

Marie Goldman

MP for Chelmsford

Scrapping the two-child benefit cap is a welcome display of compassion

THERE'S a lot to say about the 2025 autumn Budget, but I wanted to spend this article talking about something very positive that was included within it: the scrapping of the two-child benefit cap.

(There were things I don't support in the Budget as well, including some stealth tax rises, but please forgive me, in the first article of the festive season, for writing about something that I think we should all welcome instead.)

The scrapping of the two-child benefit cap is something the Liberal Democrats have long campaigned for. It is the single most effective measure the Chancellor could have taken in the Budget to lift hundreds of thousands of children out of poverty, and it's something to applaud.

I know from social media posts on the subject that there are some who haven't properly thought about this and who argue, simplistically, that parents should take responsibility for having more children than they can afford. On the face of it, that sounds like a reasonable argument. But it fundamentally misunderstands the complexities of the world.

Life doesn't always work out as we plan. It's not hard to imagine a situation where a married couple, with four children, have a run of bad luck. So let's try.

Let's imagine two parents who are both well-educated and have good, well-paid jobs when one of them is hit by a drunk-driver and killed.

Suddenly, the remaining parent (let's say it's the mum, but it could just as easily be the dad) is the sole breadwinner. The mortgage she now owes on their property is no longer affordable, but that's OK because she can downsize.

It takes a bit of time to sell up because it's a large house and the property market isn't very buoyant, plus she's dealing with grief and supporting her eldest two children through GCSEs and A levels, at the same time.

Eventually she sells and moves to a much smaller, but more affordable property.

But then her youngest child, who has been feeling a bit under-the-



It is predicted the scrapping of the two-child benefit cap will lift hundreds of thousands of children out of poverty
LIVERPOOL ECHO

weather for a while, takes a turn for the worse. Tests reveal they are suffering from a degenerative disease. They'll eventually

need round-the-clock care and specialist equipment, which is very expensive. And then there are lots of hospital appointments to attend.

The local hospital doesn't specialise in this kind of illness, so they have to travel a long distance to see the consultants they need to see.

The mother's employer has been very understanding and generous up to this point, but she had a lot of time off when her husband died, and she's used up all of her annual leave. The employer simply can't cover it anymore, so, with no family

able to help, the single parent has to choose between leaving her job to look after her sick child or... what? There is no choice.

But savings don't last forever, and travel to and from the hospital is expensive, as are looming university expenses for their eldest who did amazingly well in their A levels, all things considered, but is now showing signs of struggling to cope with the loss of their dad and a sick sibling.

It would do them good to get away from it, like an ordinary teenager, and get on with their life at university. But who knows how it's going to be paid for. The savings plan the parents had put into for years to support their children through higher education is now being spent on wheelchairs, bathroom adaptations and long journeys to and from the hospital. It's almost all gone and it's hard to keep on top of the bills.

The gas and electricity just seem to keep going up, but the youngest child's symptoms are made worse by the cold, so it's important to keep the poorly-insulated house warm.

And while all this is going on, their third child, always the joyful, sparkly one, has become withdrawn and quiet. It would be nice to go on a family holiday, to all spend time together somewhere warm and sunny and to have cuddles without the worry of everything that needs to be done, but that's just a pipe dream. There's nothing left.

It's a far cry from the life the mum imagines as she fills out the Universal Credit (UC) application - a form surely designed for failure with the ridiculous amount of documentation required. It's hard to remember where to find it all since the move, especially underneath all the mountains of medical notes and paraphernalia.

Only three of the children are still under the age of 18, so the UC application won't cover all of them, but thank goodness for the lifting of the two-child cap, which won't make everything all right, but it will make things just that little bit easier to put food on the table and keep the heating on. Without that, well, the mum doesn't even want to think what would happen.

She shudders to think how their situation could have been even worse. What if she had been injured in the accident too? What if their fourth child had actually been a multiple birth - twins, or even triplets? There isn't any history of it in their family, as far as she knows, but she and her late husband never did get around to spending time together on Ancestry.com.

At least I've got my own health, she thinks, as she finally sits down at the end of yet another gruelling day of battles with the local authority to get help with those house adaptations. And the school's been great, but they have suggested their third child might benefit from some counselling. Who's going to pay for that, she wonders, as she closes her eyes and mentally prepares for the battles yet to come.

No - this isn't a true story. It isn't casework from my constituency. But it could be.

We never know how our lives are going to unfold - what may get thrown at us along the way. The choices we make usually seem like the right ones at the time, but we can never predict the future, and how many of us truly lead our lives in fear of the future anyway?

I'm often struck by the lack of compassion from those who seem more interested in making sure that those who don't deserve something don't get it, rather than ensuring those who need something do.

Yes, there may be some people who end up being given state benefits when they have made poor choice after poor choice. But in my eyes, that's a price I am very willing to pay to ensure support for those who need it through absolutely no fault of their own.

Perhaps it's just the way I'm wired, or maybe it's the way I was brought up. Either way, I'm grateful.

And surely that's a good way to be, especially in the festive season.

Keep well.
Marie

“We never know how our lives are going to unfold - what may get thrown at us along the way.”

Marie Goldman