

Lost opportunities:

**parents' perspectives on how
the two-child limit policy is
affecting their children's early
learning and development**

October 23, 2025



The study at hand

- **A mixed methods project** in collaboration with the Institute of Fiscal Studies (IFS) to better understand the impact of the 2CL on children's early developmental outcomes.
- **The qualitative strand** explored **affected families'** overall experiences of the 2CL, parenting and accessing early learning opportunities.

Methodology

- **35 semi-structured interviews** with:
 - parents with a child under 5,
 - affected by the two-child limit,
 - living across one of four locations in England:
County Durham, Bristol, Newham and Birmingham.
- The sample was:
 - **ethnically diverse,**
 - approximately half were **lone parents** and
 - the majority were **mothers (33)**, in **paid employment (22)**, had **three children (21)** and **lived in social housing (18).**

Methodology

- Interviews were analysed by way of **thematic analysis**.
- A **parent advisory group**, convened by CPAG was consulted at key stages of research.

To best capture families' experiences of the policy, we asked parents about:

- their overall thoughts on how the 2CL policy had affected them
- their younger children's experiences before starting school
- differences between their older and younger children's early years
- the difference additional financial support via the reversal of the 2CL policy would make.

Our findings

Families are experiencing severe financial hardship

- 2CL implementation coincided with existing financial strains.
- Parents felt 2CL **worsened** their financial situation.
- Financial hardship for families looks like:
 - **Difficulty to afford basic necessities**
 - **Accumulating debt** to survive
 - **Parents sacrificing their basic needs** to prioritize children's needs



Illustrations by: Hannah Perry

“It [the 2CL policy] has had a big impact on our family[...] Even down to **their diet**, like to have fresh fruit and vegetables every day, to give them their five a day, it's very expensive. Our shopping bills had to be cut down. They just haven't had as **many experiences** that I would've liked them to have. It's kind of like we've gone into **poverty** now.”

Beth, a lone parent of five, with one child affected by the 2CL

Children are losing out on early learning opportunities

In comparison with their older siblings, younger children affected by the 2CL policy were said to have:

- **less time in formal childcare**
- **less access to learning resources,**
- **fewer opportunities to take part in enriching activities,**
- **fewer opportunities to socialise with peers.**



Less time in formal childcare

- Financial strains forced parents to **cut childcare costs**.
- Many families therefore relied **solely on funded hours**.
- However, they encountered limitations in accessing **suitable and quality formal childcare**.
- Some parents would increase childcare spending if the 2CL was reversed.

Fewer enriching experiences outside of the classroom

- Parents felt that their younger children had been less able to:
 - **take part in extracurricular activities,**
 - **go on fun and educational trips and**
 - **have resources or toys to assist with learning**
- Parents viewed this lack as lost opportunities for their younger children to **have fun, learn crucial life skills and meet developmental milestones.**

"Because we haven't got that extra little bit of income, even **simple things** like going on days out, we're definitely doing that a lot less than we did with the first [child], even the second."

Zainab, mother of three, with one child affected by the 2CL

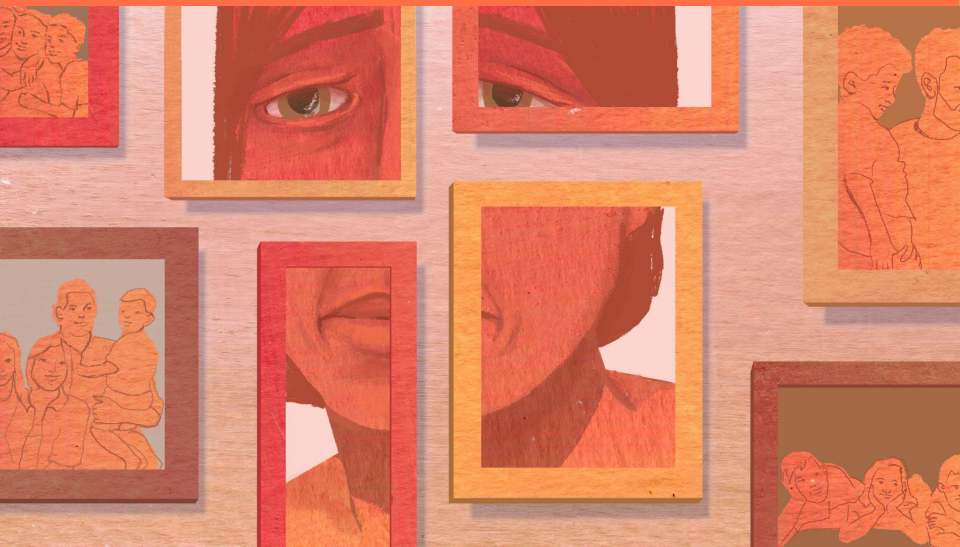
Lost opportunities for all children in the family



- Parents highlighted that **all their children** seem to be at some disadvantage.
- They were particularly concerned about their children's **socioemotional wellbeing**.
- Their children were:
 - less able to socialise with their peers,
 - faced stigmatisation or bullying
 - aware they were missing out.

“Because what happens is you get invited and you have to take a gift, isn't it, you can't go empty handed [...] Because my older son...he obviously wants to go out, he wants to go to the friend's party [...] I have to explain to him that you can't because we don't have that kind of money. **It's a hard decision to make when you want to see your child happy.**”

Naisha, mother of five, with two child affected by the 2CL



Parent mental health

- Parents often described being constantly **stressed and worried** about providing for their children.
- Some mentioned that financial stress led them to develop **mental health difficulties** or exacerbate pre-existing difficulties.
- They were concerned about the knock-on effects on parenting.

“It impacts on you **emotionally** that you can’t always do what you wanna do for the child and it’s harder for me to juggle all the bills and everything else. You just have to really budget. I have **anxiety** as well, a medical condition, so I’m not always good at budgeting and that makes it more difficult.”

Evelyn, mother of three, with one child affected by the 2CL



Parenting

- Parents thought the 2CL:
 - caused unnecessary financial stress, **making parenting harder**
 - **limited their investment** in children's their futures.
- Under the 2CL, parents cannot fully realise their capabilities.
- Unaffordable and inflexible childcare is a significant barrier to parents working or increasing their working hours.

Parents' view of the 2CL - an unfair policy that punishes children

“At the end of the day the people that it affects the most are the children, and it's not their fault...And it just means that we are setting some kids up to be disadvantaged, or to have a harder life, or not to have the experience that others do for factors that are way beyond their control or influences.”

Millie, mother of three, with one child affected by the 2CL



What would additional support mean for families?

- More hours in formal childcare
- Extracurricular activities
- Educational trips
- Learning resources for home
- Preparing for school better
- Support for learning difficulties
- Opportunities to socialise with peers

Key takeaways

In summary,

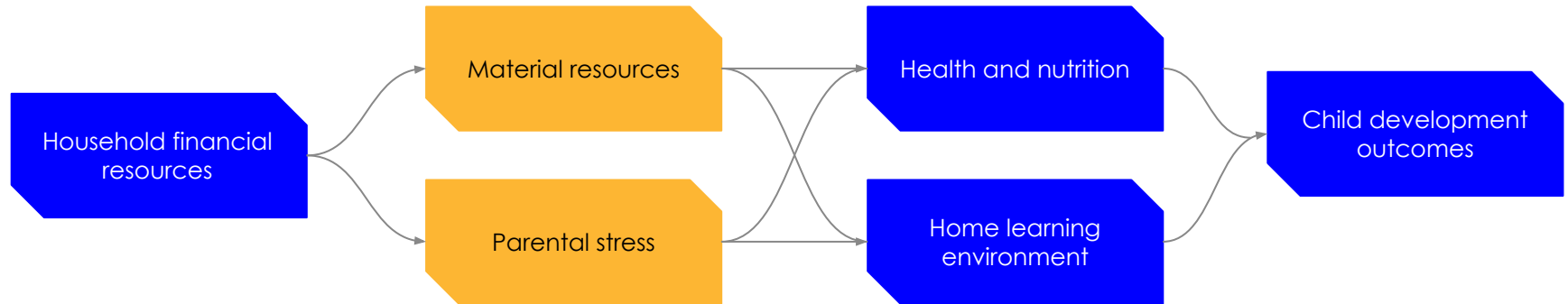
- Families affected by the policy are experiencing severe financial hardship.
- Parents feel the developmentally stimulating experiences their children have had has decreased over time.
- They also report struggling with their mental health, and parenting.
- Parents believe reversing the policy would help them cover necessities and improve their children's access to early learning opportunities.

Linking quantitative and qualitative research findings

- The policy does not significantly impact children's school readiness at age 5, according to quantitative findings.
- Qualitative findings may help to explain these findings, as **parents told us they neglected their own needs to support their children.**
- The quantitative estimate of the 2CL's impact on school readiness likely encompasses these various, potentially counteracting mechanisms.

Linking quantitative and qualitative research findings

- The qualitative findings also raise the question of if the 2CL policy impacts children's early outcomes, **aside from school readiness or post-age 5.**
- These questions are important to address as qualitative findings suggest the 2CL could be negatively impacting development via parental stress (Family Stress Model), curbed investment (Investment Model), or both.



Thank you!