they can when they reach all these milestones. But from about January till May, I literally lived like rushing into everything day by day, just so I could give him the extra money that it cost for him to go on that trip.

Most interviewees made great sacrifices to afford social activities for their children. What is left unsaid in the above example is the impact of that

extraordinary expense on the remaining children in the household. Parents pointed out that as children grow, so do their needs and social activities.

Both parents and stakeholders raised concerns that children's social exclusion due to financial hardship can lead to longer-term developmental and psychological impacts. Social interactions help children develop resilience and provide families with informal support networks - both essential in mitigating the effects of poverty.

As welfare cuts continue to strip away families' ability to participate in social life, they also weaken the informal structures that help communities function. The concept of "network poverty" (the absence of relationships and connections that can help during times of need) emerges strongly across the dataset. This was also highlighted at the stakeholder event where a participant shared their experience of being a 'point of care' in their local community.

The extent to which the policy is reaching its goal

The Two Child Limit policy aims to encourage behavioural change by (1) incentivising people into work and (2) informing reproductive decision-making through awareness of benefit entitlement. However, the qualitative research conducted with eight local families raised critical questions about its effectiveness in achieving these objectives. Drawing on participant's lived experiences and stakeholder perspectives, the evidence suggests that neither aim is currently being met.

The research identified four reasons why the Two Child Limit policy is not effective in incentivising people into work.

First, contrary to the policy assumption that financial pressure will push parents into work, many parents affected by the Two Child Limit are already employed, juggling multiple jobs or self-employed. Yet, they continue to live in poverty due to the nature of their jobs, typically low-paid, insecure and lacking the flexibility required by large families.

David, 3 children

Even if you have a busy week, sometimes you have to chase customers for payment. Sometimes they don't even pay.

Carolyn, 4 children

I had to look for an extra job just to make sure that at least I can manage a good percentage of the bills that I have to pay on everything, medical, house, and everything. It wasn't easy.

The precarious nature of available employment means that even individuals who are motivated to work remain financially insecure, contradicting the assumption that work alone will lift families out of poverty.

Stakeholders also highlighted the need to support working parents to maintain work. The lack of access to childcare, (especially for children with complex needs), lack of reliable transportation, and lack of support when caring for

ill/disabled partners were main reasons for our interviewees' inability to seek employment in light of the Two Child Limit policy.

Second, long-term health conditions limit their work capability. A significant proportion of research participants was unable to work due to chronic physical or mental health illness, either their own or those family members they care for.

Roberta, 3 children

I had my thyroid removed in 2019, which has left me with hypothyroidism. I also have fibromyalgia, and I have bipolar anxiety and depression.

David, 3 children

I recently got diagnosed with a condition that I am gonna end up in a wheelchair. I am a plasterer by trade, so it is quite a physical trade, so it's slowly getting harder to do... I am able to walk around and go to work and stuff, it's just I'm struggling with stairs at the moment.

Tamsin, 5 children

My partner has got mental health problems. He is agoraphobic, he doesn't sleep at night, he has insomnia. He gets muscle twitches, and during the night, he has a bad back. He says he's got mental health issues, which can make him a miserable sod at times. He doesn't go to the park. He doesn't come out with us. He doesn't really do anything outside the house with the children. So, it's just me. It can become very boring and, as much as I love my children, it can get pretty lonely. Sometimes, I feel very much like a single parent family. Because he can't, he can't do certain things.

These examples show that the Two Child Limit policy overlooks the lived realities of families managing chronic illness or disability and penalises them for circumstances beyond their control.

Third, even for parents facing the above caring challenges and willing to seek employment, a lack of flexible and accessible jobs poses a significant barrier to employment. Only a small proportion of jobs in Plymouth align with school

hours, allow for caregiving emergencies or offer part-time flexibility.

Angela, 8 children

I mean, how can I work? I've got a one-year-old and all these young ones, and I can't drive... it's just actually impossible [for me to get a job].

Tamsin, 5 children

... even when you try to go to work the jobs aren't there... you can't get school hours ones and drop in and say: "By the way, I've got to pick up the kid..., and by the way my partner has just fallen down". I'm a carer, I need to sort him out... you can't get those jobs, they just aren't there. So, you can't better yourself anyway even when you go to college and do online courses, which I have done, to try and better yourself. It's pointless because you're only bettering yourself and you can't actually do anything with it.

This shows that the barrier to employment is not lack of willingness, but lack of structural support, flexible job options, and services that enable parents to balance paid work with caregiving responsibilities.

Fourth, the lack of a trusted social circle and/or access to affordable services allowing parents to delegate caring responsibilities for children with complex needs whilst they work prevents parents from seeking employment.

Roberta, 3 children

I don't have family, my family is not safe to be around, they are unsafe people. So, I can't be away from the kids for that long, it is not doable.

In these situations, the assumption that families can draw on informal childcare to facilitate employment is unrealistic. Without safe, affordable, and reliable care options, returning to work is not viable for many. This gap in social infrastructure reinforces dependency on governmental support and increases isolation, particularly among vulnerable and socially excluded families.

A second stated aim of the Two Child Limit policy is to encourage people to make informed choices about family size based on financial considerations. However, the findings show that this objective is also not being met.

Although 5 out of 8 interviewees described applying for benefits as a straight-forward process, and a few of them having received benefits for at least ten years, none of the participants reported that the Two Child Limit policy informed their decisions about family planning. This includes parents who were not initially dependent on welfare benefits but became so later due to changes in circumstances beyond their control, such as job loss, illness, or family breakdown. Consequently, the policy feels punitive for parents and children of large families.

Carolyn, 4 children

The two children limit [policy] is something that came as a shock to most of us. And now I would say sometimes we do not know what the future holds. And we may not know what to do when things like that happen, especially when it comes to childbearing.

Most of the parents interviewed still struggled to understand the Two Child Limit policy and the constellation of benefits that exist and that might be applicable to their situation. Parents seem to rely on advisors from charitable organisations to guide them through the process of applying for benefits, as they tend to be generally overwhelmed by the financial pressures they experience.

Roberta, 3 children

*I know that there's four people in my family, but I only actually get money for three of us. So that's how I work it out in my head when I'm trying to explain it to people ... If I ever have to borrow money off people if I'm struggling and they ask me why I'm struggling, I say **'I've got four people in my house, but I only actually get money to keep three of us alive'**.*

Tamsin, 5 children

The best way to put it like I've always said to people, with the two person, two child thing came in is I've got 3 kids but I get money for two kids and I can't not feed one still got to feed all your kids and still got to feed all the family that money has to be shared between three instead of two.

Angela, 5 children

I will have to have a look [the financial impact of the Two Child Limit policy] because it confuses me when it comes to the triplets. It's either the 3 or the 4. I definitely don't get it for the younger one, [I don't get] anything for her ... I think I get it for the oldest and the triplets, it comes under special circumstances or something.

The rule appears to favour families who are not only on high incomes, but who can also guarantee that life events like job loss or spousal death will not reduce their capacity to support their children.¹³ The unpredictability of life circumstances was a key theme in this short research. Moreover, participants emphasised that family planning is driven more by personal, cultural, and religious beliefs than by benefit calculations.

Carolyn, 4 children

They make it look like we're having more plans when we're having children of which most of the time that's not the case. I might have a plan, okay, I want a child and at that time I might be well-off and having a well-paying job. But then something happens in between which I cannot control. Then at that point I really don't know what to do and the fund is the only thing that's saving me from the gutters, then I feel like I am saved, and I am happy to be here. But when something like that happens and nobody's coming through for you...you might lose your job any time, any day. ...You never know what's going to happen. As much as you had big plans with your family to keep your family in check and to give them the best that you could

¹³ O'Brien, C.R. (2018). 'Done because we are too menny': the two-child rule promotes poverty, invokes a narrative of welfare decadence, and abandons children's rights. *International Journal of Children's Rights*. 700-739. Available at: <https://eprints.whiterose.ac.uk/137272/> [Accessed 6.11.24]

offer, life happens, and when that happens, sometimes you do not have an option but to get back to that, that we can get with the help of the others.

Roberta, 3 children

[People say] you shouldn't have children if you can't afford them or whatever people like to say. But unfortunately, people do have children - or not unfortunately, that sounds really bad.

Carolyn, 4 children

"Someone who's ethical values or other cultural values encourages childbearing...I come from a community where people could have as more as 15 children. With one parent, one set of parents, just one mother and one father, you know, not an extended family. So when something like this happens that I only have to be with two children, what if something happens to both of them?"

In conclusion, this research found that the policy is not fit for purpose because it is neglecting children in large families, and it does not take into consideration the needs of citizens whose circumstances change, leaving them relying on State protection to get by. The Two Child Limit is having serious, detrimental and multi-layered, short- and long-term effects on families, children and women. The multi-layered effects impinge on adults' and children's rights to social justice. Successive governments in Britain are failing their human rights obligations to provide adequate standards of living for all families.

The policy also implies fairness to taxpayers. However, families who might have been able to afford a third child may be affected negatively after the birth of the child by unforeseen changes, such as separation, bereavement, redundancy, long-term illness, and will need support from a welfare safety net that deliberately does not meet their basic needs.

Recommendations

Based on our research in Plymouth, we recommend addressing the impacts of the Two Child Limit policy on a national and local level. Our recommendations draw on Citizens Advice Plymouth extensive experience of supporting low-income families and consultations with local frontline professionals working with affected groups.

National recommendations

1. Abolish the Two Child Limit policy

We call on the government to consider the policy's ongoing impact on the economy and detriment to children nationwide as 'citizens of the future'. Growing child poverty is one of the biggest challenges facing the UK government today, and is particularly relevant to Plymouth, where deprivation levels remain high. Not only is the policy one of the main drivers of financial hardship for local families, it also has a detrimental effect on the health, wellbeing and ability to fully participate in society both now and in the future for all family members.

Abolishing the policy would lift an estimated 350,000 children out of poverty and move a further 700,000 into less severe poverty¹⁴. **If it remains in place, it will continue to push more children into poverty daily, and will act as a brake on any other action taken by the government to reduce poverty.**

Research shows this would be the most cost-effective way to address child poverty levels, and that costs saved by keeping it in place will be subsidised by increased public spending elsewhere, like Discretionary Housing Payments, emergency temporary accommodation and Children's Services.¹⁵

¹⁴ Child Poverty Action Group (2025). New costings: scrapping two-child limit is 'by far' most cost-effective way to cut child poverty. Available at: <https://cpag.org.uk/news/new-costings-scrapping-two-child-limit-far-most-cost-effective-way-cut-child-poverty#:~:text=CPAG%27s%20analysis%20finds%20that%20on,a%20cost%20of%20%C2%A32bn.>

¹⁵ Citizens Advice (2025). Unravelling household costs: summary of Citizens Advice engagement work for the Child Poverty Strategy. Available at: <https://www.citizensadvice.org.uk/policy/publications/unravelling-household-costs-summary-of-citizens-advice-engagement-work/>

In conjunction with this, the government should consider removing the benefit cap given its interaction with the Two Child Limit policy and the role it plays in increasing child poverty.

In the absence of taking this step, we urge the government to consider the following interim recommendations, to mitigate the ongoing impacts of the policy.

2. Develop consistent government support that reflects current living costs

As increased living costs persist, more families like the ones we spoke to depend on unreliable short-term crisis payments to meet basic needs. A review and overhaul of the welfare provision is urgently needed to provide reliable, long-term support that covers essentials.

Reestablishing the link between need and entitlement would reduce reliance on crisis interventions, such as foodbanks and other charitable grants, and additional governmental funding, like the Household Support Fund. This would protect more households from the detrimental effects that reaching a financial crisis has on all members of the family, reduce child poverty and allow more households to plan for the future.

Furthermore, better financial support would help to lessen 'postcode lotteries' in support, create a more accessible welfare support framework and a more holistic, preventative approach to helping families and reduce spend on crisis support.

3. Reform employment support for parents and carers

Our research highlighted the need for enhanced support to allow parents to return to work or increase their hours. Participants pointed out that the current system doesn't recognise complex barriers to work, such as lack of childcare, fluctuating health, caring responsibilities and lack of flexible jobs.

In order to fulfill the current ambition to increase employment, the government should consider the following:

Creation of flexible jobs that are sympathetic to family schedules.

There was a consensus from the research participants that the current job market doesn't offer access to flexible jobs, that would cater for parents juggling school and childcare drop-off, health conditions and other caring responsibilities. Job opportunities allowing part-time working during school hours and emergency leave would open up more possibilities for large families.

Increase access to affordable and more suitable childcare

Despite government childcare support expansions, issues with the cost, availability, accessibility and suitability present barriers for parents working more hours or working at all – counter to one of the key objectives of the Two Child Limit policy. Moreover, the new proposed childcare provision will not guarantee affordable childcare for all families that need it.

The government should consider the following steps to create more equitable access to childcare and work opportunities.

- Improve visibility of the financial or material [?] support that is available for parents starting a new job – such as the Department for Work & Pensions Flexible Support Fund.
- Close gaps in childcare provision for low-income families, including reviewing the cap on support for childcare costs within Universal Credit.
- Increasing the availability of childcare, particularly for children with additional needs. Explore ways to mitigate the burden of add-on fees, including meals and drinks and costs for extra activities.
- Providing local authority funding to enable provision of more free or subsidised after school and youth clubs.
- Revisiting complex Universal Credit rules which disincentivise work.
- Raise awareness of and enhance education and upskilling opportunities that are accessible for busy parents.

The government should work with local authorities to develop/improve public transport links and reliability.

The research revealed that transport options play a key role, not only in accessing work and childcare but also social opportunities.

4. Promote wellbeing/social participation for low-income families

Our research highlighted the importance of whole-family mental health and wellbeing support, with many referencing the benefits of the old SureStart model for parents as well as for children.

Parents noted that free or low cost activities become unaffordable due to hidden costs, such as refreshment fees. They also noted a disparity in access to activities amongst siblings, for example activities being available for some age groups only, or a lack of provision for children with additional needs.

- Apply learning from previous successful whole-family support models to current provision for families, with an emphasis on integrating support into community settings to reduce stigma and promote take-up of support for busy parents.
- Government to encourage local councils to actively promote local support and social opportunities.
- Enhanced financial education across different age groups focused on practical finance skills including budgeting. Research has shown that improved financial wellbeing promotes better mental health. This could be achieved by placing Benefit Advisers in schools and/or at community hubs, and introducing support with long-term financial planning to help parents understand their options – such as if they could gain financially by accessing childcare and working more hours.

Local recommendations for Plymouth City Council

We also developed the following recommendations with the local community that should be implemented by the council to mitigate the impacts of the policy on a local level.

1. consider how families impacted by the policy fit into the local Child Poverty Action Plan priorities of improved employment opportunities and equal access to healthy lifestyle and social opportunities and social activities for all children.

In particular, parents flagged a lack of activities for parents and children to do together, limited provision of activities for children with additional needs and a need for more free or subsidised youth clubs. They also noted that activities styled as free often carry hidden costs like paying for travel.

2. allocate funding for free swimming lessons in swimming pools and the sea so that local children can benefit from growing up in 'Britain's Ocean City.'

3. use access to The Low Income Family Tracker dataset to target interventions towards those local families that are most in need. Previous use of this dataset to connect with households that were missing out on Pension Credit in a partnership between the council and Citizens Advice Plymouth was extremely successful. By reaching out to residents and making them aware of their entitlement, the project was able to support 296 residents, helping them to achieve not only Pension Credit awards, but to access other benefits and passported benefits as well. This approach would also help to overcome barriers to accessing support including stigma and lack of awareness of available support.

4. increase information about available local support services in addition to the information shared through the Cost-of-Living Plan, including in formats suitable for those who are not literate or digitally literate.

Conclusion

Thematic analysis of eight interviews shed insights into the various impacts of the Two Child Limit policy on children and families in Plymouth. Four themes emerged from the eight interviews, namely, short term financial, health, and social participation impacts of the policy, and the degree to which the policy was reaching its aims to incentivise people to work and to make the policy widely known. Within the first three themes, impacts on families, children and women were detailed as they were all affected differently by the policy.

Overall, parents reported that the policy had a detrimental impact on their financial capabilities, their mental wellbeing and on opportunities for social participation. In terms of financial impacts at a family level, negative repercussions included the inability to provide and care appropriately for children and adults with special needs and requirements, to afford essential items (such as food, school uniforms and seasonal clothing) and to heat their homes/pay utilities bills. In turn, these financial challenges were pushing large families deeper into debt and as such a continuous cycle of poverty and bad credit. Financial hardship left whole families vulnerable to unexpected events and short- and long-term illness, particularly exacerbating existing conditions.

Interviews highlighted the negative impact financial restrictions have on children's quality of life. Financial penalties stipulated by the Two Child Limit policy affect children in large families as buying appropriate clothes, footwear, uniforms, and paying for social activities becomes unaffordable. In the short term, limited family resources impact negatively on children's social relationships and confidence building. In the long term, parents are concerned that the current financial hardships may hinder their children's capacity to build future social and cultural capital.

From the perspective of women head of households, the Two Child Limit also impacted their quality of life. According to these female interview participants, limited financial resources place them in vulnerable situations emotionally and physically. At an emotional level, they reported to bear the brunt of incessant home crises as they try to provide for their families. They experience high levels of anxiety and mental strain as they make hard choices in prioritising food, clothing or a safe home for their children. Physically, women reported skipping meals to ensure enough food was available for their children.

A second theme explored the impact of the policy on family, children, and women's mental health. Families living at the edge of precarity are severely impacted by welfare income cuts as a sense of desperation, anxiety and depression that is present across all family members and, in turn, hinders parents' capacity to function well in their families. Importantly, interviews illuminated the constant stress families live under and impact on it impacts all family members differently. For instance, some parents define the relentless pressure of making difficult choices to cover necessities in similar terms as those who experience trauma. This observation is important as parents reported children are aware of their distress and research has shown that parents' stress trickles down to their children. In this context, access to scarce financial resources can have short-term impacts on parents as they juggle their day-to-day needs but also have long lasting negative impacts on their children's wellbeing.

In terms of the policy's impacts on children's wellbeing, parents believed scarce financial resources may trigger some behavioural problems in their children. Women's wellbeing was affected negatively as they felt extreme pressure to provide for their families, in particular, as main carers for family members with complex needs. These caring responsibilities often meant that women were secluded at home unable to leave children and/or partners unattended either to attend work or social activities.

In relation to social participation, families reported that the Two Child Limit policy had negative impacts on their capacity to pay for social activities for families and children. Because of the financial strain families were experiencing, social activities were often dropped as they did not constitute a priority. Interestingly, parents shed light on hidden costs (such as transportation, dietary requirements, childcare for children with complex needs) that prevent large families from taking part in social activities that could benefit the family in the short- and long- term.

The fourth theme explored the effectiveness of the welfare policy in reaching its aims in terms of motivating people into work and making the policy widely known. Interviews revealed four main reasons why the Two Child Limit policy was not effective in incentivising people into work. Parents said they experienced at least four challenges that precluded them from working or gaining stable employment. Some parents are already employed albeit in

precarious and unstable employment that keeps their families living in poor conditions. Other challenges include developing long-term illness or caring for family members with long-term illness who require complex care, the lack of flexible jobs for those with caring responsibilities, and lack of family support systems that could assist with caring responsibilities. Moreover, in terms of efforts to make the policy widely known, this research found that parents affected by the Two Child Limit policy were not familiar with it until they had their third or subsequent children. In this sense, parents reported that the policy did not guide their family planning decisions and felt more as punitive.

In conclusion, this research found that the Two Child Limit policy is not fit for purpose because it is neglecting children in large families, and it does not take into consideration citizens' needs whose circumstances change and are now in need of State protection to provide for their families. The policy is having serious, detrimental and multi-layered, short- and long-term impacts on families, children and women. This research has shown that multi-layered effects impinge on adults' and children's rights to social justice and that the Government is failing their human rights obligations to provide adequate standards of living.

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