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The two-child limit and fertility decision making: When policy narratives and lived experiences collide

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Abstract

The UK's two-child limit restricts the child element in Universal Credit and Tax Credits to two children in a household. Given that the policy aims to influence the fertility decision making of parents in (or at risk of) poverty, it is important to explore the impact it has here. This article contrasts the policy rationale for the two-child limit with everyday realities of fertility decision making. We share new empirical findings from qualitative longitudinal research with parents directly affected by the two-child limit, contrasting these with the assumptions found in government speeches and statements on the policy. This exploration reveals a series of mismatches, which help explain the relative absence of fertility effects, which has been uncovered in previous quantitative analysis. We show how a government narrative of “choice” over fertility decisions is contradicted by situated realities, where choice is often absent or unresponsive to changes in financial incentives. We also find low levels of awareness of the two-child limit, militating against it affecting fertility decision making. Our findings demonstrate the importance of better and more sustained engagement with qualitative evidence in the design and review of policies, essential if we are to prevent harms like those witnessed as a result of the two-child limit.

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KEYWORDS

everyday realities, fertility, policy rationale, poverty, two-child limit, welfare reform

1 | INTRODUCTION

In July 2015, George Osborne delivered his seventh budget as the UK's Chancellor of the Exchequer. In this budget speech, he announced plans 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:

“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, and decisive, 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 (for example, Cameron, 2012; Osborne, 2012), he drew simplistic 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. As of April 2022, 1.3 million children live in households affected by the policy (DWP, 2022). The two-child limit is predicted to be a key driver of increases to child poverty in the coming years (Corlett & Try, 2022; Hood & Waters, 2017). As one objective of the two-child limit is to influence the fertility decision making of parents in (or at risk of) poverty (O'Brien, 2018), it is especially important to explore these in detail. Analysis of administrative birth records from 2017–2019 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 et al., 2022). Earlier survey work by BPAS (2020) did find that the two-child limit was a significant factor in mothers proceeding with a termination, but this survey-generated evidence is less robust and reliable than the more comprehensive analysis conducted by Reader et al. (2022). While the finding from Reader et al. (2022) is presented as provisional given that the policy is still in its infancy, it is still important to understand the fertility effects to date, particularly given that the near total absence of fertility impacts has significant financial repercussions for the many families already affected by this policy. Evidently, the presence of fertility impacts would also be very significant, and suggestive of policy harms, for example, in terms of how the policy would be impacting on affected household's human rights (Ross, 2017).

In this article, we detail 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 the work of Millar and Bennett (2017) on Universal Credit, this article explores the extent of the (mis)match between the policy presentation of the two-child limit and its likely impact on fertility decision making, and everyday realities for those affected. This reveals a series of mismatches, which help explain the relative 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 (Monaghan & 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 & Ingold, 2019). This article concludes by outlining the severe and potentially long-term negative impacts of a move to restrict child-related benefits to the first two children in a household (the two-child limit).

These findings are important both for the UK, but also internationally. The two-child limit is an internationally unusual policy, and one which contrasts strongly with the direction being taken in the USA, which is reducing, rather than extending, limits on child-related benefits. 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 family 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, 2007; Dyer & Fairlie, 2004). For a summary of the literature on the relationships between welfare incentives and fertility decision making, see Reader et al. (2022).

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 and tied to a broader programme of austerity (Edmiston, 2018; Jensen & Tyler, 2015; Patrick, 2014). The “alchemy of austerity” suggested that harsh, often punitive, cuts in state support were necessary but also ultimately beneficial in supporting people to make transitions from “welfare” and into “work” (Clarke & Newman, 2012). Two policies stand out as being especially important rhetorically, given the extent to which they reinforce imaginary but powerful divisions between working and nonworking populations, and between those who pay taxes and those who receive social security support. These are the benefit cap, which restricts the maximum income in benefits households earning less than £617 a month (16 h at the minimum wage) can receive, and the two-child limit, which restricts the child element in Universal Credit and Tax Credits to the first two children in a household (for children born after April 2017). 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 the residualisation of social welfare.

With the two-child limit—the subject of this article—the policy justification centres on divisions between working households and those who receive welfare. This reflects arguments that George Osborne made repeatedly:

“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 & 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. 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). George Osborne himself later made a direct link between the Philpott case and the need to reform welfare (BBC News, 2013).

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 support households in low-paid work. This reflects a significant tension between the government rhetoric concerning social security reform and the policies themselves; the rhetoric frequently pits those in receipt of benefits against those in paid work, when the main UK benefits for working-age people—tax credits and Universal Credit—are both for those out of paid work and those in low-paid work. Notably, the two-child limit is applied to those in paid employment, 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; 58% of affected Universal Credit claimants, as of April 2022 (DWP, 2022).

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 can and do make (including, but not limited to caring, parenting and volunteering). This anti-welfare rhetoric further suggests that policy levers can and should be used to change the behaviours and attitudes of benefit claimants (Wiggan, 2012). This is the context and justification for the two-child limit, with the policy also representing a significant intervention into fertility decision making.

3 | THE TWO-CHILD LIMIT AND THE REGULATION OF FERTILITY

The two-child limit operates to restrict entitlement to means-tested support for children to the first two children in the household, with some notable exemptions. The policy was introduced in April 2017, and applies to births subsequent to that date: an initial plan for it to extend to children born before that date was rethought following sustained opposition (Work and Pensions Committee, 2019). Exemptions to the policy apply for multiple births (e.g., twins and triplets), and also for children born as a result of rape and in the context of abusive relationships. There are additional exemptions for kinship care, an exemption that resulted from opposition to the policy during its implementation. To claim an exemption on the grounds of rape, parents must provide proof of this being the cause of conception (the so-called “rape clause”), a process which many have criticised for forcing affected individuals to disclose and potentially relive recent trauma (Engender, 2017; Machin, 2017; Sefton et al., 2019). The policy was a centrepiece of the majority Conservative Government's welfare reform agenda, (and the Welfare Reform Act 2016), but has always been the subject of sustained and often impassioned critique (for example, Bradshaw, 2017; O'Brien, 2018; Sefton et al., 2019). This includes concerns that it would drive up child poverty, and that it would disproportionately negatively affect certain religious and minority ethnic groups, given the varying norms about contraception and family size in different religions and amongst some minority ethnic populations.

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 (cf. HMG, 2020). This perhaps reflects an awareness of the highly sensitive nature of this as an arena for policymaking, and a reluctance to publicly state an intention to limit fertility amongst some (but not all) of the population.

In a response to a Work and Pensions Committee report that called for the two-child limit 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' impact assessment:

The [two-child limit]... 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. (DWP, 2015, p. 6)

Here, then, we have a much clearer statement on the scope of the policy to directly impact on fertility decision making. This is justified within the fairness rubric, and we are repeatedly told by the Department for Work and Pensions that the policy will deliver “fairness to claimants and to the taxpayer” (DWP, 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. The policy focus is only on the fertility decision making of those families who seek social security support; this interest is not extended to other parts of our population. This ignores 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).

In the following analysis, we follow the work of Millar and Bennett (2017) 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 substantially from everyday experiences of social security and poverty (2017). In applying Millar and Bennett's framework to the two-child limit, we set out a series of policy assumptions that underpin the policy, and contrast these 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. First, though, we briefly introduce the study on which this article is based.

4 | THE LARGER FAMILIES STUDY

This article draws on evidence generated from the *Benefit Changes and Larger Families* study, which is a major, mixed-methods research programme, 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/or the benefit cap.

This article focuses on findings from the first wave of the qualitative longitudinal research, which is based in London and Yorkshire, with interviews conducted in 2021. Due to the pandemic, most of the first wave of interviews were conducted remotely, although we also conducted two face-to-face interviews when the restrictions had eased. We principally worked with local authorities to recruit affected families. The local authorities used their databases to identify constituents affected by the policies and sent letters to these people informing them of the study and inviting them to take part. The databases were generic and therefore this mode of recruitment did not have implications for the composition of the sample. The interviews were semi-structured, with the objective being to provide space for parents to set out their experiences of the policies in detail. Each interview guide had several key thematic areas of focus, with a range of prompts included to help generate a greater depth of information on the areas under scrutiny. 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. Significantly, the interviews were carried out by all members of our mixed methods research team, ensuring that the whole research programme engaged with and helped generate the resultant qualitative longitudinal evidence base.

Table 1 sets out key features of the participants affected by the two-child limit in our sample. It is important to note that 21 participants were affected by the two-child limit, 12 were affected by both policies and a further 12 families were affected by the benefit cap alone. In the following, we draw on the evidence from those who were

TABLE 1 Characteristics of the participants affected by the two-child limit

Characteristic	Number of participants
Number of children	
3	16
4	7
5	6
6	1
7	1
8	2
Age of youngest child in years	
0	5
1	8
2	11
3	6
4	3
Gender	
Female	30
Male	3
Relationship status	
Single	22
Partnered	11
Location	
London	12
Yorkshire	21
Ethnicity	
Black African	7
Black Caribbean	1
Pakistani	6
Bangladeshi	5
Black Caribbean and White	1
White	13

affected by the two-child limit, whether alone or in tandem with the benefit cap ($n = 33$). All of the families affected by the two-child limit had been subject to the policy for at least 1 year.

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).

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, inevitably constraining the conclusions we can draw from our qualitative evidence base. However, we will generate insight into how people's future fertility decision making is affected by their

TABLE 2 Documents consulted

Policy documents consulted
Osborne, 2013. Chancellor's speech on changes to the tax and benefit system.
Osborne, 2015. Chancellor George Osborne's summer budget 2015 speech.
DWP, 2015. Welfare reform and work bill: impact assessment of tax credits and universal credit, changes to child element and family element.
Work and Pensions Committee 2018. Oral evidence: introductory session with the new Secretary of State, HC 1790.
Work and Pensions Committee, 2019. Oral evidence: the work of the Secretary of State for Work and Pensions, HC 50.
HMG, 2020. The two-child limit: Government response to the committee's third report of session 2019.

experience of the two-child limit in the second and third interview waves (both of which will take place in 2022). Additional longitudinal analysis of the fertility effects of the two-child limit will be conducted once the second and third waves have been completed. Given the urgency of evidencing the impact this policy is having, we here share early insights from the first wave. More broadly, while we recognise that the nature of our sample limits the conclusions we are able to reach, we nonetheless feel it is vital to share the contribution they do make to understanding how fertility decision making is navigated amongst households affected by the two-child limit. This represents new and timely knowledge, which should be used to inform future policy making in this domain.

In order to contrast policy presentation and lived realities on the two-child limit, we first identified the key assumptions in government narratives. To do this, we thematically analysed key documents connected with the policy, which encompassed government speeches, the impact assessment of the policy, and the government's response to a Work and Pensions committee review of the policy. These documents were chosen on the basis of those that were central to the government's articulation and defence of the two-child limit. Our choice of documents was cross checked with policy partner, Child Poverty Action Group, and the list of documents analysed is set out in Table 2.

From this close, thematic analysis of the government documents, we identified five assumptions, which variously characterise justifications for the policy and its assumed impact. We then compared our generated data with each of these assumptions, creating a matrix that facilitated this analytical task. In doing so, we were able to directly observe the extent of the (mis)match between the government's rhetoric and the participants' everyday realities. It is to these findings that this article now turns.

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. We now examine each of the five assumptions from the government literature, setting out how these contrast with findings from our in-depth interviews.

Assumption one: Conceptions are chosen

A first, foundational assumption underpinning the two-child limit is that conceptions are the result of an active choice to have a child. The impact assessment for the two-child limit characterises those affected by the policy as those "...who *choose* to have a third or subsequent child [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 did not 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, six children

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 would not be entitled to any child tax; so that was a bit of a concern.

Asma, five children

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 were not 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, five children

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 processed required to obtain this exemption:

Well they have told me I could get money but I have to go into a lot of past detailing I do not 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 do not know, I just I cannot explain, like I just, I could not.

Amanda, four children

This aligns with objections that have already been raised to this exemption on the grounds that it requires women to disclose and re-live rape or abuse (Engender, 2017; Machin, 2017; Sefton et al., 2019). As of April 2022, 1830 claimants were in receipt of a non-consensual conception exemption (DWP, 2022). All of these claimants will have had to go through the verification process, potentially 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).

Multiple scenarios can result in pregnancies that people do not choose which “severely undermine the simplistic, binary notion of individuals making ‘appropriate’ or ‘inappropriate’ choices” (Machin, 2017, p. 405). Despite the fact that many pregnancies are not planned, the two-child limit continues to penalise families on the basis they “chose” to have more than two children.

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

A second assumption underpinning the two-child limit is that people are aware of the two-child limit at the point of conception, and so make fertility decisions in full knowledge of the impact the policy 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:

I was just so shocked; I suppose at the time I did not 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, three children

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, four children

For some participants, knowledge of the policy at the point of conception would have been extremely unlikely, if not impossible. 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 11 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 did not even know anything about benefit then...my third child, he was around 2 years old when I was going on benefits. So that's when I realise there is two-child limit, you know, but I did not know about it cos I wasn't on benefits, so I did not know about it before then.

Ifemelu, three children

Our findings correspond with a recent survey led by Child Poverty Action Group, which found that only around half of the respondents were aware of the two-child limit when they had their youngest child (Sefton et al., 2020). The widespread lack of knowledge about the policy renders parents unable to factor it into decision making about whether to have more children, even where conceptions are the result of a positive choice. This lack of information may change over time as the reach and impact of the policy grows. However, there is a wider lack of knowledge around the social security system (Card, 2000; Finn & Goodship, 2014), given its complexity, and so we predict this will remain a persistent issue.

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

Government presentation of the two-child limit also assumes 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. The Work and Pensions Committee have objected to this assumption, flagging that people who decide 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. We see this with Daneen, who was not initially concerned about the two-child limit due to her relationship status at the point of conception with her third child:

...the thing was at the time like I'm sure like we were on good terms, you know, two and a half/3 years ago with the kids' dad so I did not think I'd be in the position that I'm in now.

Daneen, three children

However, Daneen's relationship broke down and so her and her children were considerably affected by the two-child limit, something she had not predicted.

The Covid-19 pandemic dramatically highlighted how circumstances can change suddenly and unexpectedly. Meryem was in work before the pandemic began, and knew about the two-child limit when she conceived her third child:

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

Meryem, three children

During the pandemic, Meryem did not get any paid work through the agency she worked for, and yet did not qualify for furlough. From that point, she keenly felt the impacts of the two-child limit.

As a result of these changes, Daneen and Meryem were not receiving adequate financial support. People routinely make decisions about whether or not to have more children based on their current circumstances and they do not—and at times cannot—predict future circumstances that could lead to their being impacted by the two-child limit.

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

A fourth 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 is about:

...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).

Financial considerations were a factor for some of the participants; for example, one participant explained she probably would not have had her fourth child if she had known about the two-child limit and another said she would not have had her third child if she had known that she would not receive child maintenance from the child's father. However, other participants 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, three children

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

Kimberly, four children

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. Their moral rationalities were out of step with those assumed by the government, something which is often seen in policymaking (Duncan & Edwards, 1999). 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 do not think about that, because, you know, we are Muslim.

Hammad, four children

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”. Religious and cultural factors came up several times in our interviews, and here we see how a preference for including religious beliefs in fertility decision making meant that members of particular religions are at especial risk of being affected by the two-child limit, in ways that have long been highlighted by those who criticise the policy on equality and inclusion grounds (Sefton et al., 2019). Contrary to government assumptions, people do not make decisions about whether or not to have children on purely economic grounds. Inherent to the policy presentation of the two-child limit is a failure to recognise the affective and relational aspects of decision making (Wright, 2012), as well as the importance of religious belief to conception decisions (Sefton et al., 2019).

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 has also claimed 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. 1.3 million children live in households affected by the two-child limit, which causes considerable and lasting harm (cf. Andersen et al., 2022; Church of England, CPAG, *Benefit Changes and Larger Families*, 2022). It is vital to recognise and document the material harm that the two-child limit causes:

[Daughter] was in size four shoes and she had her feet measured the other day and she's a six, so for the last 2 months she's been wearing shoes that are two sizes too small, but I could not do anything about it...it's not even Clarks shoes she's getting, it's ASDA's, you know, cheap and cheerful.

Rachel, eight children

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 cannot 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 do not 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, four children

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 2026–2027, most children living in larger families may be in relative poverty (Corlett & Try, 2022). The think-tank attributes this in part to the ongoing impact of the two-child limit. Similarly the Institute for Fiscal Studies projected that relative child poverty would rise by 7% between 2017–2018 and 2021–2022, and attributed almost half of this rise to the two-child limit alone (Hood & Waters, 2017). The IFS explained that the two-child limit has a big impact on poverty rates because it affects households with lots of children and therefore pushes a substantial number of people into poverty.

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 do not want to say it negatively affects my ability to parent them cos it does not, 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, three children

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:

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, six children

Overall, these findings help explain why the two-child limit does not lead to a large reduction in fertility in families in (or at risk of) poverty. As there is low awareness of the policy and, moreover, people do not make fertility decisions in the ways anticipated by the government, the policy 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

A clear objective of the two-child is to influence fertility decision making amongst parents in (or at risk of) poverty (O'Brien, 2018). The policy documents analysed for this article demonstrate assumptions concerning fertility decision making 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 of parents affected by the two-child limit. Several conclusions flow from this.

Foremost, rather than affecting fertility decision making, and in particular, resulting in decisions to have fewer children in larger families (Reader et al., 2022), it is likely that the two-child limit's main outcome is to cause material harm: driving 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.). The policy's design means that 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 19 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 the two-child limit 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 (Andersen et al., 2022). 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 & 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 wider issues concerning the use of evidence during policy formation. Research investigating the policy formation of Universal Credit found that evidence selection by the Department for Work and Pensions was heavily constrained by the austerity policy agenda (Monaghan & 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 (2019) found that this agenda influenced the evidence that was selected and presented before ministers, while also finding that policymakers are more familiar and comfortable with quantitative evidence bases and so more likely to draw on these than qualitative research. This in part resulted in the selection of quantitative rather than qualitative research in the formation of Universal Credit policy (Bennett & Sung, 2014), with harmful consequences. For example, there are gendered impacts of Universal Credit (Griffiths et al., 2020) that may have been avoided had Sung and Bennett's (2007) earlier qualitative research on how couples manage their finances been drawn upon during policy formation. 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 (Cheetham et al., 2019; Wickham et al., 2020).

Similarly, the research into the two-child limit reported in this article shows that this selective approach to evidence based policy, here married to a very close focus on ideological concerns, causes real harms to 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. This has particular relevance for investigating new policies' implementation, with qualitative research able to focus on “the day-to-day realities of bringing a new programme or policy into existence” (Rist, 2000, p. 1008). 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 (Orton et al., 2022). 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.

7 | CONCLUSION

Overall, the research reported in this article demonstrates the extent to which the two-child limit is underpinned by, and justified with recourse to, a number of assumptions that do not appear to be supported by the available

evidence base. There is a need for more qualitative research here, especially to better understand how far decisions not to proceed with third and subsequent pregnancies are the result of the policy itself, and the role the policy here plays in fertility decision making. Importantly though, the 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, amongst 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 identified here 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 as it would restrict reproductive decision making, and the human rights of affected individuals (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, CPAG, 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 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 reconsidered.

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The authors declare that there is no conflict of interest.

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Research data are not shared.

ETHICS STATEMENT

The research reported on in this article received formal ethical approval from the University of York.

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