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POLICY REVIEW **OPEN ACCESS**

What is the Impact of the Benefit Cap and two-child Limit on the Health and Wellbeing of Children and Young People in the UK? A Rapid Review of Qualitative Evidence

Hannah Fairbrother¹ | Nicholas Woodrow¹ | Lindsay Blank¹ | Mark Clowes¹  | Mandy Cheetham²

¹Faculty of Health, University of Sheffield, Sheffield, UK | ²Gateshead Health Determinants Research Collaboration & Faculty of Health and Life Sciences, Northumbria University, Gateshead, UK

Correspondence: Hannah Fairbrother (h.fairbrother@sheffield.ac.uk)

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ABSTRACT

Over the past 15 years, the UK government has implemented significant welfare reforms. This paper reports a rapid review of qualitative data about the impact of the benefit cap and two-child limit on children and young people's health and wellbeing. Four peer-reviewed journal articles and 21 grey literature sources were included. The review, the first synthesis of qualitative evidence, demonstrates that the policies reduce children and young people's access to key resources for health and wellbeing; they create stress, anxiety, shame, exclusion and relational tensions, and intensify existing inequalities. The current socioeconomic context exacerbates the negative impacts of the policies.

1 | Introduction

The UK government has, over the past 15 years, implemented significant reforms to its welfare system, with the stated aims of simplifying the benefit system, encouraging work, ensuring fairness, and achieving economic savings (Department for Work and Pensions (DWP) 2010, 2016, 2025a). Two key policies within this reform agenda have been: the two-child limit (2CL) which was introduced in 2017; and the benefit cap (BC) which was introduced in 2013. (Table 1). Both policies were introduced in the context of an economic austerity programme implemented by the Coalition Government (2010–2015), and the Conservative-led Governments (2015–2024) (Patrick and Andersen 2022). The UK social security landscape has recently undergone a significant shift regarding the 2CL. While the Labour government (2024–present) initially maintained these policies upon taking office in July 2024, a major policy reversal was announced in the Autumn Budget 2025 (HM Treasury 2025). The government confirmed the abolition of the 2CL, effective from April 2026. Our original paper was written before the UK government

announced its decision to abolish the two-child limit (2CL) in Autumn 2025. Our paper was revised before the policy was formally removed on 6th April 2026 under the Universal Credit (Removal of the Two-Child Limit) Act 2026.

The policies were introduced with the stated aims of making the social security system fairer and more affordable, and to incentivise paid work (Kennedy et al. 2016). The restriction of support beyond the initial two children within a family is based on the premise that families claiming benefits should face the same financial constraints as 'financially independent' or working families (Work and Pensions Committee 2019); while the BC aims to ensure that 'workless households...no longer receive more in benefits than the average working family receives in pay' (DWP 2012: 1).

Recent data show that an estimated 1.7 million children live in families affected by the 2CL (DWP 2025b), while 300 000 children live in families that are subject to the BC (Andersen et al. 2025). Many of these families will only be affected by

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one of the policies. However, there are now 141 290 children living in households directly affected by the 2CL and the BC (DWP 2025a, 2025b, 2025c). As the 2CL applies to children born after 6 April 2017, the number of children affected by the policy has grown each year. There is also an important interplay between these two policies as any potential benefits from avoiding one policy are significantly reduced, or even negated, by the presence of the other (Stewart et al. 2022). Indeed, although the 2CL has been removed since April 2026, the benefit cap remains in place, which may prevent some larger families from receiving the full financial benefit of the 2CL cap reversal (Resolution Foundation 2025).

Alongside the benefit freeze (where payment rates and thresholds for benefits remain unchanged rather than increasing in line with inflation or earning) and sanctions against parents reductions in Universal Credit payments for non-completion of ‘agreed work-related activities without a good reason’ (DWP 2025c) the BC and 2CL have unintended consequences for children and are thought to be driving increases in child poverty (Hayre 2024; Hobson 2024; Waters and Wernham 2025). While there is limited quantitative evidence that the BC or 2CL increases employment participation (Cook 2025), there is little

formal evaluation of the policies (DWP 2014, 2017), underscoring the need to understand how the policies play out in the context of families’ everyday lives. Our review sought to address the question: What can qualitative evidence tell us about the impact of the BC and 2CL on the health and wellbeing of children and young people in the UK?

2 | Methods

Protocol, registration and definition: This review was registered with the International Prospective Register of Systematic Reviews (PROSPERO, reference number CRD42024621576). Reporting adheres to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) Guidelines (<https://www.prisma-statement.org/>). The review was conducted within a 10-month timeframe (necessitated by funding constraints) and employed rapid review methodologies to accelerate the process (<https://methods.cochrane.org/rapidreviews/>).

2.1 | Public Involvement and Engagement

We worked with children, young people and adults to: (i) explore their views about the effects of the two-child limit on the health and wellbeing of children and young people under 18 years in the UK, (ii) help the research team make sense of emerging findings from the literature review and (iii) inform policy and practice recommendations. The research team adapted ethical guidelines for research with children and young people (Kirk 2007; Shaw et al. 2011), and public involvement and engagement (PIE) (NIHR Applied Research Collaboration North East and North Cumbria 2024) recognising that engaging with members of the public involves sensitive and emotional discussions. While recognising the need to embody ethical principles to facilitate good practice and mitigate risk (Suri et al. 2024), engaging and involving members of the public to inform aspects of research, does not require formal ethical approval, following Nollett et al. (2024).

We spoke with 10 young people aged 12–23 years from the Young People’s Advisory Network in North East and North Cumbria. Young people were able to engage in complex debates about family size and pregnancy decision making. The young people highlighted the effects of financial pressures on parents’ mental health and challenges associated with austerity, cost of living rises, low wages, stigma, discrimination and exclusion. Conversely, some remarked that smaller families might have a lesser impact on the environment. There was recognition that not all pregnancies are planned, and family circumstances can and do change, for example through job loss, redundancy, health issues, relationship breakdown, divorce or separation. There were also queries from young people about multiple births, and what happened if a family on Universal Credit had twins or triplets after their first child. The young people’s contributions encouraged the research team to consider multiple pathways to impact, including both positive and negative effects of the 2CL on social, health and educational outcomes.

We also met twice with 12 parents living on a low income who attend a weekly drop-in session at Families in Action Together (Wealdstone Baby Bank) in London. Parents and carers were

TABLE 1 | Overview of two-child limit and the benefit cap.

Policy	Overview
The Two-Child Limit (2CL) (Welfare Reform and Work Act 2016)	The 2CL restricts the support provided to families through the benefits system (tax credits, Housing Benefit or Universal Credit) to the first two children in a family born after 6 April 2017 (Work and Pensions Committee 2019). Children born after this date are not entitled to the ‘child element’ of the means tested benefits of Universal Credit and Child Tax Credit. There are exemptions to the 2CL including multiple births, adopted children, and children conceived as a result of rape and during coercive relationships.
The Benefit Cap (BC) (Welfare Reform Act 2012)	The BC places an upper limit on the total amount of certain benefits a household can receive (if no adult earns more than the equivalent of 16 h a week at the National Living Wage), regardless of their assessed needs. The current cap is £22 020 per year for couples and lone parents outside Greater London, and £25 323 per year in Greater London (Andersen et al. 2025; Resolution Foundation 2024). There are exemptions for households where an adult or child receives certain disability benefits, including Attendance Allowance, Disability Living Allowance and Personal Independence Payment (Andersen et al. 2025).

[illegible]

THINGS THAT HELP FAMILIES

- FOOD BANKS
- EXTRA PAYMENTS
- SUPPORT FROM FAMILY/FRIENDS
- CHILD PAYMENT

WHAT WOULD WE DO?

- LOOK AT INCOME
- MAKE IT AVAILABLE FOR PEOPLE WHO NEED IT
- BETTER COMMUNICATION & KNOWLEDGE ABOUT IT
- MORE NHS HELP
- FREE ISOLATION OF CHILDREN & RELATIVES IF NEEDED

FAMILIES CAN'T AFFORD KEY RESOURCES

- FOOD
- WATER
- ELECTRICITY
- CLOTHING
- SPORTS
- HEATING

STRESS, ANXIETY AND STRAINED FAMILY RELATIONSHIPS

- SHAME + ISOLATION
- FAMILY TIME
- RELATIONSHIPS

OTHER PROBLEMS IN SOCIETY THAT MAKE THINGS WORSE

- POVERTY
- HOMELESSNESS
- HEALTH INEQUALITIES

WHO IS HIT MOST HARD?

- SINGLE PARENTS
- ETHNIC MINORITIES
- DISABLED PEOPLE
- PEOPLE WHO ARE PRECARIOUSLY EMPLOYED

BENEFIT CAP 2 CHILD LIMIT

SHARING FINDINGS

Children & Society, 2026

2.2 | Search Strategy

Searches of peer-reviewed studies and grey literature were conducted in January 2025, before the announcement of the UK government's plans to abolish the 2CL in November 2025. Rapid reviews often search a smaller number of sources than full systematic reviews (Sutton et al. 2019), and in this case we searched only: ProQuest Social Science Collection and Web of Science.

2.2.1 | Search Terms

Search strings were highly targeted to maximise specificity, using phrases including: 'two-child limit*' or '2 child limit*' or ((cap or capping or capped) near/3 benefit* or welfare or 'social security'). Since the number of results retrieved was small, no qualitative filter was applied.

We searched websites of relevant organisations, including End Child Poverty Coalition, Child Poverty Action Group (CPAG), the Joseph Rowntree Foundation, the Institute for Fiscal Studies, Barnardo's, Save the Children, the North East Child Poverty Commission, the Children's Commissioner for England, IPPR Scotland, the Educational Policy Institute and the Wheatley Group. The list was adapted from the grey literature sources used in a previous rapid review of children and young people's views of Universal Credit (Bidmead et al. 2023), developed in consultation with co-authors from Bidmead et al. (2023) and colleagues from Voluntary, Community, and Social Enterprise organisations (Children North East, Investing in Children and the North East Child Poverty Commission). Website searches used a combination of browsing and simple strings like 'benefit cap' and 'two-child limit' to identify reports not published in peer-reviewed journals.

2.3 | Inclusion and Exclusion Criteria

Eligibility criteria are detailed in Table 2.

2.4 | Abstract Screening

Search results were screened by one reviewer, with a sample (10%) checked by a second reviewer. Those considered potentially relevant were obtained as full text; those which met the eligibility criteria were included in the review, and any which did not were checked by a second reviewer. All decisions made at this stage were documented with reasons recorded.

2.5 | Data Extraction

Key data from included papers was tabulated using a data extraction form designed and piloted by the team (L.B., N.W., H.F. and M.Ch.). Extraction was performed by three reviewers (L.B., M.Clo. and M.Ch.), with a 10% sample checked for accuracy and consistency (H.F. and N.W.). Fields extracted included: Author, Year and Location of Study; Main Aim; Study design; Analysis methods; Population; Intervention/Exposure; Outcome(s) assessed; Findings and main themes;

TABLE 2 | Inclusion and exclusion criteria.

	Include	Exclude
Population	Children (0–18 years) and young people (10–24 years) and people close to them (e.g., parents/carers, teachers, social workers) (WHO 2024)	Anyone without exposure to and/or experience of the BC and/or 2CL
Exposure	2013 UK welfare reforms (introduction of the 2CL and BC)	
Outcomes of interest	Health and wellbeing defined broadly to include physical and mental health and wellbeing as well as established social determinants of health and wellbeing including the food environment, housing and basic amenities, education and employment (WHO 2025)	Outcomes unrelated to health or wellbeing
Study type	Qualitative data from qualitative or mixed methods studies, including grey literature, government and charity reports	Studies not containing qualitative data
Geography	UK	Studies from countries other than the UK
Language	English	Studies in other languages

Participant quotations, researcher interpretations, and contextual details; Conclusions and Limitations.

2.6 | Quality Appraisal

Included studies were assessed for quality (risk of bias) using the CASP checklist for qualitative studies (CASP, n.d.) and the AACODS checklist for grey literature sources (Flinders Academic Commons, n.d.). Quality assessment was performed by one reviewer, with a 10% sample checked for accuracy and consistency.

2.7 | Analysis

We used Thomas and Harden's (2008) thematic synthesis approach to the analysis of qualitative research in systematic reviews. This involved initial coding of text, the development of 'descriptive themes' and the creation of 'analytical themes'. Text was coded

in extracts rather than coding line by line (Poppy et al. 2006). We include participant quotes to highlight and support the themes we found during the analysis. Where possible, we provide contextual details about the participants following each quote.

3 | Findings

3.1 | Characteristics of Included Studies

We identified 322 potential papers from databases. After removing duplicates, 274 papers were excluded at title screening, and 20 papers were retrieved to assess at full text. 14 reports were excluded at full text (non-qualitative data ($n=3$), pre universal credit ($n=1$) and case reports or discursive ($n=10$)). We identified, retrieved and assessed 52 reports from websites and excluded 31 at full text (no qualitative data ($n=1$), not 2CL/BC ($n=2$)). Included outputs ($n=25$) comprised 4 peer-reviewed papers and 21 outputs from grey sources (Figure 3).

Thirteen of the included studies drew on data from the UK as a whole, 11 were conducted in England only, and one was conducted in Scotland (Table S1). The majority of the studies focus on both the 2CL and the BC ($n=11$), with eight focusing predominantly/specifically on the 2CL, and six on the BC. The majority of articles/reports were produced by a small number of key organisations and groups involved in benefits and child poverty

research. The outputs draw upon eight distinct research projects or data sources (Table S2).

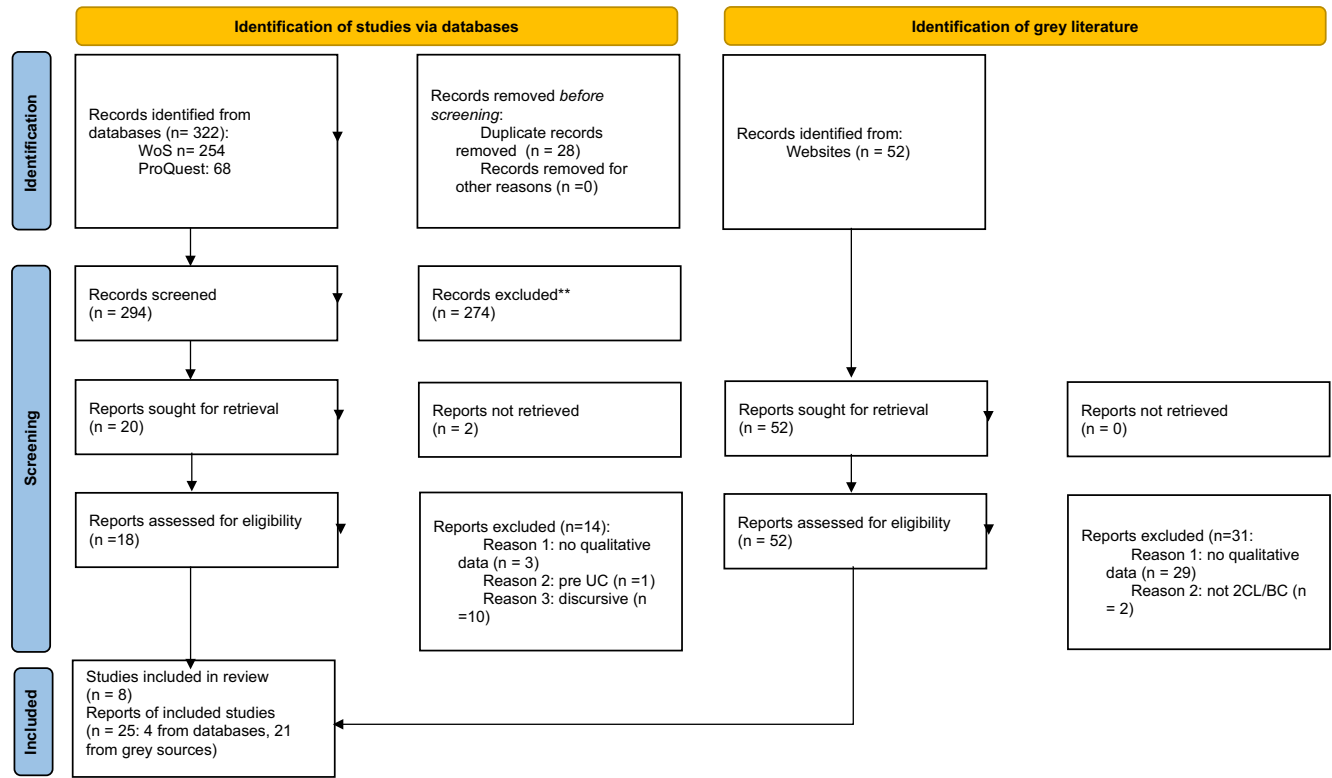
To ensure a comprehensive understanding of the data, we systematically identified and linked multiple publications originating from the same primary qualitative research source. This involved a detailed examination of author lists, affiliations, study focus, data collection methods, timeframe, setting, and cross-referencing between publications.

Overall, peer reviewed studies scored highly across the CASP criteria, though no studies reported on researcher reflexivity. Grey literature also scored highly on the AACODS checklist, except in relation to objectivity. In our discussions, we interrogated ideas about ‘objectivity’ in recognition that no form of enquiry is value-free and impartial (Van de Ven 2007). The inclusion of diverse sources of evidence enabled a wider range of insights to be considered in the review.

3.2 | Key Findings

The evidence consistently demonstrates that the 2CL and the BC, individually and in combination, have a significant impact on family finances and the health and wellbeing of children and young people affected by the policies. While parents (particularly mothers) describe a range of strategies they employ to save money,

PRISMA 2020 flow diagram for new systematic reviews which included searches of databases and other sources



*Consider, if feasible to do so, reporting the number of records identified from each database or register searched (rather than the total number across all databases/registers).
**If automation tools were used, indicate how many records were excluded by a human and how many were excluded by automation tools.

Source: Page MJ, et al. BMJ 2021;372:n71. doi: 10.1136/bmj.n71.

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FIGURE 3 | PRISMA diagram.

they acknowledge that they are often unable to fully protect their children from the impacts of the policies. The studies demonstrate that the policies reduce children and young people's access to key resources for health and wellbeing; they create stress, anxiety, shame, exclusion and relational tensions, and intensify existing inequalities. Further, the current socioeconomic context in the UK exacerbates the negative impacts of the policies.

3.2.1 | Reducing Children's Access to Resources for Health and Wellbeing

There is evidence that the 2CL and BC reduce families' financial security, pulling families (further) into poverty. Stewart et al. (2023) highlight that both policies (individually and together) mean families 'have less money than they would otherwise be entitled to and less money than the social security system considers that the family needs' (p. 3). Both children (Cheetham et al. 2024) and parents (Patrick et al. 2023) view the policies as unfair, and argue that larger families require more resources to meet their needs. Parents report that they are having to cut back on essential resources for health and wellbeing, including food, household bills (gas, electricity and rent), clothing and education supplies (Andersen et al. 2023). In terms of protective factors for children, families in the Wheatley Group (2024) study describe how the Scottish Child Payment goes some way towards attenuating the impact of the BC and 2CL.

Parents consistently highlight their efforts to ensure their children eat a well-balanced diet, and the challenges they face in achieving this (Andersen et al. 2023). Parents (particularly mothers) describe going without food themselves (Sefton et al. 2019; CPAG 2022a) – even when pregnant (Wheatley Group 2024) and when living with health conditions (Patrick et al. 2023), seeking help from family (Sefton et al. 2019; CPAG 2024a), bulk cooking (Wheatley Group 2024), shopping around for low-cost food (Patrick et al. 2023), searching for 'bargains' (Sefton et al. 2019), and prioritising food over other costs including bills and extracurricular activities (Patrick et al. 2023; Wheatley Group 2024). They recognise that opting for low-cost food often means not being able to purchase fresh, healthy food (Sefton et al. 2019; Patrick et al. 2023).

We live on the breadline really. I need to go out at 7 o'clock on a Tuesday to go yellow sticker hunting [discounted food nearing its sell-by-date] to fill my freezer... I don't buy foods that I would like to buy, just food that's close to nothing...

Lisa (Sefton et al. 2019: 22)

Some parents report resorting to food banks and food pantries, as they do not have enough food for their families to eat. While thankful, they highlight the challenges in preparing nutritious meals for their children from the food available (Patrick et al. 2023).

Beggars can't be choosers can they? [...] I don't mind cheap stuff that I can make meals out of, but not just all this; it was multipacks of crisps and forever endless biscuits...

Alisha, five children, Yorkshire (Patrick et al. 2023: 60)

Decisions whether to eat or heat are real tensions for many of the families in the studies (Sefton et al. 2019; Patrick et al. 2023). Parents share how family members wear extra clothes to try to combat the cold. Parents describe preplanning children's baths in advance (Moreau 2022) and limiting showers to only two a week (CPAG 2023b) to reduce energy and water costs. Despite these cost-saving measures, parents concede that they often have to delay paying essential bills or not pay them at all, sometimes leading to debt and rent arrears and the potential threat of eviction (Andersen et al. 2023). In this way, through limiting families' abilities to pay for essential bills, including rent/housing costs, the policies threaten children's right to a warm, secure home.

Parents report their children have to go without essential items, including shoes and clothing, and families have to cut back on basics like shampoo and toilet paper (CPAG 2022b). Discretionary payments are described as helpful and are appreciated (Patrick et al. 2023; Wheatley Group 2024) and parents use payment plans, ask for help from family and friends, accept hand-me-downs, take out loans (Patrick et al. 2023) and buy second-hand (Sefton et al. 2019). However, still parents struggle to be able to afford new clothes or shoes when needed and describe feeling shame, guilt and embarrassment (Sefton et al. 2019; CPAG 2023b; Patrick et al. 2023). Stories of children walking around with holes in their shoes or with shoes that are too small or not fit for purpose, are common across the studies. Purchasing 'expensive' school uniforms is particularly problematic for families, with many parents being unable to afford the 'right' uniform for their children, and worrying about the impact this has on their children's wellbeing and education (Sefton et al. 2019; Patrick et al. 2023; CPAG 2024b).

So things like not being able to wear the school uniform properly is affecting her [daughter] wanting to go to school...[she's] getting picked on 'cos she can't wear the right school shoes because I don't have £10.

Jessica, four children, Yorkshire (Patrick et al. 2023: 80)

Parents' narratives provide other pertinent examples of how a lack of money impacts their children's education, including not being able to afford school supplies, WiFi or computers for homework (Haycox 2023), transport to school (CPAG 2024a) and school trips (CPAG 2022a, 2022b) and even influencing GCSE choices due to not being able to afford equipment e.g., sports kit (CPAG 2024b).

I dread when the children come home with a letter for a school trip/scouts trip etc. as I know I am going to struggle to find the money to pay for it...I feel like [I] fail my children. I want them to have all of the opportunities possible to become successful in their lives but it feels that in order to do this you need money.

(CPAG 2022b: 4)

Beyond education, parents' narratives highlight how constrained family finances mean that their children often miss out on extracurricular activities (Wheatley Group 2024). Parents describe how they can no longer afford for their children to participate in afterschool clubs and sports, and school trips (CPAG 2021, 2022a; Wheatley Group 2024). They describe how this negatively impacts their children's wellbeing (Sefton et al. 2019), development, confidence and, particularly for teenagers, their social connections (Sefton et al. 2019; CPAG 2022b, 2023a).

My children have been affected socially and emotionally [and] have had to give up their sports and extra educational programs. They lost close friends, confidence and I have been affected mentally with the guilt.

(CPAG 2022c)

Children also miss out on family and cultural celebrations including birthdays, Christmas and Eid (Patrick et al. 2023), family trips out, and holidays: 'I never take him [my youngest] to activities, we've a farm park on our doorstep but he's never been with me as it's unaffordable'.

Single parent with three children, in part-time work (CPAG 2024b). Families living in rural areas are particularly impacted due to high transport costs (Wheatley Group 2024).

Parents describe how their children are not able to live 'a full life' (CPAG 2024b: 2) or 'enjoy the same experiences other children their age do' (CPAG 2024b: 14). Parents consistently emphasise that children are at the sharp end of the policies: 'It's the kids that suffer more than anybody. It's them that miss out' (Melissa, four children, Yorkshire (Patrick et al. 2023: 79)).

3.2.2 | Creating Stress, Anxiety and Shame and Putting a Strain on Family Relationships

Families report living with constant stress and anxiety (Sefton et al. 2019) and those supporting them highlight the increased financial strain caused by reduced benefits (DWP 2017). Parents describe ever-present worries around finances and difficult decisions about trying to work out which costs to prioritise (Andersen et al. 2022; Patrick and Andersen 2022). Shame and guilt were 'interwoven through many of the stories' from families affected by the 2CL (Sefton et al. 2019: 26);—with this experienced through not being able to provide for their children and having to resort to asking friends and family and accessing food banks.

My number one reason for doing anything is my children, yet when I watch them queuing in a foodbank with me because I physically can't provide for them, I feel horrific, it makes you feel like an absolute failure.

Parent in a family affected by the 2CL (CPAG 2024b: 1)

Across the studies, families foreground the importance of support from friends and family, though they often talk about feeling bad about relying on them (Andersen et al. 2023). Some families describe the strategies they employ to try to protect their children, including actively trying to shield their children from financial worries by not discussing issues around them, and trying to make their children's lives as normal and stable as possible (CPAG 2024b; Wheatley Group 2024). Many families, however, note that despite their best efforts, their children are acutely aware of their family's precarious financial situation, and see and feel their parents' stress and worry (Andersen et al. 2025).

I tell them that this is the amount of money we have for this month, this is how much we need to pay for bills etc., and sometimes they understand but sometimes they don't, and I see that they're unhappy and upset.

Single parent with three children, in part-time work (CPAG 2024b: 10)

The double bind is evident—parents are stressed, their children recognise this, and parents worry about their children worrying about them (Andersen et al. 2024a). Children limit their requests for essential food items, desired leisure activities, or even basic necessities in an effort to protect their parents (Andersen et al. 2022). Parents worry that their children carry a stress that they should not have to at their age: 'his sister will say that she wants a magazine, he'll say "Don't ask mummy, don't ask mummy, you know mummy hasn't got money"' (Patrick et al. 2023: 83).

The studies highlight that consistently high levels of stress strain family relationships (Sefton et al. 2019; Patrick and Andersen 2022; Wheatley Group 2024). Parent-child relationships are affected and parents describe how, as much as they try to remain calm, anxiety can lead to tense encounters and arguments with their children. Sibling relationships are also impacted as older children have to give up activities, leading to resentment towards younger siblings (Sefton et al. 2019) and parents feel they need to prioritise spending time with younger siblings and children with a health condition (Andersen et al. 2022).

Family relationships (and children's wellbeing) are further negatively affected through parents having less time to spend with their children due to working more hours to try to compensate for the loss of income incurred through the benefit policies: 'As a family we are not able to do anything we wanted to, as I work full time and sometimes I do extra hours, just to pay the bills. I am not able to take my kids on trips or even spend time with them' (Wheatley Group 2024: 25).

Parents, particularly mothers, also spend more time on unpaid work, trying to reduce costs through, for example, shopping at multiple supermarkets, visiting different food banks, and selling items (Andersen 2023b), leading to exhaustion and less quality time with their children. Older children are sometimes required to look after their younger siblings (CPAG 2023b) and miss out on time to socialise with friends.

3.2.3 | Intensifying Inequalities for the Most Marginalised

The studies provide qualitative insights into how marginalised groups are disproportionately affected by the 2CL and the BC policies. This particularly includes: single-parent families (especially those headed by women); certain faith communities; Pakistani, Bangladeshi, and Black families; refugees; people living in social housing; families with precarious employment; and families with a parent or child with a health condition or disability. This echoes an early evaluation of the benefit cap which found that while the cap encouraged job searching and efforts to take on more hours, barriers around language skills, caring responsibilities, and qualifications made it difficult for families to find suitable employment (DWP 2014).

For single parents, particularly mothers, the policies make it even more difficult to look after their children on one income (Andersen et al. 2024b). Many mothers further highlight that they did not anticipate becoming a single parent when they had their child, and so could not take the benefit rules and implications of the benefit changes into account, with some feeling 'penalised by the government' (Sefton et al. 2019: 19). The policies may also make it more difficult for women to leave abusive partners due to being financially dependent on them (Sefton et al. 2019).

Some families object to the use of contraception and having abortions on religious grounds (CPAG 2022b; Andersen 2023a), meaning that families from certain ethnic minority backgrounds (Pakistani, Bangladeshi and Black) are disproportionately affected (Work and Pensions Committee 2019; CPAG 2022a).

Refugees are another group who are particularly susceptible to the ramifications of the policies (Sefton et al. 2019; Haycox 2023). Sefton et al. (2019: 2) argue that the 2CL 'hinders their ability to rebuild their lives after traumatic experiences' by reducing their ability to afford daily essentials and compounding challenges around securing employment due to language barriers, which further disrupt children's development and education.

The studies also provide evidence of the acute impact of the benefit changes for families with a parent or child with a health condition, disability or additional needs (DWP 2017; Sefton et al. 2019; CPAG 2021; Andersen 2023b; Patrick et al. 2023; Wheatley Group 2024). Andersen (2023b) explains that while there are some exceptions from the BC for families claiming certain disability-related benefits, many of the people they spoke to did not qualify for these.

Further, the studies reveal how unforeseen circumstances, such as ill health or losing employment, can push many families into a state of vulnerability, exposing them to the full impact of policies from which they were previously shielded.

We chose to have our third child while we were both working full time in permanent professional jobs. We chose to have our child because we could afford to.

However, my husband suddenly lost his job and is suffering with mental illness, so is unable to find new employment.

(Sefton et al. 2019: 18)

Families relying on precarious employment are particularly susceptible if they become unwell:

It's a struggle...because I'm self-employed working for Uber, if you're not working, then you don't get any money... at moments like that you can feel the difference.

(Wheatley Group 2024: 27)

3.2.4 | A Socioeconomic Context That Exacerbates the Negative Impact of the Policies

The studies provide many examples of a socioeconomic context that exacerbates the negative impact of the policies on children's health and wellbeing. First and foremost, families made frequent references to the rising cost of living in the UK, which makes it even harder for families to afford everyday resources for health and wellbeing (Andersen et al. 2023; CPAG 2023a; Wheatley Group 2024). While the government has provided some discretionary targeted support for households on a low income, this support consists of flat-rate payments, so large families will receive the same support as single-person households (Andersen 2023b; Andersen et al. 2024a).

[...] we pay a lot more money for electricity than before. Sometimes in the winter, we stay in the cold. We try to switch off the hot water so that the electricity is low so we can maintain the food in the house for three children.

(Wheatley Group 2024: 18)

Wheatley Group (2024) refer to the collision of the cost of living crisis with inadequate social security support, which is creating a vicious cycle of borrowing and debt. Further, austerity and cuts to local services (including play and youth spaces, local activities and support) negatively impact family health and wellbeing.

I feel like they're cutting everything down, and it's really impacting on the families. In my local area, they've closed down a number of children's centres, and I remember when I had my son, the children's centres were a lifeline for me.

(Moreau 2022: 18)

Many participants spoke of the challenges of finding paid work that enables them to fulfil their caring responsibilities (Andersen 2023a; Andersen et al. 2024b; DWP 2014), which, for larger families, with young children often include multiple drop-offs and pick-ups at childcare providers and educational settings, and expensive childcare provision (including paying

nursery fees in advance) (Work and Pensions Committee 2019; Moreau 2022; Andersen 2023a).

I probably have several hundred vignettes from people who have been affected by it. A lot of them are already working [...] doing as much work as they can within their childcare responsibilities.

(Work and Pensions Committee 2019: 8)

While mothers with older children were described as demonstrating an 'increased motivation' to work (compared to those with younger children), they still faced significant barriers to finding work such as a lack of confidence (DWP 2017, 29).

While securing alternative, cheaper housing was noted as a previous strategy for struggling families (DWP 2017), a limited supply of affordable, suitable social housing means that they are now often unable to move to cheaper accommodation to save money (Andersen et al. 2024b). Andersen (2023b) outlines that many of the families that took part in their study discussed being stuck in poor, overcrowded accommodation and 'bidding' for years on social housing without success.

4 | Discussion

In the UK, welfare reform is a live and actively developing area of policy concern. The more general challenges the UK labour government has faced in changes to the welfare system (e.g., the amendment to Personal Independence Payment (PIP) criteria) and the policy reversal around the abolition of the 2CL from April 2026 (HM Treasury 2025), reflects wider societal concerns around the impacts of welfare and social security reform, and the experiences by people affected by policies such as the 2CL and BC.

The BC and 2CL aim to achieve fiscal savings, increase fairness for taxpayers, incentivise work and discourage dependence (Kennedy et al. 2016; DWP 2025a), however, there is limited evidence that the policies are changing adult behaviour (Hobson 2024; Patrick et al. 2023; DWP 2014). The BC and 2CL are based on assumptions about how individuals and families will act. Not all children are planned, conception is not always a choice, family and household circumstances are not always stable, fertility decisions are not made with a holistic appraisal of the welfare system or full awareness of government policy, and barriers to employment (e.g., childcare, employment precarity) are not easily overcome. Reality is more complicated than policy often assumes (Barlow et al. 2002), and the evidence we identified shows how policy assumptions can play out in reality.

Parents' and practitioners' emphasis on how children are acutely affected by the 2CL and BC policies echoes Stewart et al.'s (2023) argument that the policies represent a transformation of the treatment of children within the UK's social security system, away from 'children-oriented' and 'needs-oriented' policies to 'adult-behaviour-oriented' policies where children's support is contingent on the conduct of adults in their family. Children's needs are ignored and traded off

against the need for (adult) welfare savings. In this way, the government's stated aim of increasing fairness in the welfare system directly contrasts with children's (Cheetham et al. 2024) and parents' (Patrick et al. 2023) view that the policies are unfair as larger families require more resources to meet their needs. The recent publication of the UK's Child Poverty Strategy (Department for Work and Pensions and Cabinet Office (2025)), suggests a potential move away from adult behaviour-modification policies (e.g., the 2CL and BC, which attempted to encourage participation in the labour market). This strategy aims to tackle the 'root causes' of hardship while simultaneously focusing on 'pathways to work' to support those with the potential to move into employment (DWP 2025d).

Our review points to significant human and economic costs incurred by the policies. Parents' narratives echo considerable qualitative and quantitative evidence of the detrimental impact low income and poverty can have on children and young people's development, health, education, employment and general wellbeing outcomes, as well as on family life and dynamics (Bidmead et al. 2023; Manderson and Jewett 2023). While the policies are underpinned by a rationale of responsibility and fairness to taxpayers, they may contribute to considerable economic costs (Waters and Wernham 2025). The escalating crisis of family homelessness, for example, a consequence linked to the 2CL and BC, drains public finances, with English local authorities spending an estimated £2.29 billion on temporary accommodation in 2023/24 (UK Parliament 2025)—nearly double the amount 5 years ago (Shelter 2024). This shows how policies that increase family poverty can directly translate into significant public costs.

Our review also illuminates the 'perfect storm' created by the policies within an acutely challenging social context for families who already face considerable vulnerabilities (Diderichsen et al. 2019). While employment is forwarded by the government as a panacea (UK Government 2024), precarious employment, low wages and unaffordable childcare restrict families' options to mitigate the impacts of the BC and 2CL. The constant stress of struggling financially due to reduced income, and the emotional burden of not being able to provide for their children, negatively impacts parents' mental health, motivation and abilities to maintain employment. Thus, the policies may push parents further away from the labour market by exacerbating financial instability and mental health challenges. In light of the recently announced UK's Child Poverty Strategy, and its focus on 'pathways to work', what appears crucial is an appreciation that financial stability and security appear as a key prerequisite for labour market participation, and that punitive conditionality can act to push people further from employment. Further, undermining the government's focus on employment as a main solution, of the 450 000 households affected by the 2CL (as of April 2024), 59% had one or both parents in paid work (DWP 2024a), suggesting that the quality and pay of employment is important.

Further, our review highlights how wider cuts to services and provision (including funding cuts for schools and childcare providers and severe shortages of affordable social housing) compound the negative impact of the policies (Moreau 2022).

While charitable support is trying to fill the gaps left by the 2CL and BC, this support is unevenly distributed across communities and many third sector organisations are struggling to meet the increased need (Charities Aid Foundation 2024). There is a pressing need to address fundamental gaps in wider provision to increase contextual, rather than only individual, resources to promote child health and wellbeing (Diderichsen et al. 2019).

4.1 | Policy Implications

Our review highlights the breadth and depth of negative health and wellbeing impacts on children, young people and parents and adds important evidence and justification for the removal of the 2CL, and continued call for the removal of the BC (Patrick et al. 2023). The evidence provides in-depth insights into the everyday experiences of families affected by the policies and the way in which the policies break the link between need and entitlement within social security support (Patrick et al. 2023: 12). The policies directly contrast with the ethos of social security as protecting people from harm if their circumstances (e.g., losing a job, earning too little, becoming unwell) mean that they cannot make ends meet (Joseph Rowntree Foundation 2021).

The abolition of the 2CL validates the health impacts on families and children and young people documented in our review. Importantly, families who have lived under cumulative issues from the policies (e.g., debt, stress) will likely persist beyond the end of the 2CL (Resolution Foundation 2025). The abolishment of the 2CL should be seen as the start of a recovery process, rather than an instant solution to the material deprivation we have noted.

4.2 | Future Research

Longitudinal qualitative data generation tracking the impact of welfare policies over longer time periods could afford essential insights into how policies are experienced, including their interaction and cumulative impact. Research which explores children and young people's own perspectives could also afford important insights. Long-term quantitative follow-up could usefully explore how welfare policies correlate with child health and wellbeing indicators (e.g., mental health service usage, hospital admissions, educational attainment, participation in extracurricular activities). The expressed value of discretionary payments also suggests a need to explore similarities and differences in the design and implementation of welfare policies across the UK.

4.3 | Strengths and Limitations of the Evidence

We identified a body of relevant qualitative evidence. Only one study included children's perspectives, with most studies focusing on mothers' accounts. Several outputs (including both the peer-reviewed and grey literature) drew from a small number of larger studies, and it was often difficult to disentangle the specific source of findings, particularly in the

grey literature which had less detail about data generation methods. Recurring authorship was identified across both the peer-reviewed and grey literature, resulting in many of the outputs being authored by the same authors and drawing upon the same sources of data (Table S2). Further, studies did not report fine-grained data in relation to changing threshold levels of the cap. More positively, our review includes detailed accounts from parents, carers and practitioners, and the multiple timepoints for data generation provide insight into how the policies impact families over time.

4.4 | Strengths and Limitations of the Review Process

The review was limited to taking a rapid evidence synthesis approach due to restrictions on funding and duration. However, this approach was strengthened by inclusive search processes, in which traditional database searches were supplemented by grey literature sources and public involvement and engagement with both young people and parents. The particular focus on UK benefit restrictions may limit interest and applicability in other populations. However, the financial pressures faced by families in the UK will be mirrored in other settings, increasing the likelihood that the findings could be considered relevant elsewhere.

4.5 | Conclusion

This review is the first to synthesise qualitative evidence about the impact of the BC and 2CL on the health and wellbeing of children and young people in the UK. The contribution of this article lies in its synthesis of a previously fragmented evidence base. Qualitative insights into the impacts of the 2CL and BC on health and wellbeing of children and young people in the UK have been dispersed. By integrating these works into a cohesive narrative, this review illuminates cross-cutting themes that move towards a more robust understanding of the impacts of these policies on children and families. The qualitative accounts from parents reveal the stark realities of the financial insecurities caused by the 2CL and the BC. Many families report struggling to afford basic necessities like fresh food, heating and clothing—all fundamental to a child's wellbeing. Children's social connections are jeopardised as they miss out on extracurricular activities, school trips and family and cultural celebrations. The inability to afford these essentials creates significant stress and hardship within families. Beyond the direct financial and material impacts, the policies also place significant strain on family dynamics and parents' and children's mental and emotional well-being. The policies impact not just material well-being but also the emotional fabric of family life. The evidence shows the policies have far-reaching consequences for the well-being of children in affected families and points to negative impacts on physical, social, emotional, educational and developmental well-being. Families are forced to make difficult choices between fundamental needs, leading to various coping strategies, many of which are unsustainable in the long term - relying on foodbanks, reducing spending on other essential items (like heating or clothes), taking out loans or defaulting on bills.

Author Contributions

Public involvement was led by M.Ch. (with young people) and H.F. and N.W. (with parents/carers). The study team developed the review tools (inclusion/exclusion criteria, search parameters, abstract screening, data extraction forms), an information specialist (M. Clo.) undertook the searches for literature, then two researchers (N.W. and H.F.) undertook inclusion screening.

Quality assessment of the grey literature was performed by N.W. and data extraction was performed by L.B., M.Ch. and M.Clo. (with quality checking by N.W. and H.F.). All members of the team contributed to the relevant sections of this paper.

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Conflicts of Interest

The authors declare no conflicts of interest.

Data Availability Statement

Data sharing not applicable to this article as no datasets were generated or analysed during the current study.

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Supporting Information

Additional supporting information can be found online in the Supporting Information section. **Table S1:** Included Studies. **Table S2:** Study characteristics overview.