



Submission to the Work and Pensions Select Committee on the Two-child Benefit Limit



1. INTRODUCTION

- i. The Muslim Council of Britain (MCB), founded in 1997, is an inclusive umbrella body of mosques, charities, schools and Islamic associations, representing the largest cross-section of Muslims in Britain today. It is pledged to work for the common good of society as a whole.
- ii. The MCB's affiliate base reflects the diversity of Muslims in the UK, being made up of a range of ethnic, geographic and theological backgrounds.
- iii. Harun Khan, Secretary General of the MCB, gave oral evidence to the Work and Pensions Select Committee as part of this inquiry on Wednesday 23 October, along with religious representatives from the Christian and Jewish faiths to explore the disproportionate impact this policy has on particular religious communities. This document is being submitted to supplement this oral evidence, and to provide further statistics and case studies to the Committee.

2. EXECUTIVE SUMMARY

- i. The Muslim Council of Britain is strongly opposed to this policy because it fails to alleviate poverty, and instead pushes vulnerable children and families further into poverty. This policy also disproportionately impacts those in low socio-economic groups and religious minorities, particularly Muslims.
- ii. Ultimately, this policy unfairly penalises children, who have no control over the size of their family. Child poverty, which is already high in some Muslim communities, has damaging lasting impacts on children's health and wellbeing.
- iii. The Government has also not successfully engaged communities who are affected by this policy, shown by low levels of understanding and awareness of this policy. This then doesn't allow families to sufficiently financially plan for their families.
- iv. The Government must reconsider the direct and indirect consequences of this policy, particularly its impact on minorities and vulnerable communities in the UK. The Government should address the high levels of child poverty, and look for other, more effective ways of achieving its objectives without increasing child poverty.

3. IMPACT ON MUSLIMS

- i. The two-child limit impacts Muslims more than any other faith group for two key reasons: poverty levels among Muslims are high, with 46% of Muslims living in the 10 most deprived

local authority districts in England,¹ and 60% of all Muslim children living in families with three or more dependent children.

- ii. Muslims are affected by this policy more than any other religious group. Data requested from the Office for National Statistics breaking down religion by number of dependent children in family based on the 2011 Census showed that despite only representing 3.2% of households in England, Muslims represent 11.6% of all households where there are 2 adults and 3 or more children. Furthermore, 60% of Muslim children are in households where there are 3 or more children (vs. 31% overall the overall population).

Table 1: Muslim households in England and Wales effected by the two child limit

Country	Household composition		Household composition	
	Number	Percentage	Number	Percentage
England	731,524	3.32%	84,826	11.60%
Wales	13,737	1.05%	1,454	10.58%

Source: 2011 Census data taken from various ONS produced tables

Table 2: Religion by number of three or more dependent children in family

Religion	Three or more dependent children in family	Percentage
Total: All Religions	3,685,125	31%
No Religion	1,036,210	29%
Christian	1,696,490	28%
Buddhist	7,157	22%
Hindu	34,297	20%
Jewish	30,532	52%
Muslim	589,235	60%
Sikh	31,032	31%
Other Religion	6,482	27%
Not Stated	253,690	27%

Source: [CT0546](#) - Religion by number of dependent children in family, 2011 Census, Office for National Statistics

¹ [British Muslims in Numbers](#), Muslim Council of Britain, 2015

- iii. The Muslim Council of Britain conducted analysis comparing the 10 parliamentary constituencies which have Muslim populations of over 20% with the 10 parliamentary constituencies most affected by this policy. Out of the 10 constituencies most affected by the two-child limit, eight have Muslim populations of more than 20%. Birmingham, Hodge Hill and Bradford West are the two constituencies most affected by the two-child limit, and also have the highest Muslim populations.

In Birmingham, Hodge Hill, and Bradford West are the two constituencies most affected by the two-child limit, and also have the highest Muslim populations. In Birmingham, Hodge Hill, 51% of the population is Muslim, and 51.2% of children in the constituency are potentially affected. In Bradford West, 51.3% of the population is Muslim, and 51.5% of children in the constituency are potentially affected.

Table 3: Analysis of constituencies affected

Constituency	Muslims as % of overall population	% of children who are potentially affected
Birmingham, Hodge Hill	52.1%	51.2%
Bradford West	51.3%	51.5%
Birmingham, Hall Green	46.6%	44.0%
East Ham	37.4%	32.2%
Bradford East	36.9%	47.8%
Blackburn	36.3%	42.9%
Bethnal Green and Bow	35.4%	41.6%
Birmingham, Ladywood	35.2%	48.4%
Ilford South	34.9%	-
Poplar and Limehouse	33.6%	43.7%
Manchester, Gorton	28.8%	42.1%
Leicester South	27.8%	35.6%
West Ham	26.8%	32.5%
Walthamstow	25.4%	-
Luton South	25.3%	34.7%
Oldham West and Royton	24.6%	42.9%
Edmonton	24.5%	35.6%
Slough	23.8%	-
Rochdale	23.6%	38.2%
Birmingham, Perry Barr	22.7%	38.0%

Leyton and Wanstead	22.6%	-
Westminster North	22.6%	-
Luton North	22.4%	34.6%
Brent Central	21.2%	34.6%
Birmingham, Yardley	20.6%	42.6%

Sources:

1. *British Muslims in Numbers: A Demographic, Socio-Economic and Health Profile of Muslims*, Muslim Council of Britain
2. *Annex B: Top 100 parliamentary constituencies most affected by the two-child limit*, All Kids Count: *The impact of the two-child limit after two years*, Child Poverty Action Group

- iv. When looking at the impact of this policy, poverty is an important indicator that determines who is affected. Muslims reside disproportionately in deprived areas, as noted in
- v. Muslims reside disproportionately in deprived areas, as noted above. Furthermore, more Pakistani and Bangladeshi children live in poverty than any other ethnic group (noting 67.7% of Muslims are considered to be “Asian”²). 60% of Bangladeshi children and 54% of Pakistani children currently live in poverty, once housing costs are taken into account.³ As a direct result of this policy and other recent welfare policies, the child poverty rate among Pakistani and Bangladeshi families is forecast to rise to 66% and 75% respectively by 2021-22, according to the EHRC’s analysis.⁴
- vi. There is little evidence to demonstrate levels of awareness of the two-child policy amongst Muslim communities, or work undertaken by the Government to communicate this policy in communities. The objective of this policy is supposed to be to make people consider whether they have the financial means to support another child, but if this policy has not been communicated and families are unaware of it, they cannot take this into consideration when family planning and are often told about this once they already have a third child.
- vii. Ultimately, it is children who are faced to bear the brunt of this policy. With squeezed finances, families have to make significant sacrifices, which can include less healthy diets, reduced activities for children, both parents working long hours leading to less time spent with children, additional strain on family relationships, and an increase in mental health problems.

4. IMPACT ON REFUGEES

² [Ethnic group by religion from 2011 Census](#), Office for National Statistics, accessed on 7 October 2019

³ [Runnymede Submission to UN Special Rapporteur](#), Runnymede Trust, November 2018

⁴ [The cumulative impact of tax and welfare reforms](#), Equality and Human Rights Commission, March 2018

- i. The other groups of people significantly impacted by this policy, who are perhaps overlooked, are refugees. There has been a rise in the number of asylum seekers and persons fleeing war zones and natural disasters and seeking safety in the UK. These include many Muslims from the Middle East and Africa. Figures from the Home Office indicate the UK gave protection – in the form of grants of asylum, humanitarian protection, alternative forms of leave and resettlement – to 18,519 people in the year ending June 2019 (up 29% compared with the previous year).⁵
- ii. Recent humanitarian crises and wars have meant a huge rise in the number of refugees from the Middle East and Africa, many of whom are Muslim.
- iii. Refugees are already highly financially vulnerable as they are unlikely to have savings or additional income to fall back on in times of need, and due to a lack of employment opportunities. The lack of recent work experience means refugees in the UK often struggle to find jobs, and are more likely than the general population to be unemployed, also due to language barriers and a lack of UK qualifications.⁶ Refugees are therefore unavoidably reliant on benefits, particularly in the short-term.
- iv. The UK's complex benefits system can often be unnavigable, particularly for those without community links or networks, English proficiency and an understanding of the UK welfare framework. Refugees are much less likely to be aware of this policy and to take this into consideration when family planning, as this policy expects families to do.
- v. Financial instability and poverty significantly hinders successful integration into British society for refugees, who are working to rebuild their lives in the UK after having fled often horrific circumstances in their home countries. Refugee children have already suffered substantial upheaval, and some of whom are survivors of violence, abuse or exploitation. The Government recognises the complex protection needs of refugees, demonstrated by the Government's schemes to resettle refugees and vulnerable children, but ignores these additional protection needs in the implementation of this policy.

5. CASE STUDIES

- i. The National Zakat Foundation (NZF), a London based charity that collects 'Zakat' (a pillar of the Islamic faith and a form of almsgiving that each Muslim must pay in accordance with their means) and distributes it in the form of monetary grants to Muslims in the UK most in need of financial assistance.

NZF have seen a noteworthy increase in the total volume of applications received from January to date this year, in comparison to the entirety of 2018. 60% of applications for financial assistance from January 2018 to date have been made within 2019 itself. By the end of 2019, the charity is expecting this figure to rise to 65% (of all applications received

⁵ [Asylum, resettlement and protection](#), Home Office, 22 August 2019

⁶ [Refugees and the UK Labour Market](#), Centre on Migration, Policy and Society, University of Oxford, April 2019

since January 2018), illustrating a significant increase in the rate of applications between 2018 and 2019.

NZF's CEO Iqbal Nasim has said:

"We have seen a dramatic increase in applications from poor and vulnerable Muslims around the UK over the last 18 months, and are on course to receive 1,000 applications [for Zakat] in October 2019 alone, the highest number for a single calendar month in NZF's history. It is clear that Muslim communities are increasingly impacted by financial constraints, with applicants [for Zakat] regularly indicating they are unable to cover basic living costs, and are increasingly laden with debt."

- ii. Belfast Islamic Centre has raised the catastrophic effect this would have on low income families in Northern Ireland:

"Most families in Northern Ireland have more than two children and rely on benefits and tax credits to subsidise their income. Even with the current benefits system, many families can't survive without our food bank. We have a food bank distribution at the mosque every Wednesday, and we can't keep up with demand. We also distribute Zakat to needy Muslims, and this does not cover the demand."

- iii. Bearded Broz, a community food bank initiative in the West Midlands, recall delivering food parcels during Ramadan to needy Muslims. In an interview with The National, Imran Hameed, founder of Bearded Broz, recalls how many recipients are victims of the revised welfare system, which has left families and individuals unable to manage:

"Moving around the streets of Birmingham, one drop-off is for a family of seven, asylum seekers from the Middle East who have a budget of £25 a week and are barred from finding work, with one child paralysed from the waist down... A parcel is dropped off to a British-Asian single mother on £70 a week. She finds her money is spent on food and commuting, with the only luxury being swimming lessons for her daughter."⁷

- iv. Sufra Food Bank and Kitchen, based in North West London, has said:

"Since Sufra NW London opened in 2013, a growing number of refugees, asylum seekers and EU migrants have been accessing our food bank. The vast majority of this demographic (71%) are from a Muslim background, having originally migrated from the MENA region. This rise has been particularly sharp over the past two years, and 26% of all our Food Bank guests are now Muslim – a larger proportion than exists in the general population of Brent or surrounding boroughs.

The majority of the families we serve on our Refugee Resettlement Programme (and therefore the majority of our Muslim Food bank guests) have larger than average number of people living in their household, usually because they often have more than two children. Historically, larger families in the UK have been disadvantaged by the benefits system.

⁷ [The Islamic food banks helping British Muslims, and non-Muslims, survive poverty](#), *The National*, 18 May 2019

However, the current Benefit Cap has been particularly harsh on families with more than two children and has contributed significantly to the growing number of larger families – both Muslim and non-Muslim – seeking emergency food aid at Sufra NW London.

The UK has signed up to a long list of international covenants which seek to protect the right to an adequate standard of living. But last year, Sufra distributed emergency food aid to 9,542 recipients whose basic human right to food had been violated – almost three times as many as three years ago. Human rights activists criticise the one child policy in China whilst the benefit cap here in the UK imposes a draconian two-child policy on families from low income backgrounds, impeding their Right to Food and reducing their ability to live a decent family life.”