



Universal Credit (Removal of Two Child Limit) Bill [HL]

HL Bill 7 of 2022–23

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On 8 July 2022, the second reading of the [Universal Credit \(Removal of Two Child Limit\) Bill \[HL\]](#) is scheduled to take place in the House of Lords. The bill is a private member's bill introduced by the Bishop of Durham. The bill would disapply provisions of the Welfare Reform Act 2012, as amended by the Welfare Reform and Work Act 2016, which implemented the two-child limit to universal credit.

Universal credit (UC), introduced in 2013, currently restricts the payment of additional child elements to the first two children in a household, if the third or subsequent children were born after April 2017. Some exceptions apply, for example for multiple births or for children born through non-consensual conception. The policy was introduced by the Conservative government in the July 2015 budget. The government said the policy was intended to reduce the welfare budget and to be fair to “working families who don’t see their budgets rise when they have more children”. In 2015, the government estimated that the policy would save £1.4bn a year by 2020/21.

As the two-child limit only applies to children born after April 2017, not all households on UC are affected by the policy. As of April 2021, there were 836,000 households with three or more children claiming either UC or child tax credit (which UC is replacing). Of those, 318,000 households, containing around 1.1 million children, were affected by the two-child limit.

The two-child limit has been controversial since it was announced. Critics argue that it has contributed to an increase in child poverty and that it

disproportionately affects certain communities, in particular some religious groups and ethnic minorities.

In 2019, a House of Commons Work and Pensions Committee report recommended that the two-child limit be abolished. It challenged the assumptions which underpinned the government's objectives for the policy, and it found no evidence that the two-child limit had encouraged parents of larger families to work more hours.

In recent months, academic studies of poverty in larger families and of the effect of the two-child limit on fertility rates have been published. Their findings suggested that:

- Almost all the increase in child poverty in the UK since 2012/13 was driven by poverty in households with three or more children and changes to social security benefits were the biggest contributor to the increase in poverty.
- Fertility rates in households impacted by the two-child limit have not decreased significantly.

Opposition parties are opposed to the two-child limit. The 2019 general election manifestoes of both

the Labour Party and the Liberal Democrats committed to abolishing the policy. The current government has defended the policy as “sustainable and fair” to claimants and taxpayers.

1. Background

1.1 What is the two-child limit in universal credit?

Universal credit (UC) was introduced by the coalition government in 2013 through the Welfare Reform Act 2012. It replaces six ‘legacy benefits’ with a

single, means-tested benefit payment.¹ It is intended as both a safety net for those who are unemployed or unable to work, and an in-work benefit for those on low incomes.

Households that qualify for UC receive a standard allowance, plus additional ‘elements’ to cover the costs of housing, disability, or caring responsibilities. Households can receive extra payments if they have children under 16, or a “qualifying young person” between 16 and 19 in education or training. This is like child tax credit (CTC), which UC is replacing. The UC child element is currently paid at the following rates:

Table 1: Universal credit extra amounts for children 2022/23²

	Extra monthly amount
First child	£290.00 (born before 6 April 2017) £244.58 (born on or after 6 April 2017)
Second child and any other eligible children	£244.58 per child

The two-child limit for universal credit was introduced by the Conservative government in the July 2015 budget.³ The objectives of the policy were to contribute to the Conservative’s 2015 manifesto commitment to reduce welfare spending by £12bn and to promote fairness in the welfare system. The then chancellor, George Osborne, said in the 2015 budget speech:

The benefits system should not support lifestyles and rents that are not available to the taxpayers who pay for that system [...] [A] decision that most families make is how many children they have, conscious that each extra child costs the family more [...] It’s important to support families, but it’s also important to be fair to the many working families who don’t

¹ HM Government, ‘[Universal credit: What universal credit is](#)’, accessed 17 June 2022.

² HM Government, ‘[Universal credit: What you’ll get](#)’, accessed 17 June 2022.

³ HM Treasury, ‘[Summer budget 2015](#)’, 8 July 2015, p 38.

see their budgets rise [...] when they have more children. So this is the balance we will strike: in future we will limit the support provided through tax credits and universal credit to two children.⁴

Under the two-child limit, households claiming UC with a third or subsequent child born after 6 April 2017 no longer receive additional payments for those children. Some exceptions to the two-child limit are made.⁵ These include for claimants who did not choose to have a third or subsequent child (for example due to multiple births or non-consensual or coercive conception, including rape), or for children adopted from local authority care.

The two-child limit does not apply to child benefit. Nor does it apply to additional child-related payments within UC, such as additional help for childcare costs for working claimants or additional payments for disabled children.

The UC two-child limit was legislated for in section 10 of the Welfare Reform Act 2012, as amended by section 14 of the Welfare Reform and Work Act 2016. The impact assessment produced by the government in 2015 for the Welfare Reform and Work Bill estimated that the two-child limit for UC and CTC would produce annual savings of £1.4bn by 2020/21.⁶ The impact assessment assumed that the savings would “continue to rise in the future in line with the flow of new births and claims, and on the basis that families will make decisions based upon their ability to support their family”.

⁴ HM Treasury, ‘[Chancellor George Osborne’s summer budget 2015 speech](#)’, 8 July 2015.

⁵ HM Government, ‘[Universal Credit: Support for a maximum of 2 children: information for claimants](#)’, 27 January 2021.

⁶ HM Treasury/Department for Work and Pensions, ‘[Welfare Reform and Work Bill: Impact assessment of tax credits and universal credit, changes to child element and family element](#)’, July 2015, p 2.

1.2 How many households are affected by the two-child limit?

As the two-child limit applies only to children born after 6 April 2017, not all households on UC or CTC are affected by the policy.

As of April 2021, there were 836,000 households with three or more children claiming either UC (361,000) or CTC (475,000).⁷ Of those, 318,000 households (38%), containing around 1.1 million children, were affected by the two-child limit. Of the households affected, 200,000 had three children, 83,000 had four children and 44,000 had five or more children.⁸ Of the households affected, most (56%) were classified as “in work”. Most of the households (also 56%) had two adults in the household. The remainder were single adult households.

The Child Poverty Action Group (CPAG) has estimated that, when UC is fully rolled out, the two-child limit could affect 3 million children.⁹

2. What would the bill do?

2.1 Background

The bill is a private member’s bill introduced by the Bishop of Durham. During the debate in the House of Lords on the Queen’s Speech in May 2022, the Bishop of Durham explained why he was introducing the bill in this session:

My opposition to the two-child limit remains. I am disappointed that the government have disregarded the overwhelming evidence documenting

⁷ Department for Work and Pensions, [‘Universal credit and child tax credit claimants: Statistics related to the policy to provide support for a maximum of 2 children, April 2021’](#), 23 July 2021.

Universal credit figures are for Great Britain only (as the DWP does not administer universal credit in Northern Ireland), whereas child tax credit figures are on a UK basis.

⁸ Figures may not sum due to the DWP’s rounding methodology.

⁹ CPAG, [“It’s heart-breaking that I feel I cannot fully provide for my youngest without struggling”: The impact of five years of the two-child limit policy](#), 6 April 2022.

families being pushed into poverty. Sadly, often direct questions asked in this House regarding its justification have not been answered. It is crucial that we have an opportunity to focus on this, and for that reason I have tabled a private member's bill to abolish the two-child limit.¹⁰

2.2 Bill provisions

The bill has two clauses.

Clause 1(1) would remove subsection (1A) from section 10 of the Welfare Reform Act 2012, which imposed a limit of two children to be included in the calculation for an award of UC.

Clause 1(2) would amend regulation 24(1), of the [Universal Credit Regulations 2013 \(SI 2013/376\)](#) to remove the reference to section 10 of the Welfare Reform Act 2012.

Clause 1(3) would amend regulation 36 of the Universal Credit Regulations 2013 (SI 2013/376) to amend the table in the regulation to substitute the following values for the child element of UC: £290 for the “first child or qualifying young person”; and £244.58 for the “second and each subsequent child or qualifying young person”.

Clause 1(4) would provide that subsection (3) of the bill does not affect the power to make further regulations amending or revoking the provisions made by that amendment.

Clause 1(5) would remove section 14 of the Welfare Reform and Work Act 2016, which made the amendments to the Welfare Reform Act 2012 the effect of which would be reversed by this section.

Clause 1(6) would provide that the secretary of state may by regulations

¹⁰ [HL Hansard, 17 May 2022, col 385.](#)

make “transitional, transitory or saving provision” in connection with the commencement of this section.

Clause 1(7) would provide that such regulations made under subsection (6) could be annulled by a resolution of either House of Parliament.

Clause 2 would extend the bill’s provisions to England, Wales, and Scotland, and provide that the bill would come into force three months after it is passed.

3. Debate and criticism of the two-child limit

The two-child limit has been controversial since it was announced. Critics have argued that the policy increases child poverty and that it has a disproportionate effect on certain communities.¹¹

The following sections summarise recent parliamentary material, the findings of academic studies on the impact of the two-child limit, and the government’s response.

3.1 House of Commons Work and Pensions Committee reports

In 2019, the House of Commons Work and Pensions Committee published two reports on the two-child limit:¹² one in January 2019¹³ and one in

¹¹ For further information see the House of Commons Library briefing, [‘The two child limit in tax credits and universal credit’](#), 10 April 2017.

¹² The first was a short report produced in response to the government’s announcement that it intended to retrospectively apply the two-child limit to the children of all new UC claimants from 1 February 2019, regardless of when children were born. The government subsequently abandoned the proposal. The committee’s second report was a follow-up report published in the short 2019 session prior to the general election in December 2019.

¹³ House of Commons Work and Pensions Committee, [‘Two-child limit’](#), 10 January 2019, HC 1540 of session 2017–19.

November 2019.¹⁴ The second report recommended that the two-child limit should be abolished.¹⁵ The report criticised the assumptions underlying the government’s rationale for the policy: that it would encourage family planning and the parents of larger families to find additional work. The report concluded that assumptions that all pregnancies are planned and that parents have “full knowledge” of the government’s social security policy “simply do not hold true”.

The committee said it had seen no evidence that the policy encouraged parents to increase their income from work.¹⁶ By contrast, the committee heard evidence that the reduction in household income made it “all but impossible for some families to increase their working hours to compensate for their losses”. The committee received evidence which predicted that the policy could lead to “significant increases in the numbers of children living in poverty”. The committee said that minority groups, in particular “Muslim and Jewish communities, Pakistani, Bangladeshi and Gypsy, Roma and Traveller communities, and families in Northern Ireland” would be disproportionately impacted by the policy. The committee concluded that the policy “fails to achieve the government’s own objectives but has unintended consequences that no government should be willing to accept”.

The government response to the report, published in December 2020, defended the two-child limit and rejected the committee’s main recommendation to abolish the policy.¹⁷ The government said it was “fair and proportionate” to provide support in the benefits system for a maximum of two children.¹⁸ The government cited figures from the Office

¹⁴ House of Commons Work and Pensions Committee, [‘The two-child limit’](#), 3 November 2019, HC 51 of session 2019.

¹⁵ House of Commons Work and Pensions Committee, [‘The two-child limit’](#), 3 November 2019, HC 51 of session 2019, p 3.

¹⁶ House of Commons Work and Pensions Committee, [‘The two-child limit’](#), 3 November 2019, HC 51 of session 2019, p 3.

¹⁷ House of Commons Work and Pensions Committee, [‘The two-child limit: Government response to the committee’s third report of session 2019’](#), 14 December 2020, HC 1079 of session 2019–2021, p 1.

¹⁸ House of Commons Work and Pensions Committee, [‘The two-child limit: Government response to the committee’s third report of session 2019’](#), 14 December 2020, HC 1079 of session 2019–2021, p 4.

for National Statistics (ONS) that 85% of families with dependent children had a maximum of two children in 2019. The government said it recognised that “some claimants are not able to make the same choices about the number of children in their family”.¹⁹ However, the government highlighted the exceptions which applied to the policy, which it said were “considered and compassionate”.²⁰ The government said the policy “does not attempt to limit the number of children people have”.²¹ It said claimants are free to have “as many children as they choose, in the knowledge of the support available”.

On the committee’s conclusion that the policy could increase child poverty, the government said it was committed to tackling poverty and that it had a range of policies which “support children and families across the tax and benefits system”.²² These included: increases to the national living wage; increases to personal tax allowances; reductions to the universal credit taper rate so recipients lost less of their UC payments as they worked more hours; and the extension of free hours of childcare.

3.2 Evidence of impact

Since the government’s response to the House of Commons Work and Pensions Committee report, further evidence of the impact of the two-child limit has been published.

¹⁹ House of Commons Work and Pensions Committee, [‘The two-child limit: Government response to the committee’s third report of session 2019’](#), 14 December 2020, HC 1079 of session 2019–2021, p 1.

²⁰ House of Commons Work and Pensions Committee, [‘The two-child limit: Government response to the committee’s third report of session 2019’](#), 14 December 2020, HC 1079 of session 2019–2021, p 2.

²¹ House of Commons Work and Pensions Committee, [‘The two-child limit: Government response to the committee’s third report of session 2019’](#), 14 December 2020, HC 1079 of session 2019–2021, p 3.

²² House of Commons Work and Pensions Committee, [‘The two-child limit: Government response to the committee’s third report of session 2019’](#), 14 December 2020, HC 1079 of session 2019–2021, p 3.

Child poverty in larger families

In July 2021, the Centre for Analysis of Social Exclusion (CASE) at the London School of Economics published a study of trends in poverty in large families in the UK.²³ The report stated that child poverty had broadly decreased from the 1990s to 2012/13, when it began to increase and has been rising since. The findings of the study suggested “a crucial and neglected fact”: that almost all of the increase in child poverty “has been driven by what is happening in households with three or more children”.²⁴ The report explored the potential impact of changes in household composition and employment rates in larger families. However, the study concluded that changes to social security benefits were the main driver of poverty rates in larger families.²⁵ The report stated:

Changes in the generosity of social security support for children are the central explanation for the substantial fall in child poverty in larger families in the years to 2012/13 [...] and in the sharp rise in poverty since then. This is despite the fact that no policies were targeted on family size until the benefit cap and the two-child limit. These two latest reforms are therefore particularly worrying.²⁶

The Resolution Foundation’s ‘Living standards outlook 2022’ report included projections about poverty rates in larger families up to 2026/27, in the context of recent increases to the cost of living. The report stated that in 2012/13 one in three households with three or more children were in relative poverty. By 2021/22, the figure “may have reached a record high of

²³ London School of Economics Centre for Analysis of Social Exclusion, ‘[A time of need: Exploring the changing poverty risk facing larger families in the UK](#)’, July 2021.

²⁴ London School of Economics Centre for Analysis of Social Exclusion, ‘[A time of need: Exploring the changing poverty risk facing larger families in the UK](#)’, July 2021, p 11.

²⁵ London School of Economics Centre for Analysis of Social Exclusion, ‘[A time of need: Exploring the changing poverty risk facing larger families in the UK](#)’, July 2021, p 23.

²⁶ London School of Economics Centre for Analysis of Social Exclusion, ‘[A time of need: Exploring the changing poverty risk facing larger families in the UK](#)’, July 2021, p 29–30.

almost 50 percent”. The report predicted that by 2026/27 a “clear majority” of larger families may be in relative poverty.²⁷

In April 2022, CPAG described the two-child limit as “the biggest driver of rising child poverty”.²⁸ A joint report published by CPAG, the Church of England, and the Nuffield Foundation-funded Benefit Changes and Larger Families research project surveyed 2,500 families affected by the two-child limit.²⁹ It found that three-child families could face a financial shortfall in 2022 of £938 as a result of the policy, as “inflation now hits a thirty-year high and energy bills soar”.³⁰ The report called on the government to abolish the two-child limit. CPAG said the removal of the limit would “lift 250,000 children out of poverty”.³¹

Impact on fertility rates

Also in April 2022, the Benefit Changes and Larger Families research project published the findings of a quantitative study of the impact of the two-child limit on fertility rates in larger families.³² The study, which analysed administrative birth records in England and Wales from 2015 to 2019 and the ONS’s annual population survey, found that the two-child limit had “a measurable, but relatively small impact on the number of births to women in households who were affected by the limit”.³³ The data suggested that the

²⁷ Resolution Foundation, ‘[The Living Standard Outlook 2022](#)’, March 22, p 56.

²⁸ Child Poverty Action Group, ‘[New analysis: Families hit by two-child limit face additional £900-plus shortfall this year as costs spiral](#)’, 6 April 2022.

²⁹ Child Poverty Action Group, Church of England, Benefits Changes and Larger Families, ‘[“It’s heart-breaking that I feel I cannot fully provide for my youngest without struggling”: The impact of five years of the two-child limit policy](#)’, April 2022.

³⁰ Child Poverty Action Group, Church of England, Benefits Changes and Larger Families, ‘[“It’s heart-breaking that I feel I cannot fully provide for my youngest without struggling”: The impact of five years of the two-child limit policy](#)’, April 2022, p 5.

³¹ Child Poverty Action Group, ‘[New analysis: Families hit by two-child limit face additional £900-plus shortfall this year as costs spiral](#)’, 6 April 2022.

³² M Reader et al, ‘[Does cutting child benefits reduce fertility in larger families? Evidence from the UK’s two-child limit](#)’, 6 April 2022.

³³ M Reader et al, ‘[Does cutting child benefits reduce fertility in larger families? Evidence from the UK’s two-child limit](#)’, 6 April 2022, p 21.

probability of women in households affected by the two-child limit having a birth reduced by 5%.

The authors said the small reduction in fertility rates was “surprising”, given previous findings in the academic literature of increased fertility rates associated with increases to child-related welfare benefits. They said the causal mechanisms were outside the scope of the paper, but they speculated that the findings of separate qualitative studies of households affected by the two-child limit had indicated a “lack of awareness” of the policy at the time of conception.³⁴ However, the authors noted that “awareness of the policy may grow over time, especially as the number of affected families rises”.

The study stated that religious and cultural factors may have played a role in the small decrease in fertility rates, as “the two-child limit disproportionately affects orthodox Jewish and Muslim families”.³⁵ The authors noted that in qualitative studies families had reported the two-child limit “as having no impact on their conception decisions; adherence to their religious faith to them was more important than the financial incentives at play”.

The authors also speculated that a reduction in household income, caused by the two-child limit, could potentially increase fertility rates in the families affected:

It is at least possible that [...] reducing access to economic resources has negative impacts on choice and agency, resulting in reduced access to contraception, worse mental health, and less interaction with health services; all of these could potentially increase fertility and thereby attenuate the response to financial incentives.³⁶

³⁴ M Reader et al, [‘Does cutting child benefits reduce fertility in larger families? Evidence from the UK’s two-child limit’](#), 6 April 2022, p 22.

³⁵ M Reader et al, [‘Does cutting child benefits reduce fertility in larger families? Evidence from the UK’s two-child limit’](#), 6 April 2022, p 23.

³⁶ M Reader et al, [‘Does cutting child benefits reduce fertility in larger families? Evidence from the UK’s two-child limit’](#), 6 April 2022, p 23.

The study concluded:

Since the two-child limit does not appear to have changed fertility behaviour or the number of births in larger families, it appears inevitable that it will increase child poverty further among larger families.³⁷

On 15 June 2022, the Benefit Changes and Larger Families research project published a qualitative study of the impact of the two-child limit, which was a ‘sister paper’ to the quantitative study referred to above.³⁸ The study found a “series of mismatches” between the government’s assumptions underpinning the two-child limit and the “lived realities” of families’ decisions about conception. The authors claimed that these “help explain the absence of sizeable fertility effects [in the quantitative study]”.³⁹

The study found evidence of a lack of awareness of the two-child limit among respondents, which challenged the government’s assumption that the policy could have a behavioural impact on families’ decisions about whether to have more children.⁴⁰ Respondents said that it was their current financial situation—not a calculation of their future situation—that was the most important factor in deciding whether to conceive. The authors highlighted that, for some families, their circumstances “can change very unexpectedly”.⁴¹ An example was relationship breakdown. Several participants in the study explained that when the child affected by the two-

³⁷ M Reader et al, [‘Does cutting child benefits reduce fertility in larger families? Evidence from the UK’s two-child limit’](#), 6 April 2022, p 24.

³⁸ Benefit Changes and Larger Families, [‘The two-child limit & ‘choices’ over family size: When policy presentation collides with lived experiences’](#), 15 June 2022.

³⁹ R Patrick and K Andersen, [‘The two-child limit and ‘choices’ over family size: When policy presentation collides with lived experiences’](#), London School of Economics Centre for Analysis of Social Exclusion, June 2022, p 5.

⁴⁰ R Patrick and K Andersen, [‘The two-child limit and ‘choices’ over family size: When policy presentation collides with lived experiences’](#), London School of Economics Centre for Analysis of Social Exclusion, June 2022, p 18.

⁴¹ R Patrick and K Andersen, [‘The two-child limit and ‘choices’ over family size: When policy presentation collides with lived experiences’](#), London School of Economics Centre for Analysis of Social Exclusion, June 2022, p 20.

child limit was conceived they were in a relationship and their partner was in paid work.

The study also found evidence that, when there was awareness of the two-child limit, the policy did not influence decision-making about having further children, as many families were motivated by non-financial factors. The authors stated that among respondents there was “a high prevalence of unplanned pregnancies and so for many families, the third or subsequent child was not conceived out of choice”.⁴²

The authors concluded:

As the policy is based on a poor understanding of people’s lives and decisions, it does not result in fewer births. The existence of the two-child limit, does however, result in multiple severe negative impacts which harm parents and their children.⁴³

3.3 Recent parliamentary debates

Opposition parties have stated that they would abolish the two-child limit. The 2019 general election manifestos of both the Labour Party and the Liberal Democrats committed to abolish the limit. The current government has defended the policy during recent parliamentary debates on the subject.

On 21 April 2022, a Westminster Hall debate on the two-child limit was introduced by Alison Thewliss (Scottish National Party MP for Glasgow Central). Ms Thewliss referred to the evidence on the two-child limit published by CPAG and the Nuffield Foundation-funded study on its impact on fertility rates. She said the policy is:

⁴² R Patrick and K Andersen, [‘The two-child limit and ‘choices’ over family size: When policy presentation collides with lived experiences’](#), London School of Economics Centre for Analysis of Social Exclusion, June 2022, p 27.

⁴³ R Patrick and K Andersen, [‘The two-child limit and ‘choices’ over family size: When policy presentation collides with lived experiences’](#), London School of Economics Centre for Analysis of Social Exclusion, June 2022, p 27.

[...] a fundamental injustice and deserves to be looked at seriously [...] The two-child limit for child tax credits and universal credits broke the long-standing link between need and entitlement, on the basis that families in receipt of state support ought to face the same choices as those supporting themselves solely through work. This is a false narrative; it is the myth of the benefit queen. This policy has never been about fairness [...] All the policy does is punish people for their circumstances and drive up child poverty rates.⁴⁴

Karen Buck, Labour shadow minister for work and pensions, reiterated the Labour Party's opposition to the two-child limit and called for its abolition. She said:

The two-child policy can only drive child poverty higher, as more children born since 2017 come within scope of the policy. As we have heard, the Resolution Foundation's modelling shows poverty for children in these families rising precipitously, with half of those children already in poverty in 2021/22. The government should respond to that by ditching the two-child policy now.⁴⁵

David Rutley, parliamentary under-secretary at the Department for Work and Pensions, defended the policy. He stated that the government was committed to supporting families and helping parents into work. He said:

We also need to ensure that there is a sense of fairness for the taxpayer; many working families who do not receive benefits do not see their incomes rise when they have more children. That is why we judge that the policy to support a maximum of two children, whether that is with universal credit or child tax credit, is a proportionate way to achieve those aims.⁴⁶

⁴⁴ [HC Hansard, 21 April 2022, cols 129–30WH.](#)

⁴⁵ [HC Hansard, 21 April 2022, col 147WH.](#)

⁴⁶ [HC Hansard, 21 April 2022, cols 148–9WH.](#)

Mr Rutley referred to the Nuffield Foundation-funded study on the impact on fertility rates and he challenged the assertion that its findings contradicted the government’s objectives for the policy. He said:

The policy was never designed to affect fertility rates; it is fundamentally about seeking to provide fairness with those who are unable to access benefits, when it comes to the choices that they have to make.⁴⁷

On 6 June 2022, the Bishop of Durham, in an oral question in the House of Lords, asked the government whether it had made an assessment of the Church of England report ‘[Making the case for a child poverty strategy](#)’, published in April 2022.⁴⁸ The report recommended the abolition of the two-child limit. When asked specifically about the two-child limit during the debate, Baroness Stedman-Scott, parliamentary under-secretary at the Department for Work and Pensions, responded by reiterating the government’s position that it was fair to “the many working families who do not see their budgets rise when they have more children”.⁴⁹ Baroness Stedman-Scott also reiterated that, according to figures from the ONS, 85% of families have two children.

4. Read more

- House of Commons Library, ‘[The impact of the two-child limit in universal credit](#)’, 19 April 2022
- Mary Reader and Jonathan Portes, ‘[Who paid the price of George Osborne’s two-child benefit cap? Britain’s poorest children](#)’, Guardian, 6 April 2022
- Church of England Diocese of Durham, ‘[Bishop of Durham calls for end of the two child limit](#)’, 12 May 2022
- House of Lords Library, ‘[Children in poverty in working households](#)’, 10 July 2020

⁴⁷ [HC Hansard, 21 April 2022, col 150WH.](#)

⁴⁸ [HL Hansard, 6 June 2022, col 1023–26.](#)

⁴⁹ [HL Hansard, 6 June 2022, col 1025.](#)

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