

Forced into a corner:

The two-child limit and
pregnancy decision making
during the pandemic.

December 2020



The British Pregnancy Advisory Service, BPAS, is a charity that sees almost 100,000 women per year for reproductive healthcare services including abortion care, pregnancy options counselling, miscarriage management, STI testing and contraception at clinics in England, Wales and Scotland. We provide high quality NHS-funded abortion care for women who decide to end their pregnancies, and referral into ante-natal services for those who decide to continue. BPAS is the home of the Centre for Reproductive Research and Communication (CRRC), which has a mission to emphasise women's experiences of reproductive health and pregnancy-related issues across the reproductive life course. In 2021, we will launch a not-for-profit, patient-centred IVF service.

As an organisation committed to reproductive choice, we advocate for policies and practices that enable women to make their own decisions around preventing, ending, conceiving, or continuing a pregnancy. We understand that there are often a number of factors which influence women's family planning decisions. While for some women the decision to end a pregnancy is rooted in the desire to not have a child at that point in time, or indeed at all, other women will end a wanted pregnancy which they would have continued had their life circumstances been different.

The government's two-child limit policy, which was first introduced in April 2017, severely restricts the amount of financial support for families with three or more children. After the first two children, universal credit and child tax credits can only be claimed in respect of a third or subsequent child born after April 2017 if one of the exceptions applies – if a pregnancy results in a multiple birth and prior to that pregnancy there were fewer than two children in that household, where the pregnancy was the result of non-consensual sex and the claimant can prove that she is not living at the same address as her attacker, or where the child in question was adopted or is being cared for in a non-parental relationship by the claimant.¹ This additional support is worth nearly £2,900 per child per year.

Prior to COVID-19, we were concerned that the two-child limit may be having a negative impact on women's ability to make the reproductive choices that were right for them. Between 2016-2019, the number of abortions performed in England and Wales increased by 11.7%, from 185,596 to 208,384. Over this same period, the number of abortions performed to mothers with 2 or more existing children increased 16.4%, while for women with no existing children or one existing child, the numbers increased by 10.3% and 7% respectively.² This disproportionate increase in the numbers of abortions performed to women with 2 or more children could be linked to the introduction of the policy. The charity Turn2Us have previously reported cases in which women sought information about what their entitlements would be if they had another baby, citing that the benefit check would help them decide whether or not to continue with the pregnancy.

The assumptions behind the two-child limit include the beliefs that women are able to prevent unplanned pregnancy through the use of contraception, and the expectation that parents can plan their financial circumstances for the 18 years following the birth of their child. Even prior to the pandemic, this was far from the case. However, the current crisis has significantly widened the gap between the beliefs that underpinned the policy when it was introduced and the lived experiences of families. Family planning clinic closures and social distancing measures mean that it has become more difficult for women to access contraception, in particular long-acting and highly effective methods such as the coil or implant, during the pandemic. Previously financially secure parents have been plunged into sudden poverty, while others face huge uncertainty about their employment beyond the government's furlough scheme. 243,000 families had been affected by the two-child limit by April 2020³, and it is

¹ [HMRC, Child Tax Credit: support for a maximum of 2 children](#)

² Department of Health and Social Care, Abortion Statistics for England and Wales 2019

³ [HMRC, Child Tax Credit and Universal Credit claimants Statistics related to the policy to provide support for a maximum of two children 2 April 2020](#)

estimated that an additional 60,000 families are likely to have been affected as a result of the COVID-19 crisis.⁴

About the survey

Between 12th October and 9th November 2020, BPAS collected 240 survey responses from women with two or more existing children who had ended a pregnancy since March 2020. Women were invited to take part in the online survey via email from BPAS.

The majority (60%) of women who took part said they had 2 existing children and overall, 34% were in receipt of Universal Credit, and 23% were in receipt of Tax Credits.

Women with more than 2 children were significantly more likely to be in receipt of one of these benefits. Of those with 2 existing children, 32% were in receipt of Universal Credit and 16% were in receipt of Tax Credits, compared with 39% and 35% of those with 3 or more children

Awareness and impact of the two-child limit

Over half (59%) of the respondents said that they were aware of the two-child limit prior to having their termination. This is in keeping with research by the Church of England and Child Poverty Action Group which found that 58% of those whose youngest child was born in the 6 months up to April 2019 said they were aware of the policy when they had their child.⁵

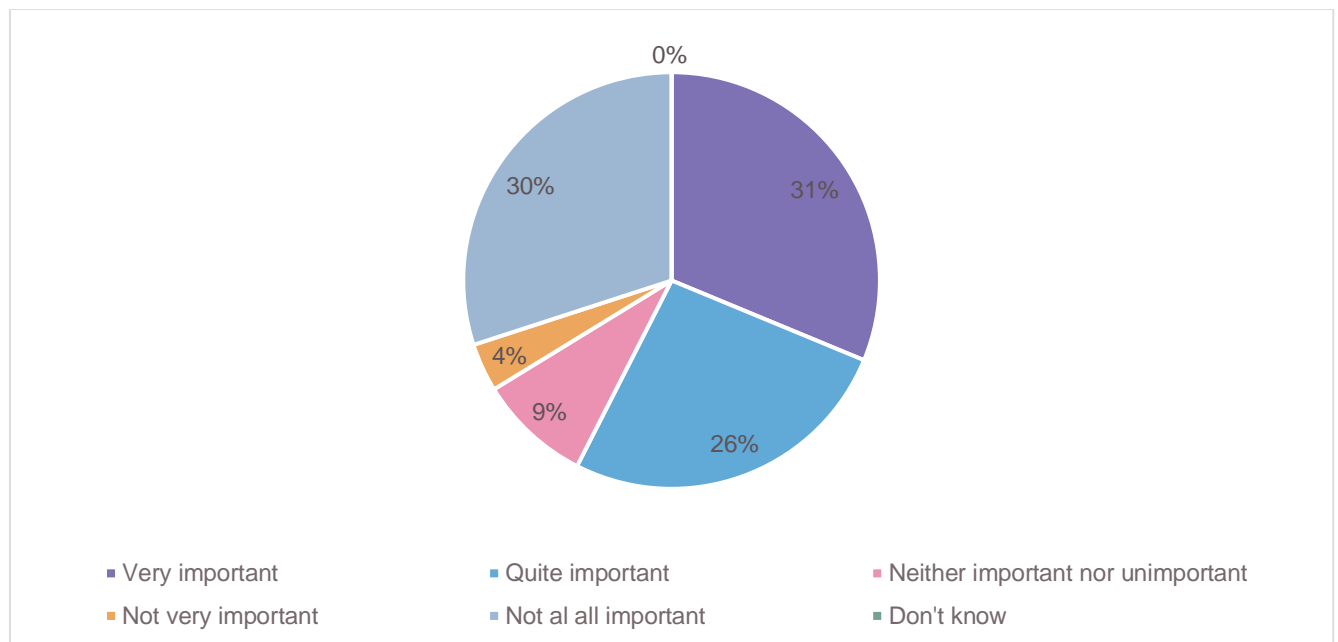
Perhaps unsurprisingly, awareness of the two-child limit increased with family size. Among women with two existing children, 52% said they were aware of the policy at the time they had their termination, compared with 70%, 71%, and 91% of respondents with three, four, or five or more children respectively.

Among women who were aware of the two-child limit and likely to be affected (women in receipt of Universal Credit or Tax Credits), 57% said that the policy was important in their decision-making around whether or not to continue the pregnancy.

How important was the two-child limit in your decision-making around whether or not to continue the pregnancy? Respondents: women aware of the two-child policy and in receipt of Universal Credit or Tax Credits

⁴ [The Church of England and Child Poverty Action Group, No One Knows What The Future Can Hold](#)

⁵ [ibid](#)



Through this survey, we wanted to explore the specific impact of the two-child limit on women’s decision making around pregnancy during the pandemic. We invited women to share their thoughts on the financial pressures they were facing during the pandemic, including from the impact of the two-child limit. Unless otherwise stated, all the comments quotes in this report are from women who said that the two-child limit was either a quite or very important factor in their decision to end their pregnancy during the pandemic.

Within the comments from this group of women, four key themes emerged:

1. The impact of COVID-19 on family finances
2. The precariousness of employment during the pandemic
3. Barriers to contraception caused by the pandemic
4. The sense of being unable to continue a wanted pregnancy due to the combination of the two-child limit policy and the pandemic.

1. Family finances during the pandemic

“Anyone can fall on hard times during a pandemic.”

The pandemic has had an unforeseeable and unprecedented impact on family’s financial circumstances. The charity Turn2Us has reported a significant decline in people’s financial resilience due to the pandemic, and that more than one in five people (11 million people) are now running out of money ‘always’ or ‘most of the time’ before they are paid again. This means an additional 4.2 million are now frequently running out of money compared to the start of March. The charity’s research has also indicated that women are more likely than men to say that they frequently run out of money, and that this gap has widened during the pandemic.⁶ Many employees reliant on the government’s furlough scheme are trying to make ends meet on 80% of their previous wages. Even for those who have maintained employment through the pandemic, their income may have dropped due to reduction in

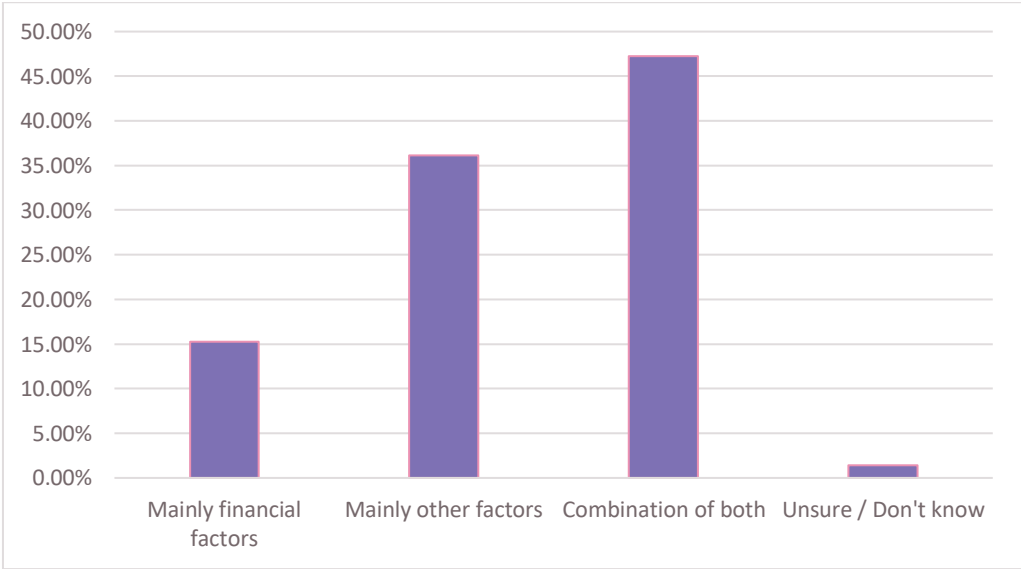
⁶ [Turn2Us, Weathering the Storm: How COVID-19 is Eroding Financial Resilience](#)

working hours or a reduction in income from self-employment. A survey of 19,950 mothers and pregnant women in July 2020 by the maternity rights campaign group, Pregnant Then Screwed, revealed that 72% of mothers said that they have had to work fewer hours because of childcare issues.⁷

Data shows that significant numbers of people have begun claiming benefits since the pandemic began, with an additional 2.7 million people now claiming Universal Credit due to a reduction in their household income. ⁸ Research also shows that there is a changing demographic profile amongst new benefit claimants, with those who have made a new claim for benefits since the start of the COVID-19 pandemic tending to be from working backgrounds of a higher professional status than existing claimants. This serves to illustrate that the impact of COVID-19 will be felt by families who previously had a relatively secure income.⁹

Across all women we surveyed, 62% said that their decision to end their pregnancy was either due to mainly financial factors or a combination of financial and other factors, including 15% who stated that their decision was mainly due to financial factors. This figure did not vary significantly depending on the size of the respondents' existing families. However, women who were aware of the two-child limit at the time of their abortion were more likely to attach a high importance to financial factors in their decision-making. Among women who were aware of the two-child limit, 21% said that mainly financial factors influenced their decision, compared with 7% of those who were not aware.

Thinking about your abortion at BPAS, was your decision to end the pregnancy mainly due to financial factors or other considerations? Respondents: all



Among women for whom the two-child limit played a role in the decision to end their pregnancy, many stated that their family finances had been adversely affected by the pandemic:

“[The two-child limit] was a big factor for me. My husband has lost his job so we are on a very tight budget and when we looked at our finances we realised we couldn't afford to have another baby.”

⁷[Pregnant Then Screwed, Childcare, Covid and Career: The true scale of the crisis facing working mums](#)
⁸ [Child Poverty Action Group, The Safety Net is Gone](#)
⁹ [Welfare at a \(Social\) Distance, Who are the new COVID-19 cohort of benefit claimants?](#)

“[I fell pregnant] at the start of the pandemic... I was furloughed so I had to take a paycut.”

“It would have been impossible to effectively financially support a third child without a small financial contribution from the government and this was a contributing factor to me ending my fourth pregnancy.”

At the same time as many families will be coping with a reduced income, some will also be facing rising living costs due to COVID-19. Research conducted by the Child Poverty Action Group and the Church of England found that nearly 9 in 10 low-income families said they faced additional costs as a result of coronavirus. Families reported spending significantly more time at home, increasing energy and food bills, and some families had expanded during the pandemic as elderly relatives moved in or older children returned home.¹⁰

A number of women stated they were currently struggling financially:

“I work so I receive working tax credits as well as child tax credit and child benefit but I knew I would not receive any additional help with the new baby. As my children have got older the money I receive doesn't go as far - clothing is more expensive, they require more food etc.”

“Food is not cheap and you spend your life living on a budgeted income with two children so with another you would be more on a budget... bills are not cheap either.”

2. Job insecurity caused by the pandemic

“The two-child limit definitely was a factor... With COVID, there was this uncertainty for what was going to happen next and I'm still currently furloughed.”

While the government's job retention scheme has protected millions from being made unemployed during the pandemic, there remain deep concerns about the long-term prospect of rising unemployment levels once this scheme comes to an end. Since March, 9.6 million people have been placed on furlough and 695,000 people have been made redundant. The OBR has predicted that unemployment will reach 7.5% in the second quarter of 2021, leaving 2.6m people out of work.¹¹ Women may be more likely to be faced with this uncertainty because they are more likely than men to have been furloughed. An analysis of HMRC data by the UK Women's Budget Group has shown that the majority (52.1%) of workers put on furlough across the UK between March – August 2020 were women, and that roughly 133,000 more women were furloughed than men across the UK.¹² Furthermore, research by the TUC found that one in four pregnant women and new mothers had experienced unfair treatment or discrimination at work including being singled out for redundancy or furlough.¹³ TUC

¹⁰ [Child Poverty Action Group and the Church of England, Poverty in the pandemic: the impact of coronavirus on low income families and children](#)

¹¹ [Office for Budget Responsibility, Economic and Fiscal Outlook](#)

¹² [The UK Women's Budget Group, On Equal Pay Day: HMRC data prompts concern of 'gender furlough gap'](#)

¹³ [The TUC, Pregnant and precarious: new and expectant mums' experiences of work during COVID-19](#)

analysis of ONS labour market statistics also shows that in the three months to July 2020 redundancies among women increased by 79% while redundancies among men increased by 23%.¹⁴

Comments from our survey show a deep sense of anxiety among women about their future employment prospects. A number of women expressed that while they felt that they could currently afford a third child without further financial support, but they were worried that this may not be the case in the future.

“I am so anxious about the future of my job and my husband’s job. We can afford a third child now, but I don’t know if we would still be in this position in 9 months time.”

“Me and my husband work in hospitality and I don’t think our jobs will survive lockdown.”

There was also sense among some of the survey respondents that the two-child limit was unfair particularly for those who were in employment or who had recently lost their job due to the pandemic, including from some parents who wrongly believe that the two-child limit only applies if they are not in paid work.

“The two-child limit should be scrapped. We pay our taxes and we pay our way in life.”

“Although I agree that many parents are able to work and should if they could we have hit a really hard time as a nation and the rules on the number of children should be relaxed to end suffering on the people that can’t afford to live because they unexpectedly lost their jobs”

3. Access to contraception during COVID-19

BPAS has previously raised concerns that the introduction of the two-child limit policy was based on the assumption that pregnancies can be neatly planned, and that unplanned pregnancies can be avoided by accessing contraception. As an organisation that cares for over 100,000 women each year facing an unplanned or unwanted pregnancy, we know that this far from the truth. No method of contraception is 100% reliable. Our research has previously found that the majority of women who avail of abortion services in our clinics were using at least one type of contraception, with a quarter of women using a hormonal contraceptive (pills, patches or rings) or a long-acting reversible contraceptive (IUD, injection, implant or IUS) when they became pregnant.¹⁵

Women’s ability to plan and prevent a pregnancy has been negatively impacted by the COVID-19 pandemic. In their recent inquiry ‘Women’s Lives, Women’s Rights: Strengthening Access to Contraception Beyond the Pandemic’, the All-Party Parliamentary Group on Sexual and Reproductive Health found that difficulties in accessing contraception have been exacerbated by the pandemic. Clinic closures mean that many women are unable to start long-acting methods with a higher efficacy, such as the coil or contraceptive implant, as these require face-to-face consultations and for a fitting performed by a healthcare professional.

Due to COVID-19, more women will therefore be dependent on less effective methods that they can purchase online or at their local pharmacy, such as condoms or the contraceptive pill. Access to emergency hormonal contraception, which is a vital back-up method for women using these methods,

¹⁴ [The TUC, An unemployment crisis is coming. The government must act now to prevent it](#)

[BPAS, Women cannot control fertility through contraception alone](#)

has also been impacted by the pandemic. A third (32.5%) of pharmacies providing EHC that we surveyed were unable to provide the mandatory consultation in a way that was both confidential and COVID-secure, and retail data show sales of EHC fell by 50% at the start of lockdown from March to April 2020, while NHS prescriptions for the pills declined by around 20% in the same period.

Previous research conducted by BPAS in May 2020 has found that 1 in 5 women ending a pregnancy stated that they had experienced difficulties accessing their regular method of contraception during the COVID-19 shutdown. Comments included:

“I am unable to get the contraceptive pill for free during the pandemic. I can’t attend a clinic. There is no online/postal service available in my area. I am currently without anything. I would normally have the contraceptive injection with my GP but they’re not open.”

“I was waiting for a mirena coil fitted which has been postponed indefinitely.”

A number of women who said that the two-child limit played a role in their decision to end a pregnancy stated that they have experienced barriers to contraception during the pandemic. Many also explained that it is not always possible to prevent an unplanned pregnancy, and some suggested that this meant that the policy was particularly unjust.

“When your pregnancy is an accident , [the two-child limit] is unfair.”

“People do not always intend to fall pregnant... sometimes when these things happen the decision to terminate is too overwhelming.”

“I missed a pill and fell pregnant... I had no choice but to have an abortion due to the financial difficulties it would create.”

“With COVID, I couldn’t access any family planning facilities, so I fell pregnant in May.”

4. The sense of being unable to continue a wanted pregnancy due to the combination of the two-child policy and the pandemic.

There is no evidence that abortion causes poor mental health outcomes. A study published in the journal *Social Science & Medicine* earlier this year found that 95% of women indicated they believe that going through an abortion was the right decision over the course of the study, and that the most common emotion following an abortion was that of relief.¹⁶

However, from our experience of providing abortion treatment and post-abortion care to millions of women since 1968, we know that some women can feel sadness or regret due to the circumstances in which they ended their pregnancy. A number of respondents stressed that if it weren’t for financial barriers, including the two-child limit, they would have chosen to continue their pregnancy. Women told us that they felt that the combination of the pandemic and the two-child policy in effect removed their ability to make the choice that was right for them. In comparison with earlier surveys of clients

¹⁶ Corinne H. Roccaa, Goleen Samaria, Diana G. Foster, Heather Gould, Katrina Kimporta, Emotions and decision rightness over five years following an abortion

conducted during the pandemic, the number of women expressing a very strong emotional response to the circumstances surrounding their termination was marked.

“I wish there was some more help out there for women, maybe my decision wouldn’t have been so forced if there were.”

“If there was no two-child limit I would have kept the baby, but I couldn't afford to feed and clothe it... I've really struggled to come to terms with [my decision].”

“I did something I never imagined I would ever do... But at the back of my mind all I kept thinking is how would I have managed financially... I had to do this.”

“The two-child cap forces people into a corner of knowing they can't provide versus abortion... Although I understand that it is not the government's responsibility to be financially responsible for parents having children, I also felt like thanks to that rule I was forced to make this decision.”

Conclusion

The results of our survey provide clear evidence that the combination of the COVID-19 pandemic together with the two-child limit is a significant factor in some women’s decision to end a pregnancy. Among those women who were aware of the two-child limit at the time of their termination and likely to be affected by it, more than half (57%) said that the policy was important in their decision-making around whether or not to continue the pregnancy.

It is also clear that some women felt significant regret and sadness because they felt unable to continue what was a wanted pregnancy due to the policy. Given the scale of the predicted job losses and ongoing economic impact of COVID-19, we anticipate that the number of women in this incredibly difficult position will only increase.

Even the most carefully planned families can find themselves plunged into financial difficulties due to sudden unemployment, and women can struggle to protect themselves against unplanned pregnancy. This has never been more true than during the current pandemic.

As the government has repeatedly stated, this is an unprecedented crisis that calls for unprecedented government support for families. Certain policies developed prior to the current pandemic will no longer be suitable in the current context. The government has introduced a wide range of measures that would have been unimaginable just 9 months ago.

At BPAS, we have always opposed the two-child limit on the basis that it restricts women’s reproductive choices. However, we believe that the pandemic has created a unique set of circumstances which means that any previous justifications for the policy cannot be said to still stand. The two-child limit fails to protect families against the impact of unexpected life events, and it is hard to imagine a more unexpected life event for our entire society than the current pandemic. If the government does not want to see more women, as one respondent stated, feeling “forced in to a corner” between financial hardship or ending an otherwise wanted pregnancy, they must revoke the two-child limit as a matter of urgency.

Katherine O'Brien, Associate Director of Campaigns at BPAS
2nd December 2020

