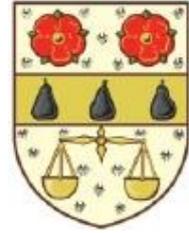


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**Review of the relationship between religion and poverty -  
an analysis for the Joseph Rowntree Foundation<sup>1</sup>**

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<sup>1</sup> This report is one of a number of evidence reviews commissioned by the Joseph Rowntree Foundation (JRF) to support their development of an anti-poverty strategy for the UK. More information can be found at <http://www.jrf.org.uk/work/workarea/anti-poverty-strategy>

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## Summary

In comparison with the relationship between ethnicity and poverty, there has been very little research focusing specifically on religion. However there have been a number of studies which compare the effects of religion and ethnicity on economic activity, unemployment and earnings, which are in turn major factors in poverty. These studies have typically shown that Muslims have lower rates of economic activity and higher rates of unemployment than do members of other faiths, particularly Christians. There is also evidence that Catholics in Northern Ireland continue to have higher rates of unemployment than Protestants, although the gap has narrowed over time.

In line with this, we find major differences in the prevalence of poverty between people of different religious affiliations. People of Jewish affiliation are least likely to be found in poverty (13 per cent), in contrast to those from the Muslim community (50 per cent). The second group most likely to be found poor are Sikhs (27 per cent) followed by Hindus (22 per cent). Christians are generally less likely than most other religious groups to suffer poverty, although there are significant differences between Anglicans (14 per cent) and Catholics (19 per cent). People with no religious affiliation, however, have a similar rate of poverty (18 per cent) as the overall average.

A major issue for interpreting religious differences is that religion is closely entwined with ethnicity. Thus the great majority of members of the Pakistani and Bangladeshi communities are Muslim, and it is therefore impossible to be sure whether we are observing a religious or an ethnic difference. We are in effect simply re-labelling the same people. However, some other ethnic categories, such as the white, Black African and Indian groups, contain substantial numbers of people belonging to different religions. This information can be used to see if Muslims are more likely to be in poverty.

Our findings suggest that Muslims, after taking account of their ethnic background, are indeed more likely to be in poverty than are members of other religions or those with no religious affiliation. We estimate that, after allowing for the effects of ethnicity and other factors such as age profiles, the size of this increased risk of Muslims experiencing poverty is

about 20 percentage points (compared with Anglicans). The equivalent figures for Sikhs and Hindus are 10 and 7 points respectively.

In explaining these increased risks of poverty among Muslims, Sikhs and Hindus it is useful to distinguish between:

- historically contingent factors such as low qualifications or lack of fluency in the English language, which largely reflect the community's migration history and which are likely to be mitigated across time or across generations;
- factors which may be more intrinsic to particular religious traditions, such as traditional family values which may encourage women to stay at home and look after children or care for other family members; and
- factors such as prejudice and discrimination reflecting how members of a particular faith are treated by the wider society, potentially resulting in increased risks of unemployment or low pay. Prejudice may, for example, adversely affect the life chances of those wearing distinctive clothing associated with their religion.

While it is not possible to assign definitive numbers to the size of these three components, statistical analysis of the available data suggests that all three play substantial roles. Important specific predictors of poverty which we are able to measure include lack of fluency in English, number of dependent children, economic inactivity, and low pay. However, these predictors do not fully account for the higher risks of poverty among Muslims (although they do largely explain the higher risks faced by Sikhs and Hindus). One potential additional explanation for Muslims' higher risk of poverty is their lack of 'bridging social capital', discussed below.

There is evidence that membership of some Christian churches may offer a degree of protection against poverty, perhaps because church members are more likely than non-members to belong to and participate in a range of voluntary and civic organisations. Theory suggests that membership of voluntary organisations and associated activities may foster the development of social capital (especially bridging social ties with people outside their own immediate social circle) which in turn may be associated with greater information flows, personal support and professional development, leading to greater success in the labour

market. Data also shows that Muslims, Sikhs and Hindus are less likely to belong to voluntary organisations or to take part in civic activities than are Christians, and that this may contribute to their higher risks of poverty, particularly among Muslims.

Policies could address all these contributing factors. They could specifically consider:

- difficulties with English;
- low qualifications;
- availability of childcare for those who want to work;
- discrimination and prejudice;
- opportunities for civic engagement.

Even though lack of fluency in English will be mitigated in time, it is a major barrier to securing well-paid work for many migrants and thus contributes to heightened risks of poverty. Increased provision through adult education is likely to be of considerable help.

The number of dependent children is a particularly important driver of poverty in general, and larger family size accounts in part for higher Muslim and Catholic risks of being in poverty. While staying at home to look after children may in part reflect preferences for traditional caring roles, there is also evidence that some Muslim women would take up paid employment if they knew of appropriate childcare provisions. Policy could usefully focus on increasing information among relevant religious communities about the availability of childcare and early education places. It is also important to ensure that childcare facilities employ appropriate numbers of staff from relevant religious communities, to make services more attractive to potential users and to ensure the cultural sensitivity of the provision.

Evidence from Northern Ireland shows that the fair employment programme, aimed at improving equality of opportunity for Catholics and Protestants in their access to work, has been effective. This programme requires firms to monitor their religious composition and, if a particular group is under-represented, to establish action to remedy that. Such action plans have typically involved a range of outreach activities encouraging applications from the under-represented group. This

programme represents a model which could well be appropriate for tackling the under-representation of other religious groups, such as Muslims or Sikhs, in the British labour market.

Outreach programmes could also be helpful for increasing participation in voluntary organisations. Lack of knowledge about what voluntary associations exist, or worries about the warmth of the welcome, may inhibit some from joining. Bodies in receipt of public funding could be asked to prepare action plans for facilitating participation from under-represented or non-traditional groups.

## 1. Introduction

Our aim in this report is to explore the extent to which membership of particular religious groups is associated with poverty and, if so, the reasons for poverty in these groups and the possible policy responses. The report thus has both a descriptive component, showing the prevalence of poverty in different religious groups and a more analytical component, investigating some of the main potential drivers and barriers.

There are a number of reasons why we might expect members of some religious groups to have higher rates of poverty. Thus some religions might promote traditional views of the family, encouraging married women to stay at home and look after their children or other family members, and perhaps encouraging larger family sizes. Alternatively, we might anticipate that there will be direct discrimination against members of some non-western religions, particularly perhaps against Muslims given the climate of Islamophobia, or there might be unintentional barriers as a result of, for example, culturally inappropriate arrangements.

Some of these factors might be regarded as being to some extent intrinsic to particular religious traditions and might be expected to persist in the future. However, there might also be a range of other factors which are more coincidental, reflecting the particular historical circumstances of migration to Britain. Thus many members of non-Western religions are either migrants themselves, or the children of fairly recent migrants, coming from somewhat less developed countries in Africa or Asia. Such migrants might be more at risk of poverty as a result of having lower-level or foreign qualifications, lacking fluency in the English language, and so on. We might expect that these factors would not persist into the future to the same extent, particularly among later generations who will have been educated in Britain and will be fluent in English. Hence, although the current experience of poverty will be important in its own right, it might be wrong to think of it as intrinsic to any particular religion.

An alternative line of argument holds that religious communities, rather than being associated with increased risks of poverty, might instead protect members against poverty or might mitigate the effects of poverty.

Thus there is a tradition of research, primarily based on American studies of Christian communities, suggesting that active membership of a church community may be associated with positive economic outcomes, raising household income and reducing reliance on welfare.

Gruber (2005) suggests four possibilities for explaining these positive effects of belonging to a religious community: that church attendance increases the number of social interactions and thus facilitates the development of social capital; that religious institutions provide financial and emotional 'insurance' that help people mitigate their losses when setbacks occur; that attendance at religious schools may be an educational advantage; and, finally, that religious faith may simply improve well-being directly by enabling the faithful to be "less stressed out" by the problems of everyday life. Some of these mechanisms may be specific to the historical context of Christian communities in the USA and may not be generalizable to other contexts or other faith communities, but it is important to recognize that religion may bring positive benefits, although not necessarily of a direct economic kind.

There has to our knowledge been no previous research on religion and poverty in Britain, although there has been some relevant research looking at the relationships of religion with economic activity, unemployment, occupation, and income. We have therefore undertaken new analyses, using recent large-scale and authoritative data, to describe patterns of poverty among different religious groups and to investigate the drivers of poverty.

We begin in section 2 by reviewing the previous research on religion and the labour market. Since patterns of economic inactivity and unemployment are powerful drivers of poverty, this previous research gives us some strong indications of what we can expect to find when we focus more specifically on the relationship between religion and poverty.

In section 3 of the report we use our own new analyses to describe the prevalence of poverty among different religious groups.

In section 4 we then turn to considering some of the drivers of poverty, and the extent to which they can explain why members of some faiths have higher risks of poverty than do members of other faiths. We focus in particular on factors such as fluency in English, which might be

expected to be largely transitional, and contrast them with factors which might potentially have a more enduring character, reflecting either religious values and traditions or discrimination and social exclusion.

We also conduct, in section 5, a separate analysis for Northern Ireland where Catholics tend to face greater disadvantages in the labour market and are frequently found to be at a greater risk of poverty than Protestants.

After that, in section 6, we report analyses on the relationships between religion, civic engagement and poverty before turning in the final section to possible policy responses and the evidence that they might be successful in practice.

## **2. Previous research**

As a great deal of previous research (for example Hills et al 2010, Nandi and Platt 2010, Platt 2011), has shown, members of the main ethnic minority groups in Britain have greater risks of poverty than do the white British. Risks of poverty are particularly high among the predominantly Muslim groups of Pakistani and Bangladeshi background. To be sure, there is considerable variation both between and within ethnic groups and there are important issues of intersectionality (for example, differences between ethnic groups in the impact of gender on the incidence of poverty). Some of the factors which have been shown to be related to this higher incidence of poverty include higher rates of economic inactivity, particularly on the part of South Asian women, higher rates of unemployment among ethnic minorities, and lower pay for those actually in work. Discrimination is almost certainly a contributing factor, as shown by the field experiments conducted by Wood et al (2010) but it is also possible that there are distinctive choices which some members make, for example with regard to family size and caring duties. As Barnard and Turner (2011) describe in their summary of the JRF scoping programme on ethnicity and poverty, 'There are definite patterns of disadvantage for people from minority ethnic backgrounds which need to be acknowledged and tackled. ... There are also some broad patterns of difference in how people across different ethnicities appear to approach various life choices. One example often quoted is the greater tendency of

women from some South Asian backgrounds to say that they wish to take care of the home and family rather than do paid work outside the home. ... There are also commonalities of experience, particularly in terms of discrimination and racism.'

Some scholars have raised the question as to how far this higher risk of disadvantage should be seen as a matter of ethnicity. Should it perhaps be seen as a consequence of religion? One particular difficulty in reaching any definite conclusions about the role of religion with respect to poverty is that, in contemporary British society, religion is to a considerable extent entwined with ethnicity, as in the case of Muslim religious identity and Pakistani/Bangladeshi ethnicity. Almost all people of Pakistani or Bangladeshi heritage are Muslims. It is therefore sometimes difficult to determine whether economic outcomes for a particular group are due to their religion or to their ethnicity. Some ethnic groups, however, such as Indians and black Africans, are comprised of people with different religious affiliations. In the case of Indians, there are Hindus, Sikhs and Muslims; and in that of black Africans, there are Christians and Muslims. In these cases we can make more progress in disentangling religion from ethnicity.

While to our knowledge no-one has as yet conducted a detailed analysis of the relationship between religion and poverty, there is a growing body of literature on the relationship between religion and economic activity, unemployment, occupational attainment and earnings. The principal British studies which consider religion as well as ethnicity are Brown (2000), Lindley (2002), Berthoud and Blekesaune (2007), Clark and Drinkwater (2009), Khattab (2009) and Heath and Martin (2012).

Brown (2000) and Lindley (2002) both report results based on the 1994 Fourth National Survey of Ethnic Minorities (FNSEM). Brown (2000) studied the separate effects of ethnicity and religion among the South Asian population, finding considerable differences in economic activity between religious subgroups within an ethnic group. For example, there were clear differences between Hindus, Sikhs and Muslims in the Indian group, while Indian Muslims differed significantly from other South Asian Muslims.

Lindley (2002) compared the employment and earnings of all the ethnic groups covered by the FNSEM (black Caribbeans, Indians, Pakistanis, Bangladeshis, black Africans, Asians and Chinese) within five main religious groups. She found evidence of a substantial disadvantage for Muslims compared to other non-white groups. This disadvantage could not be attributed to characteristics likely to affect labour market outcomes such as nativity and language fluency. However, she also showed that the Muslim 'effect' on unemployment varied considerably between the different ethnic groups, being much higher for Pakistani Muslim men than for other Muslim men.

Berthoud and Blekesaune (2007) also examined ethnic and religious groups in combination, in the context of a broader study of disadvantage. Their analysis of religion was restricted to consideration of employment rates and used the Longitudinal Study, which is derived from successive censuses, so the most recent data available to them were from 2001. They found that the largest employment penalties were faced by the Muslim groups, particularly the women, and those with 'other religions'. They concluded that among women religion is more important than ethnicity for predicting employment penalties, while among men both religion and ethnicity were important.

Clark and Drinkwater (2009) also used the 2001 census to model the effects of ethnicity and religion on employment probabilities. They concluded: "Our regression models suggested that religion is an additional source of variation in labour market behaviour. In particular there is some evidence that, controlling for other factors, Muslims have lower employment rates than individuals with another, or indeed no, religion affiliation. Quantifying this is problematical for some of Britain's ethnic groups simply because ethnicity and religion are extremely highly correlated. Cultural attitudes and norms underlie some of the low employment rates, especially for Pakistani and Bangladeshi women, but separating the influences of ethnicity and religion is extremely difficult, both conceptually and empirically" (2009, p. 327).

Another study using the 2001 Census and reaching somewhat similar conclusions was that of Khattab (2009). Analysing the Sample of

Anonymized Records from the 2001 Census, Khattab concluded that “ethnicity per se is not an important factor but operates as a proxy ... skin colour and culture (religion) are to a greater extent probably the main mechanisms that operate to reinforce disadvantage among some groups or to facilitate social mobility amongst others” (2009, p. 319; see also Khattab et al 2011).

Similar conclusions have been drawn by Heath and Martin (2012) who investigated ethno-religious differences in labour market activity and unemployment, using the pooled Annual Population Surveys for 2005 and 2006. Like Khattab they found that Muslim groups of different ethnic backgrounds – Indian, Bangladeshi, Pakistani, Black African and white – experienced rather similar levels of disadvantage (net of a range of controls) with respect to economic activity. Moreover this was not limited to women but was also present among men (albeit to a lesser degree). Like Khattab, they also found evidence for the role of skin colour. They found that black groups belonging to different religions experienced similar and substantial penalties with respect to unemployment.

The bulk of this research has focussed on religious (especially Muslim) differences in rates of economic activity and of unemployment, which are of course crucial predictors of poverty. In more recent work Khattab (forthcoming) has looked at religious differences in earnings among people who have accessed jobs in the salariat (professional and managerial occupations). He does not find convincing evidence of any general Muslim pay gap at this level of the occupational structure. (See also Longhi et al 2013 for similar conclusions.)

In addition to this work focussing largely on the intersection between ethnicity and religion, there has also been some work on differences between Protestants and Catholics in Northern Ireland and in Scotland. Li and O’Leary (2007) for example compare the extent of Catholic disadvantage in 1985/6 with 2002/3. Their main findings were:

“At the broadest level, Catholic disadvantage is shown in their lower rates of participation. The patterns were nearly constant between 1985/1986 and 2002/2003: Catholic men were ... more

likely to be inactive at both time points, whilst Catholic women were more likely to be in home duties, especially in the earlier period. At each further level, we find Catholic men and women more likely to be unemployed, to be in the semi- and unskilled working class, and less likely to be in the salariat. However, we also find that the longstanding and widely reported feature of '2.5 times' difference in unemployment rates of Catholics and Protestants is present for men only in the earlier, but not the later, period. Therefore, we find significant improvement for Catholic men in terms of avoidance of unemployment from 1985/1986 to 2002/2003. ... [This] is an important development, which may be due to a combination of factors, including the improved economic environment and the operation of fair employment legislation" (Li and O'Leary, 2007, p 582).

Similarly, Abbott et al (2004) found evidence of Catholic disadvantage in the West of Scotland as well as a decline over time in the scale of disadvantage.

There is a surprising shortage of work from other countries. One important study by Model and Lin (2002) compared the 'cost of not being Christian' in Canada with the cost in England (using the FNSEM for England and the 1991 Census for Canada). Comparing foreign-born Hindus, Sikhs and Muslims with native-born white Christians with respect to participation, unemployment, occupation and earnings, Model and Lin found that in Canada Muslims were the most handicapped, with Sikhs not far behind. The two groups experienced about the same level of unemployment: Sikhs incurred the higher occupational status penalty, Muslims the higher earnings penalty (with no significant penalty for the Hindus or Buddhists). Surprisingly, the magnitude and significance of the penalties for Muslims and Sikhs were very similar in the two countries. Despite the expectation that Canada would provide a more favourable environment for economic integration, especially given its more effective anti-discrimination legislation, formal statistical tests failed to demonstrate convincing evidence of Canadian superiority.

Overall, then, the previous research on the prevalence of poverty among different ethnic groups, and the previous research on the labour market outcomes of religious groups, leads us to expect to find that Muslims and perhaps Sikhs will have higher rates of poverty than do members of Christian denominations, and that this will primarily be associated with barriers to seeking or obtaining paid work rather than to occupational disadvantages once in work.

### **3. The relationship between religion and poverty in the UK: new analyses**

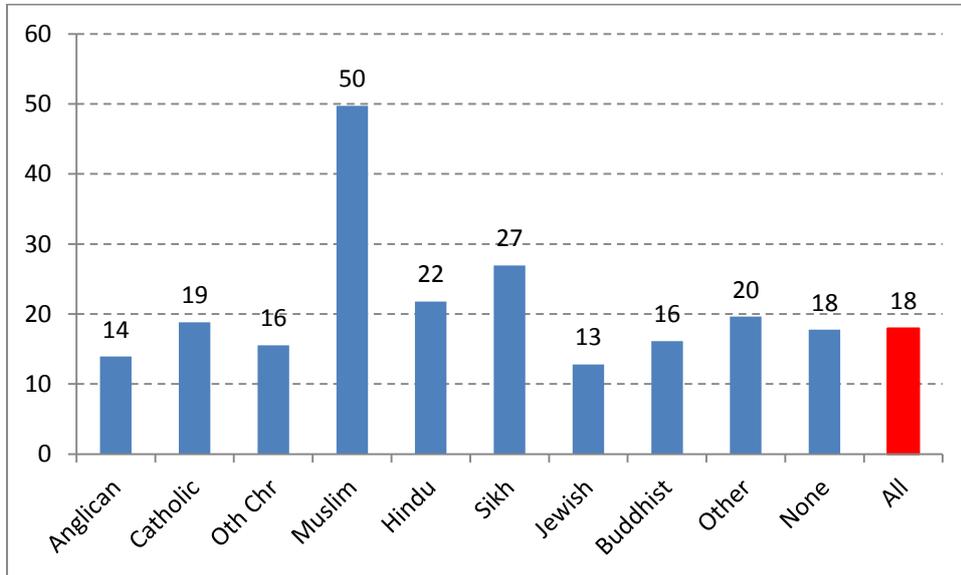
Since to our knowledge there has not been any previous research on the relationship between religion and poverty in Britain, we have carried out new analyses of our own. For this new analysis our data sources are the UK Longitudinal Household Panel Study (also known as Understanding Society (USoc)), the largest panel study in the UK and which is also linked with the former British Household Panel Study (BHPS). Altogether, there are 70,594 respondents in the combined BHPS/USoc file, which gives us sufficient statistical power to be able to examine ethnic and religious differences simultaneously. (See Appendix 1 for details of our data and methods.)

To begin with, we look at the overall association between religion and poverty. Figure 1 shows that, for all respondents aged 16 and above and resident in private households in the UK at the time of interview in the period between 2009 and 2011, 18 per cent were in poverty.<sup>1</sup> This figure is very close to findings reported by the DWP (2013b: 5, Chart 1.4).

There are, as expected from the previous research summarized above, major differences between people with different religious affiliations in their risks of poverty. Muslims in the UK are the religious community most likely to experience poverty, with 50 per cent in poverty on the standard definition. Sikhs also have higher risks of poverty than the population as a whole, with slightly over one fourth (27 per cent) in poverty, although this is 23 percentage points behind Muslims. Hindus also have higher rates of poverty (at 22 per cent) than the population as a whole, while some Christian groups are less likely to face poverty. However, there are some notable differences in poverty levels amongst

the Christian denominations, with Anglicans' rate of poverty (14 per cent being poor) being 5 percentage points lower than that of Catholics.

Figure 1 Overall poverty rate by religious affiliation in the UK



Notes:

1. For definition of poverty, see text. Weighted analysis (same below).
2. For respondents in the BHPS/USoc with valid religious responses.

Sources: The BHPS/USoc.

As we noted above, in many cases religion is closely intertwined with ethnicity. It is therefore important to check whether we are simply re-describing well-known ethnic differences in poverty rates, or whether there are consistent religious differences which hold true within ethnic groups. We follow Heath and Martin (2012) in exploring the joint effects of religion and ethnicity on poverty. The data are reported in Table 1. The figures in the cells refer to the proportion (%) of respondents in the respective cells (that is, with combinations of religious affiliation and ethnicity) who are found in poverty. Also reported, in the last column of the table, are the overall poverty rates of each ethnic group. For cells with sample sizes less than 30, we do not report the values.<sup>2</sup>

Table 1 Poverty by ethnicity and religious affiliations

	Angl	Cath	O C	Musl	Hind	Sikh	Jew	Budd	Other	None	All
Ethnicity											
White	14	18	14	30			12	11	20	18	16
B Car	20	23	30						21	19	23
B Afr	36	37	33	56					40	21	37
Indian		24	16	38	20	26				18	23
Pak				57						60	57
Bang				49						22	46
Chinese			13					30	33	27	26
Other	19	16	22	50	30	31		18	14	22	27

*Notes:*

1. Cell values refer to percentages being poor in each of the ethno-generational-religious combinations.
2. No data are reported for cells with Ns less than 30.
3. Overall religious and ethnic effects are also reported.
4. The ethnic categories are: White, Black Caribbean, Black African, Indian, Pakistani, Bangladeshi, Chinese, and Other. The religious categories are Anglican, Catholic, Other Christian, Muslim, Hindu, Sikh, Jewish, Buddhist, Other and None.

*Sources:* The BHPS/USoc.

As previous research has shown, there are pronounced ethnic differences in poverty rates as shown in the last column. Over half (57 per cent) of Pakistanis and nearly half of Bangladeshis (46 per cent) in the UK are in poverty, followed by over one third of black Africans (37 per cent). Whites are less likely than average to face poverty (16 per cent as against 18 per cent for the UK population as a whole).

However, we also find that religion is associated with the likelihood of poverty within these broad ethnic groups. Thus white Muslims are nearly twice as likely (30 per cent) to find themselves in poverty as are whites as a whole (16 per cent). Similarly around 56 per cent of black African Muslims are in poverty compared with 37 per cent of the black African group as a whole. A substantial number of Indians in the UK are Muslims and 38 per cent of them are also poor compared with the overall figure for Indians of 23 per cent. Regardless of ethnicity, therefore, Muslims are more likely to face poverty than are people of other religious affiliations.

We cannot compare the risks of poverty for Hindus or Sikhs in different ethnic groups, and in these cases we cannot therefore disentangle

religion from ethnicity. However we do find Christians across a wide range of ethnic groups and, in general, the picture seems to be the reverse of the Muslim pattern, with members of Christian denominations, especially Anglicans, having lower risks of poverty than other members of the same ethnic group. The difference is particularly large among Indians and Chinese. In addition, as we shall see later, Catholics in Northern Ireland have higher risks of poverty than do other Christians.

Table 2 Poverty by generational status and religious affiliations

	Angl	Cath	O C	Musl	Hind	Sikh	Jew	Budd	Other	None	All
Generation											
1 <sup>st</sup> gen	21	20	26	54	21	33		20	18	16	27
2 <sup>nd</sup> gen	11	16	16	48	22	20	8		18	16	19
3 <sup>rd</sup> gen+	14	19	14	25			14	11	21	18	17

*Notes:*

1. Cell values refer to percentages being poor in each of the ethno-generational-religious combinations.
2. No data are reported for cells with Ns less than 30.
3. The first generation refer to immigrants who were born abroad and who came to the UK after 6 years of age. The second generation refers to those who were born in the UK or who came before age 6. The third generation or above refer to those whose parents or at least one of grand-parents were born in the UK.

*Sources:* The BHPS/USoc.

As we suggested in the introduction, these differences are not necessarily intrinsic to particular faiths: they may be largely ‘coincidental’, reflecting transitory historical circumstances, and may therefore be expected to disappear over time or across generations. For example, Muslims have typically come from countries where English is not widely spoken, and their risks of poverty may be in part due to lack of fluency in English. Later generations, however, will have been educated in Britain and will have acquired fluency. Their risks of poverty may accordingly be reduced. In line with this argument, Table 2 shows generational differences in risks of poverty. We compare the risks faced by the first generation, that is, migrants to Britain, with those faced by the second

generation who were themselves born in Britain, and also by the third generation, whose parents will have been born in Britain.

We would expect a negative association between generational status and vulnerability to poverty, and indeed this is what we find. The last column shows that, overall, 27 per cent of the first generation, 19 per cent of the second generation and 17 per cent of the third generation were in poverty. These differences are particularly strong among Muslims among whom 54, 48 and 25 per cent are found in poverty in the first, second and third generations respectively. This suggests that third generation Muslims have almost caught up with the society as a whole in avoidance of poverty and that, with the passage of time, the marked Muslim differences as shown in Figure 1 might be substantially reduced.

#### **4. Explaining the religious differences**

In this section we investigate the factors driving the substantial religious differences in exposure to poverty. We explore the extent to which they are the result of 'coincidental' historical factors such as lack of fluency in the English language, which might be expected to be mitigated over time and across generations, or to factors which might be more intrinsic to particular religious traditions, or to prejudice and discrimination against members of non-western religions.

Answering these explanatory questions is much more difficult than describing the prevalence of poverty. We can be confident that our descriptions of prevalence in the previous section are robust. We cannot however be confident about explanations of the differences in the absence of new large-scale research programmes using either panel analysis techniques or field experiments. Authoritative understanding of causation is always problematic in the social sciences and it is important not to over-claim.

However, statistical analysis of existing data can give us some clues about causation, even if it can never give definitive answers. As we saw above, the large generational differences in poverty rates among Muslims suggest that many of the drivers of poverty among Muslims are likely to be of a contingent character, reflecting their migration history,

rather than being intrinsic to Islam as a faith. We can be reasonably confident that some of the drivers of Muslim poverty are specific to the first generation.

What might these contingent factors be? Firstly, we expect many Muslim migrants to lack fluency in the English language when they arrive. This will certainly present major barriers to getting employment in highly-paid jobs and lack of English is likely to restrict people to lower-skilled employment. Furthermore many Muslims may have come from countries with relatively low levels of development and poorer educational provision. Hence many migrants (although this does not apply to many black Africans) will have low educational qualifications in addition to weaker English language skills. Furthermore, there is evidence that foreign qualifications are not well-understood by employers and hence may have lesser value on the British job market.

We therefore need to check how much factors such as language proficiency and educational qualifications can account for the Muslim, Sikh or Hindu disadvantages. We know from other research that language skills improve rapidly across generations, as does educational attainment (see for example Parameshwaran 2014). Insofar as these are drivers of poverty among the current Muslim (and Sikh) population of Britain, then we might anticipate Muslim poverty rates being reduced in future years.

As we suggested earlier, there are also factors which might be more intrinsic to particular religious traditions. A number of commentators have suggested that some traditions might emphasize traditional gender roles, leading women to prefer to stay at home and to concentrate on caring responsibilities rather than looking for work. Some religious traditions, perhaps reflecting these traditional gender roles, may also encourage larger family sizes. We must emphasize that we do not ourselves claim that traditional gender roles are intrinsic to any particular faith or that they are immutable over time. Indeed we do have some evidence that there is generational change with respect to gender roles. But it is useful nonetheless to distinguish between factors such as fluency in English and foreign qualifications, which we can be sure will change across generations, and those where we cannot be so sure and which might have a more enduring, religiously-based, character.

As we suggested earlier, other factors which might account for enduring poverty among some religious communities are the prejudice and discrimination they experience from members of the white British majority group. Here again we must emphasize that definitive evidence is not currently available on the extent of discrimination against religious groups. We do have definitive evidence from field experiments of discrimination against particular ethnic minorities. In these field studies, fictitious matched applications are sent applying for advertised jobs in the labour market. The applications are identical in all respects, save that of the name of the applicant. In some (randomized) cases the names will be typical white British names while in others they will be South Asian or African or Caribbean names. The most recent such field experiment in Britain (Wood et al 2010) showed that applicants with South Asian, African or Caribbean names had to make almost twice as many applications in order to obtain a positive response as did the applications with names typical of white British people.

However, we cannot be sure from these experiments whether employers were reacting to the presumed religion of the applicants or to their presumed race or ethnic group, or indeed whether they were simply assuming that the applicants were migrants who might not speak good English. (However, we should note that all the fictitious applications were written in equally good English and that they described the holders as having British qualifications.) We can be sure, then, that discrimination continues to exist in the British labour market, but we cannot be sure about the reasons why employers discriminate.

Finally, we should also observe that, if people believe they might be discriminated against or that they might face a hostile environment at particular workplaces, then they might refrain from actually applying for particular jobs. This phenomenon was widely described in Northern Ireland during what were euphemistically called 'the troubles' as the chill factor and was used to explain why Catholics did not even apply for certain jobs. Similarly, in the current context, Muslims in particular might expect to experience Islamophobia at work and might be discouraged from applying for certain kinds of work, or indeed for work at all.

In practice, there is only very limited data available to us for exploring these issues. In our main dataset, the combined BHPS/USoc dataset,

we have measures of English language fluency, educational level, unemployment, occupational level and wages, number of children, whether economically-active or not, and whether one believes that one has experienced discrimination. (We also have measures of religion, ethnicity, generation, and of various potential ‘confounding’ factors such as age and region of residence.) It is important to emphasize that we do not have direct measures of traditional values towards gender roles, caring responsibilities or family size. Nor do we have direct measures of discrimination, comparable to those obtained in field experiments, nor of perceptions of the ‘chill factor’. These simply are not available in any sufficiently-large dataset for us to be able to attempt to disentangle systematically their effects (and in several cases are not available in any dataset at all). We can note in passing that the same limitations apply to all the other government and academic researchers who have conducted studies on such ‘mediating’ factors, mostly addressing ethnic differences (Noon and Hoque, 2001; Dustmann and Fabbri, 2003; Dustmann and Theodoropoulos, 2006; Noon, 2007; NEP, 2007; Heath and Li, 2008; Li and Heath, 2008; Hills et al., 2010).

The best we can do therefore is to broadly group factors into those such as English fluency and educational level, which are likely to be historically contingent and to be ameliorated over time; those such as number of children which may be the consequence of distinct value preferences associated with a particular religious tradition, and those such as unemployment which may be linked to the operation of prejudice and discrimination and which may have a more enduring character.

In Table 3 we show the incidence of these different sorts of factor (which we can term ‘poverty-inducing characteristics’) among the members of our different religions. Here we list the proportions (or means) of respondents in each religious group who are economically active but unemployed, economically inactive (for example, looking after the home), in manual routine positions, with lower (no tertiary) education, who reported experiences of discrimination in the labour market in terms of being turned down for a job, a promotion or work-related training opportunity mainly on ethnic or religious grounds<sup>3</sup>, who have difficulties in speaking, reading and writing English<sup>4</sup> as well as the number of

dependent children in the household and the mean monthly gross wages for those in employment.<sup>5</sup> The last row in the table shows the overall figures for the sample as a whole. As our respondents in the different religious groups have quite different age profiles, which in turn will be related to the incidence of ‘poverty-inducing characteristics’, we also show, in supplementary tables in Appendix 2, the patterns for people aged 25-40 (differentiated by generational status and gender).

Table 3 Poverty-inducing characteristics by religion (% and means)

	% with the characteristics						Mean	
	unem	inact	wc	low ed	disc	lang	kids	wage
Anglican	5.7	52.5	30.1	72.6	0.3	0.0	0.3	1939
Catholic	9.5	38.5	31.9	65.1	1.0	0.2	0.5	1965
Oth Christian	6.8	46.9	27.8	62.3	1.5	0.1	0.4	1965
Muslim	19.5	44.1	33.9	63.5	4.9	1.0	1.0	1580
Hindu	8.9	31.8	27.8	42.9	7.0	0.6	0.4	1983
Sikh	9.4	30.7	36.9	63.3	5.8	0.6	0.6	1677
Jew	13.7	43.2	9.3	48.8	0.2	0.0	0.5	2800
Buddhist	8.8	29.5	29.5	44.0	6.0	1.0	0.5	1937
Other	12.0	47.3	27.7	60.5	1.2	0.1	0.4	1720
None	10.9	30.6	32.2	68.3	0.6	0.0	0.5	1925
All	9.6	39.1	31.2	67.5	1.0	0.1	0.4	1927

*Note:*

1. unem = unemployed out of economically active; inact = economically inactive; wc = doing manual working-class jobs; low ed = not having tertiary education; disc = experience of labour market discrimination (being turned down for a job, promotion, or training opportunity due mainly to ethno-religious reasons such as skin colour or dress code); lang = mean levels of difficulty in speaking, understanding, reading or writing English (0 – 12); kids = number of dependent children under the age of 16 in the household; wage = gross monthly earnings from the labour market.

*Sources:* The BHPS/USoc.

At the overall level, we find, in Table 3, that Muslims are most likely to be unemployed and more likely to have language difficulties; they also have a larger number of dependent children and they have the lowest earnings. Hindus, Sikhs, Buddhists and Muslims are 5 to 7 times as likely to report discrimination as the national average. Probably due to their older ages, Anglicans tend to be more likely to be inactive and to have lower education. Thus all of our major groups of factor may be at

work in explaining differences in poverty rates between religious groups albeit to varying degrees and with subtle nuances.

When we turn to the more fine-grained analysis in the supplementary tables in Appendix 2, we find that first-generation Muslim, Sikh, Catholic men, and Muslim, Sikh and Buddhist women are all more likely to have language difficulties while Anglicans, Other Christians, people with other or no religions are not likely to have any language difficulties. First-generation Muslims, Sikhs and Buddhists are consistently disadvantaged with respect to educational or occupational level. First and second generation Muslims have more dependent children than do members of other religious groups, and are over twice as likely to be unemployed or economically inactive as the national average. 68 per cent of first-generation and 44 per cent of second-generation Muslim women are economically inactive, again twice the figure for their Christian peers. Interestingly, we find that first- and second-generation Hindus have the best educational, employment and occupational profiles, especially among the men, and yet they are also the group who are most likely to report discrimination (19.7 per cent). The figure reported by their Muslim peers, at 5.6 per cent, forms a sharp contrast. While the high incidence of discrimination as reported by the well-qualified Hindu men may well be true, we should note that only people who apply to jobs or who work in main-stream sectors of the economy as employees are likely to have exposure to labour market discrimination. The self-employed, those working in niche sectors where they may be working for a member of their own ethnic or religious community (as in the restaurant trade) or those who take the 'pre-emptive strategy' by opting out of the main-stream sectors are unlikely to experience discrimination by white employers.

We thus see major differences across generations, especially with respect to language skills, reinforcing our interpretation that some of these 'poverty-inducing characteristics' have a more contingent and transitional character while others may be more enduring.

We can use multivariate statistical techniques in order to gauge the importance of these different sorts of factor in contributing to religious differences in poverty rates. We first estimate the size of the religious

differences, after taking account of incidental factors such as the age profile of the different religious groups (young people and older people being particularly at risk of poverty). We also in this first stage control for ethnicity: in other words we estimate the effects of religious affiliation among people of similar ethnicity in order to obtain a more focussed estimate of the effects of religion in the same way that we did in Table 1 above. (In this first stage we also control for gender, marital status, limiting long-term illness and region of residence.)

In the second stage we take account of fluency in the English language, educational qualifications and generational status. Our interpretation of this block of factors is that they are likely to have a relatively contingent and temporary role in explaining the incidence of poverty.

We then in the third stage add family size and whether the individual was economically active or not. These are factors which might well be influenced by traditional family values associated with particular religious traditions, although we cannot rule out more structural mechanisms as well.

And at the fourth stage we introduce factors which might be related to discrimination. Here we include reported discrimination, unemployment, occupational level (class), and wage rates. To be sure, unemployment, occupation and wages will all be affected by other factors as well as by discrimination. For example they will certainly be affected by English proficiency and by qualifications. But since we have already taken account of English proficiency and qualifications at earlier stages of the model, we will have removed some of the most important non-discriminatory influences already.

The data in Table 4 show the net effects of religion. (The effects of the control variables in the four models are available on request.) We have converted the numbers from logistic regression coefficients into percentages. Thus the data refer to percentage-point differences of each of the main religious categories from the reference category, namely, the Anglicans. From Model 1, we find that, controlling for ethnicity and a range of confounding factors (age, age squared, marital status, health status and region of residence), no group is significantly less likely to be in poverty than Anglicans but many groups are significantly more likely

to be in poverty, particularly Muslims, Sikhs and Hindus. The Muslim poverty rate is most salient, at 19.6 percentage points higher than that of Anglicans. While the Muslim poverty rate, controlling for ethnicity and confounding factors, could be viewed as a Muslim penalty, the economic situation of Anglicans and of Other Christians may be reflecting the ‘protective’ effects of religion that American research had suggested.

Table 4 Contribution of different groups of factors to accounting for differences in poverty rates between religious groups (average marginal effects)

	Model 1: baseline (ethnicity and controls)	Model 2: M1 + English fluency, generation and education	Model 3: M2 + economic inactivity and family size	Model 4: M3+ discrimination, unemployment, class and wages
Anglican (ref)				
Catholic	0.025***	0.022**	0.018**	0.019**
Other Christian	-0.011	-0.001	-0.001	0.003
Muslim	0.196***	0.153***	0.102***	0.075***
Hindu	0.071***	0.060**	0.044*	0.034
Sikh	0.100***	0.060*	0.029	0.020
Jew	-0.002	0.030	-0.007	-0.023
Buddhist	-0.008	-0.028	-0.019	-0.031
Other	0.035*	0.041*	0.038*	0.027
None	0.021***	0.015**	0.019***	0.016***

*Note:*

1. Wages are divided by 100 in the modelling.

*Sources:* The BHPS/USoc.

Model 2 further controls for the ‘transitional’ effects, namely, language difficulties, educational qualifications and generational status. As Muslims and Sikhs have greater language difficulties and lower levels of educational qualification, we find that, controlling for these effects, the net disadvantage for these two groups declines by about four percentage points. However, Muslims’ poverty rate is still 15.3 percentage points higher than that of Anglicans even after taking account of these transitional factors.

Muslims tend to have larger family sizes and are, especially the women, much more likely to be economically inactive. These factors further account for the higher rates of poverty among Muslims, Sikhs and Hindus, but even after taking account of these factors in model 3,

Muslims are still more likely to be in poverty than Anglicans by 10 percentage points.

Muslims have the highest unemployment rate and the lowest occupational earnings although they are not as likely to report discrimination as Hindus who are in better socio-economic situations. Yet, even controlling for labour market experience such as discrimination, unemployment, occupational position (class) and wages as well as all other poverty-inducing characteristics included in previous models, we find, in Model 4, that the Muslim poverty rate is still 7.5 points higher than that of Anglicans. We can also see that model 4 has largely succeeded in explaining Hindu and Sikh poverty rates. (The remaining gaps between Hindus and Sikhs from Anglicans have been reduced to a couple of percentage points, and are not statistically significant. The remaining gaps between Catholic and the 'nones' from Anglicans in this model are also around a couple of percentage points, but are statistically significant because of the larger sample sizes involved in the case of Catholics and people with no religion.)

In summary, then, it appears likely that all three of our major sources of poverty - transitional factors, family size and other factors potentially related to religious traditions, and discrimination and labour market disadvantage - all play a role in explaining the higher risks of poverty which Muslims, Sikhs and Hindus face in Britain. In the case of Sikhs and Hindus, these groups of factors seem to explain almost fully their elevated risks of poverty, although this does not hold true in the same way for Muslims.

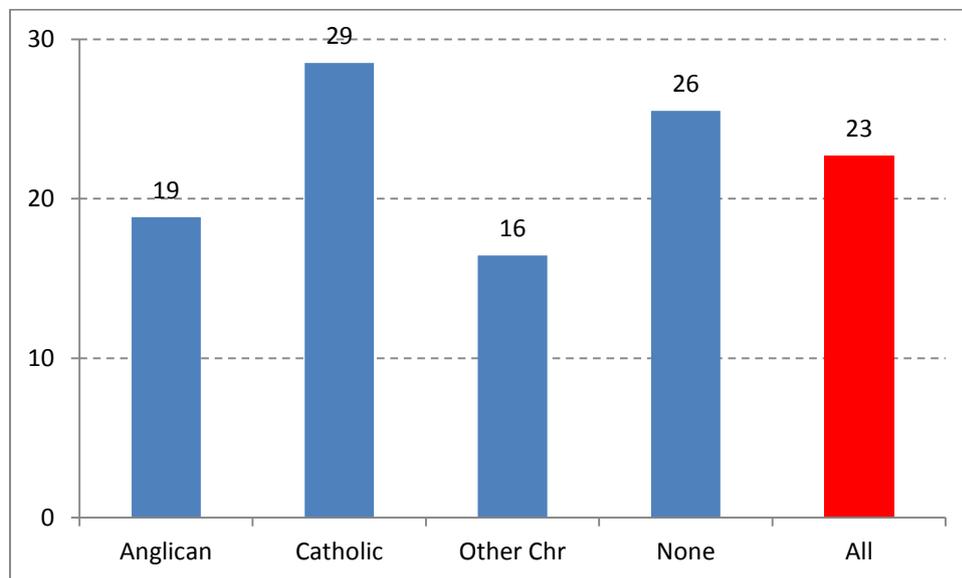
The roles of the different sorts of explanatory factor also appear to be somewhat different for Catholics. We consider the situation of Catholics in Northern Ireland in more detail in the next section, before moving on to consider the role of potential 'protective' factors such as civic engagement (whose absence may help explain the remaining Muslim disadvantage which we have been unable as yet to explain).

## **5. Religion and poverty in Northern Ireland**

Having looked at the gross and the net effects of religious affiliation on poverty in the UK as a whole, we now move to an analysis of the situation in Northern Ireland. Northern Ireland deserves special attention

because religion plays a more prominent role in the socio-economic life there than in the rest of the UK. We confine our analysis to the three Christian groups and the one 'No religion' group among white people, omitting the small number of respondents from minority ethnic backgrounds and the small number of whites who belong to one or another category of non-Christian denominations. The analytical sample is reduced from 4,265 to 3,975. We first look at the overall patterns of poverty associated with religion in Northern Ireland, then we explore the poverty-inducing characteristics of the four groups and finally we assess the net effects of religion on poverty in the Northern Ireland context.

Figure 2 Overall poverty by religion in Northern Ireland



The data in Figure 2 show that people in Northern Ireland are on the whole more likely to be poor than their fellow citizens in other parts of the UK, with an overall poverty rate at 23 per cent, 5 percentage points higher than the national average (as shown in Figure 1) or 7 percentage points higher than white people in the UK as a whole (at 16 per cent as shown in Table 1).<sup>6</sup> Catholics have the highest poverty rate in Northern Ireland, at 29 per cent, which is 13 points higher than that of Other Christians (which includes mainly members of Protestant churches such as Presbyterians), and 10 points higher than that of the Anglicans. The poverty rate of people with no religious affiliation, at 26 per cent, is closer to that of Catholics than to that of Anglicans or Other Protestants.

Given the higher poverty rates of Catholics than the other three groups in Northern Ireland, one might wonder whether they have some particular characteristics which uniquely contribute to their higher rate of poverty. In Table 5, we show the socio-demographic variables associated with the four groups. Note that such factors as ethnicity, generational status, English proficiency and labour market discrimination due to race or colour which are relevant to ethnic minorities in the UK as a whole have no relevance to our specific research question in Northern Ireland.

Table 5 Poverty-inducing characteristics by religion in Northern Ireland (% and means, N=3,933)

	Anglican	Roman Catholic	Other Protestant	None
% unemployed	8	14	6	13
% inactive	48	42	45	35
% working-class	37	38	34	44
% lower education	81	75	75	74
Mean age	53	45	50	39
No. dependent children	0.4	0.5	0.5	0.5
Gross monthly earnings(£)	1,572	1,631	1,697	1,540

*Sources:* The BHPS/USoc.

Among the three Christian groups, we find that Catholics are the most likely to be unemployed and are slightly more likely to be in working-class positions. Anglicans are much older, more likely to be economically inactive, and less likely to have dependent children than the other three groups. Further analysis shows that Catholics tend to have larger households (mean number being 3.24 as compared with 2.86 for Anglicans), fewer household members in employment and lower occupational wages than the Other Protestants although not lower than Anglicans. These factors may explain the higher poverty rates of Catholics than Anglicans or Other Protestants. Yet if we look at the profile of those without religious affiliations ('Nones'), we find that the Nones are even younger, more likely to be in working-class positions, have even lower wages but are less likely to be in poverty than Catholics. Personal and household characteristics may each play a stronger or

weaker role on poverty and we need multivariate analysis to tease out the relative effects. This we show in Table 6.

Table 6 Contribution of different groups of factors to accounting for differences in poverty rates between religious groups (average marginal effects)

	Model 1: baseline (controlling for confounders)	Model 2: M1 + education	Model 3: M2 + economic inactivity and family size	Model 4: M3+ discrimination, unemployment, class and wage
Anglican (ref)				
Catholic	0.082***	0.084***	0.071***	0.060**
Oth Protestant	-0.029	-0.022	-0.020	-0.016
None	0.040	0.045	0.055*	0.042

*Notes:*

1. Wages are divided by 100 in the modelling.

*Sources:* The BHPS/USoc.

From Model 1 of Table 6, we find that, with the potential confounding attributes held constant, Catholics have a poverty rate 8.2 percentage points higher than Anglicans. Moving to Model 2 where educational effects are also controlled for, we find the Catholic disadvantage actually gets slightly larger (Catholics tending to be better qualified than Anglicans in Northern Ireland). When economic inactivity and number of dependent children are further controlled for in Model 3, the Catholic disadvantage declines by around one percentage point, and when unemployment, occupation and wage effects are further controlled for in Model 4, we find a further reduction in Catholic disadvantage but even here, their poverty rates are still 6 percentage points higher than that of Anglicans. Economic activity and occupational wage seems to play a significant role in offsetting Catholic poverty but both in Northern Ireland and in the whole of UK as shown in Table 4 above, Catholic poverty goes beyond what our explanatory variables could explain.

## **6. Civic participation and poverty among religious groups**

In this final section of the empirical analysis we explore the relationship between social capital and the avoidance of economic hardship. As we

noted in the introduction, there is evidence from the USA that membership of some Christian churches may offer a degree of protection against poverty, perhaps because church members are more likely than non-members to belong to and participate in a range of voluntary and civic organisations and thus have enhanced skills or opportunities. Theory suggests that membership of voluntary organisations and associated activities may foster the development of social capital (especially bridging social ties with people outside their own immediate social circle) which in turn may be associated with greater information flows, personal support and professional development, leading to greater success in the labour market (Putnam, 2000). Participation in voluntary organizations may also help people to learn various skills and develop self-confidence, which may also help them in the labour market.

As shown in Figure 3, around 57 per cent of our respondents were members of civic organisations or took part in civic activities (separate analyses of memberships and activities by religious groups are shown in the supplementary tables in Appendix 2).<sup>7</sup> Similar patterns are found in terms of volume (or ‘density’) of civic engagement, that is, in terms of the number of memberships plus activities, as shown in Figure 4. The three Christian groups as well as Jewish and Other groups were above the average, whilst Sikh, Hindu and, particularly, Muslim groups were below the national average in terms of both the propensity to join and the density of engagement.<sup>8</sup>

Figure 3 Propensity for civic participation (% with memberships or in activities)

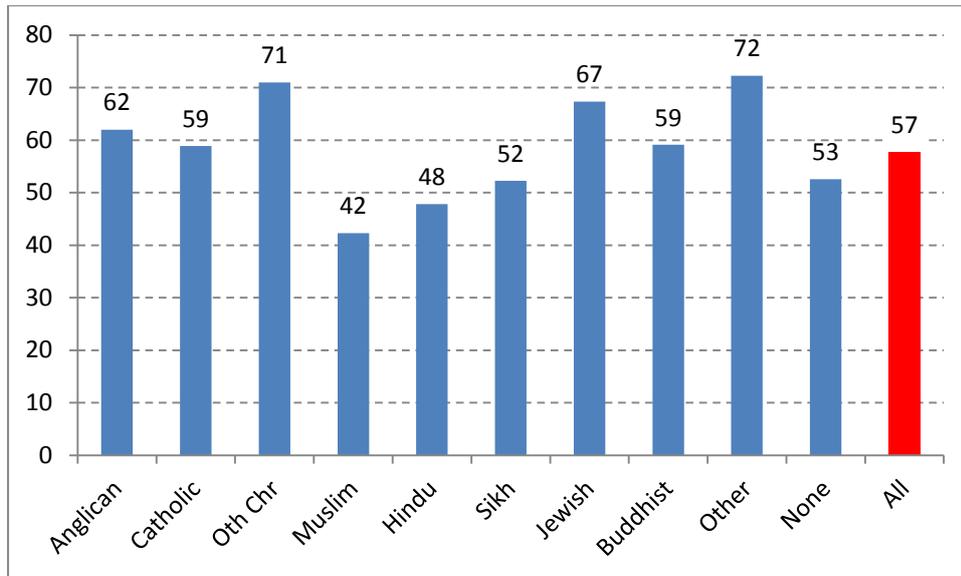
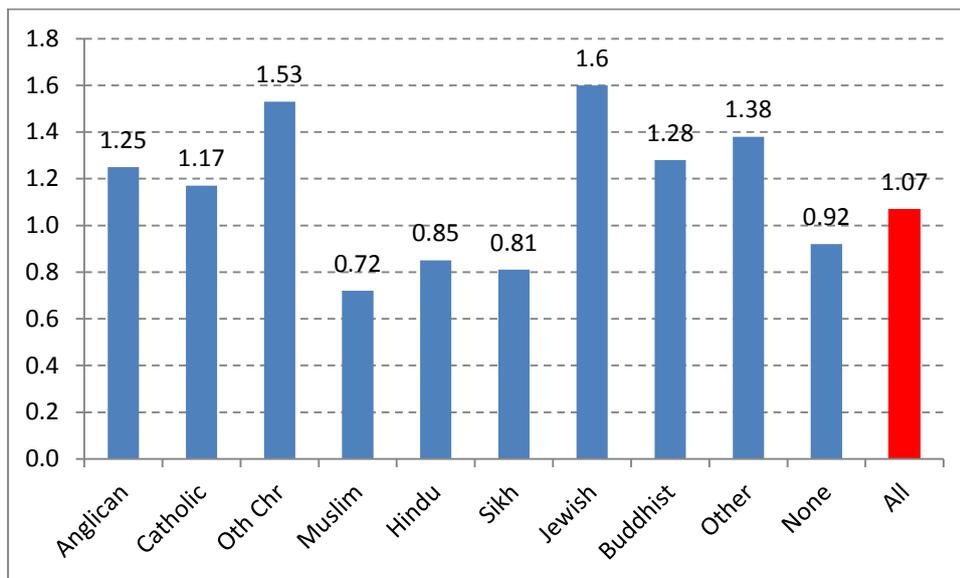


Figure 4 Volume of civic participation (number of memberships or activities)



Note:

1. Data refer to the number of civic membership of or activity in any of the 16 organisations.

Sources: The BHPS/USoc.

USoc also provides details of the sorts of organization which people belonged to or participated in. Since numbers involved in specific organisations were often quite small we have aggregated them into three broad categories (using the technique of latent class analysis

which sorts items according to the extent to which they ‘go together’), which we tentatively call ‘work/sports’, ‘civic/religious’ and a third residual category ‘general’. (See the supplementary tables in Appendix 2 for further details of the latent class analysis.) Overall, around 11 per cent were involved in professional, trade union and sports activities, 12 per cent in civic, voluntary and religious kinds of activities, and 34 per cent involved in the general category, leaving 43 per cent of the respondents who were not engaged in any formal civic organisations or activities.<sup>9</sup>

In the remaining part of this section, we seek to address two main questions. Firstly, we wish to see who are more likely to participate in civic life in contemporary UK society and in which type. In other words, who are more likely to be socially excluded? Secondly, we explore whether there is any clear evidence that civic engagement is associated with poverty reduction. In other words, do participants show significantly lower likelihoods of poverty than non-participants, and if so, which of the three types is of relatively greater effect?

Table 7 Latent civic classes by religious groups (row percentages)

	Work/sport	General	Civic/religious	None
Religion				
Anglican	10	34	17	38
Catholic	11	32	16	41
Other Christian	10	34	26	29
Muslim	7	26	10	58
Hindu	10	26	12	52
Sikh	8	36	9	48
Jewish	10	28	30	33
Buddhist	15	25	19	41
Other	10	43	20	28
None	13	33	7	47
All	11	33	13	43

The data in Table 7 show the cross-tabulations between religious groups and our three types of civic involvement. Here we find that members of the Muslim, Hindu and Sikh religious groups are particularly likely to be non-participants (58, 52 and 48 per cent respectively), with the non-participation rates being much higher than the national average of 43 per

cent. By contrast, people of Other Christian affiliations were most likely to be involved in one or another type of civic activity, with only 29 per cent being non-participant.

In Table 8, we follow this up with a formal statistical analysis, controlling for potential confounding factors such as age, gender and generational status, which are all likely to be associated with civic engagement. In terms of density, we find strong evidence of greater engagement by Other Christian, Jewish, and Other religious groups than among the reference group of Anglicans, even after controlling for potential confounding factors. In contrast respondents of Hindu, Sikh and Muslim religious identities are, other things being equal, less likely to be civically-engaged. (Again, the effects of the control variables in the models are available on request.)

Table 8 OLS regression on volume of civic memberships/activities and multinomial logit models on civic types (with ‘non-participant’ as base)

	OLS	AMEs from multinomial logit models		
	Density	Work/sport	General	Civic/religious
Religion (Anglican=ref)				
Catholic	-0.031	-0.009	-0.007	0.002
Other Christian	0.325***	-0.007	0.007	0.098***
Muslim	-0.246***	-0.039*	-0.022	-0.020
Hindu	-0.321***	-0.033*	-0.051	-0.034
Sikh	-0.404***	-0.058***	0.051	-0.070***
Jew	0.333*	-0.015	-0.048	0.109**
Buddhist	0.151	0.005	-0.057	0.060
Other	0.187**	-0.017	0.101***	0.035
None	-0.273***	-0.005	-0.006	-0.075***
Constant	0.179***	-	-	-
N	42,447	42,447	42,447	42,447

*Note:*

1. In all models, the effects of ethnicity, generational status, gender, age, partnership status, number of dependent children and health status are controlled for.

Source: The USoc (Wave 3).

Comparing the patterns in the OLS and multinomial models, we find some notable features. Other Christians and Jews are typically more involved in the civic/religious type of organization, by around 10

percentage points, than are Anglicans. Muslims and Hindus lag behind in the work/sports type of civic engagement, but not in general and civic spheres, by three to four points. Sikhs who show themselves as having the lowest density are also found to fall behind in work and civic spheres, by six to seven points. In the case of Sikhs, this apparently low participation may be because of the important role of the gurdwara – the Sikh place of worship – in social life. This role may mean that there is less reason for Sikhs to join the other sorts of organization covered by the USoc questionnaire.

Having looked at the propensity of different religious groups to engage in (different types of) civic activities, we now turn to the relationship between civic engagement and poverty. To avoid misunderstanding, we reiterate here that although we use civic engagement as an explanatory variable in our modelling set-up, we do not necessarily mean that it has causal priority. The two variables are contemporaneous in our data and they may well be mutually influencing or may be affected by other factors. Our interest here is in finding out the evidence, if any, of the association between social exclusion and poverty.

The data in Table 9 show that when civic engagement is considered on its own (Model 1), it has a pronounced impact: people who are engaged in any of the three types of civic activity are significantly less likely to be in poverty than the non-participant, with participants in work, general and civic types being less prone to poverty than non-participants by 16, 7 and 11 percentage points respectively. The gross effects, in terms of the magnitude, are in the order of work, civic and general types.

As we move from Model 1 to Model 5 in Table 9, we see that all three types of civic engagement remain significantly related to poverty, holding constant all other covariates in the models. Yet, we also see changes in the coefficients so that in Model 5, the order of magnitude is different from that in Model 1. Now the civic type is of the greatest importance, with the work type becoming the second most important, so that people engaged in civic- and work-related types are 5 and 3 percentage points less likely to experience poverty, all else being equal. Overall, civic engagement (or social inclusion) is significantly associated with avoidance of poverty. Our analysis, then, is consistent with the suggestion that religion can have a protective effect with respect to

poverty as a result of the wider civic engagement which some religions, Jewish as well as Christian, have historically fostered. Increasing opportunities for civic engagement among Muslims may therefore potentially have a role to play in alleviating poverty.

Table 9 Average marginal effects of civic engagement on poverty

	Model 1	Model 2	Model 3	Model 4	Model 5
Civic types (None=ref)					
Work/sports	-0.155***	-0.145***	-0.136***	-0.047***	-0.032***
General	-0.072***	-0.064***	-0.056***	-0.028***	-0.023***
Civic/religious	-0.112***	-0.098***	-0.084***	-0.036***	-0.050***
Religion (Anglican=ref)					
Catholic		0.051***	0.024**	0.023**	0.014*
Other Christian		0.017**	-0.001	0.007	0.006
Muslim		0.180***	0.155***	0.114***	0.035*
Hindu		0.049*	0.039	0.034	0.035
Sikh		0.136***	0.102**	0.068*	0.032
Jew		-0.061**	-0.062*	-0.046	-0.046
Buddhist		0.010	-0.004	-0.018	0.000
Other		0.062**	0.045*	0.027	0.018
None		0.030***	0.013*	0.012*	0.006
N	42,447	42,447	42,447	42,447	42,447

*Note:*

1. In Model 1, only civic types are used as the independent variable. Model 2 also controls for religion, ethnicity and generation. Model 3 further controls for gender, age, partnership, health, and region. Model 4 further controls for class and education. And Model 5 adds English proficiency, number of dependent children, reported discrimination, household employment profile and occupational wage.

Source: The USoc (Wave 3).

## 7. Policy implications

Effective policy-making requires an understanding of the causal mechanisms involved. The kind of cross-sectional research which we have carried out in this report, and which indeed has been the mainstay of previous published research, cannot provide definitive implications for policy. We can offer plausible causal interpretations of the statistical patterns which we have uncovered, but it is important to recognize that alternative interpretations are also possible

Nevertheless, our analyses, while not conclusive, do strongly suggest that some of the main drivers of poverty are lack of English proficiency, low-level qualifications, economic inactivity and childcare responsibilities, discrimination, unemployment and low pay, and lack of social capital. Our provisional analyses indicate that policy responses aimed at these barriers may be important for other religious groups as well as for Muslims.

The evidence base for policy recommendations is inevitably rather meagre. We are able to draw on our own evaluation of the Fair Employment programme in Northern Ireland which was aimed, successfully, at addressing Catholic disadvantage. We also draw on the work of the All Party Parliamentary Group on Race and Community (APPG) and their report (for which we submitted evidence) 'Ethnic Minority Female Unemployment: Black, Pakistani and Bangladeshi Heritage Women'. While this report specifically tackles issues affecting women from these three ethnic backgrounds, a great deal of the evidence submitted and the recommendations proposed are relevant to issues affecting Muslim women in general. The APPG also has the advantage of synthesizing evidence from a wide range of sources and bodies, including case studies and first-hand experiences.

### **Language proficiency**

Lack of proficiency in the English language is a major barrier to obtaining most kinds of better-remunerated work, and restricts people to narrow and poorly-paid segments of the labour market. Lack of proficiency will to some extent be related to low educational qualifications more generally, although it will also crucially depend on the country of origin. As with education, this barrier will apply particularly to adult migrants from non-English speaking countries. This will include many Muslim groups, for example from Bangladesh, Pakistan and Somalia, although as we have emphasized earlier there is no suggestion that lack of English is inherently related to any particular religion. Indeed, the evidence is that fluency in English is virtually universal among the children of immigrants, assuming that they have been educated in British schools.

The APPG paid particular attention to English language provisions. The report stated:

6.20. The Committee believes that ESOL provision, which provides English language support for speakers of other languages, is a crucial government initiative which plays a key role in breaking down language barriers to employment. As highlighted in Paragraph 4.27 and Section 5 above, many women from Pakistani, Bangladeshi and some Black African backgrounds face language barriers, and ESOL is an important tool in helping them overcome this. The Committee therefore welcomes the Government's decision in February 2012 to extend ESOL provision. However, whilst ESOL was highlighted as an important and useful service in evidence submitted, a number of witnesses argued that the service received is not currently as effective for women as it could be.

6.21. Our evidence session in Manchester highlighted a number of barriers, including high fees, long waiting lists for classes and not enough places to meet demand.

6.22. In addition, women working on these issues in Manchester identified a number of barriers specifically facing women in relation to ESOL classes, which mirror the findings of 2009 research by Quilliam, submitted as evidence for this inquiry. Women in Manchester argued that currently ESOL provision can be unattractive to women as many would prefer to be taught in women-only classes taking place in familiar community venues rather than formal learning settings such as colleges. This was also highlighted as important because community venues are often more easily accessible as they are more likely to be in residential areas, which means that women feel safer travelling to and from classes. Classes run by community projects for example were highlighted as being very popular, although these were said to be decreasing in number due to funding cuts. In addition, most significantly for women, it was stated that class timings often clash with school drop-off and pick-up times and very few classes offer a crèche service for women with small children.

We therefore broadly follow the APPG (Recommendation 19).

**Policy intervention 1:** ESOL (English for Speakers of Other Languages) provision should be expanded and services should be developed which are more suited to women's needs, particularly taking into account the need for childcare provision, family-friendly class times and any preferences for women-only classes. The cost of courses also needs to take account of the economic circumstances of attendees and their ability to access money to pay fees.

### **Low qualifications**

Absence of educational qualifications, as our statistical analysis and that of many other scholars has shown, is a major driver of economic inactivity, unemployment and poverty. However, Muslims (and Catholics) are not especially notable for their low or no qualifications overall (see Table 3). It is true however that for some specific groups such as Muslim women migrants from less-developed countries in Asia or Africa (where gender inequalities in education have historically been very large), low educational qualifications represent a major barrier to obtaining work (see table in the appendix). Again, we must emphasize that we do not see low levels of education as in any way intrinsic to particular religions; they reflect the historical contexts of the migrants' countries of origin, recent evidence on the second generation showing that gender inequalities among Muslim groups have declined, if not reversed, while children of immigrants tend to have higher rates of continuing in full-time education than do white British children.

The major issue therefore is to address the low qualifications of the adult migrants, especially of women coming from less-developed countries where gender inequalities were historically particularly important. (This could well apply equally to Sikh or Christian women too coming from these countries.) The problem is largely specific therefore to female adult migrants whose education will have been geared to the expectation that they would work on the farm or devote themselves to childcare.

There is some evidence of the effectiveness of adult education for improving the skills and competencies of adults, although the

effectiveness of provision for migrant communities has not been studied specifically. (See the NAO Report on Skills for Life (2008))

**Policy intervention 2:** targeted adult-education courses should be made more widely available for women who have themselves migrated to Britain as adults. Such courses should be appreciative of any cultural sensitivities since many of these women will have been socialized into relatively traditional expectations. Courses might, for example, be made available as women-only classes. Given that migrants often have high aspirations for their children's educational success, there might be a role for adult education classes geared to understanding the British educational system and how to help children navigate their way through British education. These might be offered through schools in conjunction with their parent/teacher programmes.

### **Dependent children and childcare**

As we saw earlier in our analysis, and as others have also shown, a larger number of dependent children is particularly associated with poverty, largely as a result of economic inactivity or unemployment, and is relatively high among Muslim groups (and to a lesser extent among Sikhs and Catholics). Choices whether or not to have a larger family, or to stay at home in order to look after them, are not ones which we think policy-makers should intervene to address. Nevertheless there may be particular barriers facing some women from these religious groups who would prefer to access childcare and take up paid employment if appropriate provision were available. These barriers constitute a valid focus of policy intervention.

Again this was an issue addressed by the APPG. Their report stated:

4.32. Concerns around take-up-of and access to childcare was cited as a key barrier to employment by a large number of people providing evidence to the inquiry. A number of women interviewed for example cited high childcare costs as a barrier, and many were not aware of free childcare provision available.

4.33. Evidence provided by the Daycare Trust for example found that families from ethnic minority communities are less likely to take up tax credit support for childcare, which may be due to the

complexity of the system, language barriers, lack of flexibility or negative past experience of tax credit over-payment. The Daycare Trust also highlighted that whilst all three to four year-old children are entitled to a free early education place, only 72% of Pakistani and 64% of Bangladeshi children take up these places compared to 89% of white children.

**Recommendation 9:** The Government should undertake a communications drive to increase take-up of free childcare amongst ethnic minority women.

We suspect that the APPG was right to emphasize lack of knowledge about provision as a major factor although it is not entirely clear that a 'communications drive' will necessarily be effective. Particular problems we believe are in reaching communities who may lack 'bridging ties' with mainstream organisations and who may be more reliant for information on personal contacts and word of mouth through their own networks (including those based on places of worship).

Evidence along the same lines has been provided by Omar Khan and his colleagues in their report for the JRF "Caring and earning among low-income Caribbean, Pakistani and Somali people" (2014). They wrote:

low-wage jobs and the high cost of childcare are difficult to reconcile. In fact, although we have not talked about it at great length the issue of affordability is perhaps the single biggest barrier for accessing childcare .... Perhaps as important as cost was the relative level of awareness of childcare provision and policy. We anticipated that Pakistani and Somali parents would be less aware of such provision but were surprised how few knew about free childcare provision, clearly indicating a need for public bodies to provide more and better information on this important policy.

One reason parents did not take up childcare was the perception that such childcare was not appropriate or 'safe' for their children. Providers could probably do more to ensure that childcare responds to these concerns, whether by hiring more diverse staff or ensuring more 'culturally competent' care. (2014, pp 38-9)

One potential method for overcoming these concerns might be to ensure that childcare providers employ women from relevant religious groups, who might be able to provide informed awareness to members of their communities by word of mouth.

**Policy intervention 3:** Make greater use of networks through religious organizations to make availability of childcare better known. Ensure that childcare facilities employ appropriate numbers of staff from relevant religious communities.

### **Discrimination and (perceived) prejudice in the labour market**

Direct discrimination in the labour market against people with non-British names is well established through field experiments. The research has not been carried out which would enable us to determine whether such discrimination is based more on prejudices or stereotypes against particular religious groups or is more ethnic or race-specific. While not conclusive, self-report accounts of discrimination suggest that black people are the most likely to report discrimination, while Muslims do not have such a high rate. Our statistical analyses also indicated that, controlling for other factors such as English language fluency, self-reported discrimination did not have a significant association with poverty.

However, in addition to direct discrimination when applying for jobs, it could well be that people self-select out of employment because they believe, rightly or wrongly, that they will not be welcome. This is termed the 'chill factor' in Northern Ireland, where it was in the past widely reported as a factor in Catholic under-employment. It might well be a particular factor for Muslim women given the perceived climate of 'Islamophobia' and the perceived 'otherness' of wearing the hijab (head scarf).

This issue was also taken up by the APPG, who wrote:

4.41 There was evidence of ethnic minority women 'self-selecting' themselves out of jobs, as well as from the more prestigious universities. In his evidence, Professor Anthony Heath spoke of the 'chill factor', which he explained was a feeling from ethnic minorities that they would not fit into a particular workplace or institution, and

would then decide not to apply, effectively de-selecting themselves from jobs.

4.42. Daniel Mokades from Rare Recruitment reiterated Heath's point by stating that many women 'self-select' out of certain jobs and industries as they feel they are not good enough to get in. Working on recruitment from a different level, Cynthia Masiyiwa from Active Horizons, a youth participation charity, outlined how when recruiting for jobs at the Olympic Park from the local community, many women did not apply due to a lack of confidence. This barrier was overcome by engaging people door-to-door to help encourage them to apply and also to coach potential applicants and boost confidence. As a result, 100 people that her team worked with got jobs at the Olympic Park. This suggests that employers should engage in 'outreach' programmes in order to attract potential recruits from under-represented groups.

The APPG made a number of recommendations in order to address discrimination, and these may well have relevance for religious groups too. Their recommendations were principally on monitoring and on the use of name-blind application forms.

We agree with the APPG on the desirability of monitoring, including by dual characteristics (specifically gender and religion) given the likelihood of 'intersectionality'. This should be applied to religious groups (as in Northern Ireland) and not solely on the grounds of ethnicity. It would be better to monitor the three-way intersectionality (gender, ethnicity and religion). For instance, further analysis using the USoc shows that Muslim women who wish to work (that is, those who are actively seeking work) are even more likely to face barriers than their male counterparts. 37, 13, 27 and 22 per cent of Muslim women in black African, Indian, Pakistani and Bangladeshi ethnic groups were unemployed as compared with 33, 6, 16 and 18 per cent for Muslim men in the four groups respectively. By contrast, only 6 and 5 per cent of white Anglican men and women are unemployed.

In addition, the Northern Ireland experience suggests the importance of action plans by firms in order to redress under-representation of particular religious groups.

**Policy intervention 4:** Firms should monitor the religious and gender compositions of their workforces, comparing them with the availability of suitably qualified personnel in the relevant catchment area. If they find under-representation, then they should develop action plans (with the EHRC) which would include measures such as outreach activities, targeted advertising etc. encouraging applications from under-represented groups.

This is one policy intervention where there is a good evidence base for its effectiveness in the religious context, namely the fair employment legislation in Northern Ireland. This was primarily addressed at mitigating Catholic disadvantage in the Northern Ireland labour market and at encouraging greater integration of Catholics and Protestants in firms and public sector organizations. Our research has evaluated the success of this programme and has found that it has been effective (Muttarak et al 2013). The research of Li and O'Leary cited earlier also confirms that the disadvantage faced by Catholic men with respect to unemployment was ameliorated over the period after the Fair employment legislation came into force (although this may also have been partly due to wider societal changes and not simply to the fair employment legislation).

The key components of the Fair Employment programme are as follows: monitoring of each firm's religious composition and a comparison with the availability of workers from the different communities in the relevant catchment area; the development of action plans to remedy any under-representation that the monitoring demonstrates; checks by the Equality Commission that the action plans are put into effect. Our research also found that key elements of action plans included outreach activities and encouraging applications from the under-represented groups. We suspect that these are more important than selection procedures per se.

### **Social capital**

Outreach programmes could also be helpful for increasing participation in voluntary organisations. Lack of knowledge about what voluntary

associations exist, or worries about the warmth of the welcome, may inhibit some from joining. While there is now a considerable body of evidence on the benefits of social capital (Granovetter, 1973; Lin, Ensel and Vaughn, 1981; Lin, 2001), less is known about how to improve social capital, particularly the kinds of 'bridging' social capital which may be particularly important for acquiring information about job opportunities and the like. Nevertheless initiatives of the following kind could be piloted and evaluated.

**Policy intervention 5** Bodies in receipt of public funding could be asked to prepare action plans for facilitating participation from under-represented or non-traditional groups.

## **Acknowledgement**

The original data creators, depositors or copyright holders, the funders of the Data Collections (if different) and the UK Data Archive bear no responsibility for the analysis or interpretation of the data sources (USoc/BHPS) that are used in this analysis. The authors are responsible for any errors that may exist in the report. We are grateful to Professor David Voas for advice on religious classification and for Dr Laurence Lessard-Phillips for assistance.

## Notes

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- <sup>1</sup> As we have pooled all religious and income variables and standardised them as discussed in the text, we use the combined cross-sectional weights (that, the cross-sectional weight for Wave 3, if the weight has missing value, that for Wave 2, and if Wave 2's weight is missing, that for Wave 1) in this analysis, which we believe is reasonable. We have also carried out an analysis using the combined longitudinal weight, which shows that the overall poverty rate is 2 percentage point lower (at 15.9%) than that using the cross-sectional weight (at 17.9%). Both figures are very close to the 'absolute' and the 'relative' low income measures used by the DWP, which range between 15% and 17% for the three years concerned.
- <sup>2</sup> The data on religion and other attributes are shown in Appendix Table 1.
- <sup>3</sup> In Waves 1 and 3 of the USoc, respondents are asked whether, in the last 12 months, they been turned down for a job following any kind of interview or assessment, or turned down for a promotion, or turned down for training at work. A series of reasons were explored, mostly relating to race or skin colour, religious practice, accent, English, or dress codes. The incidences of job, promotion or training rejections in the two waves were summed up in the analysis.
- <sup>4</sup> In Wave 1 of the USoc, respondents whose first language is not English are asked whether they have difficulty speaking English to people for day to day activities such as shopping or taking the bus and if yes, how difficult they find it to speak English for day to day activities, ranging from 'a little difficult' to 'cannot speak English at all'. Similar questions were asked on understanding English on telephone, reading or filling forms. The responses were summed up, with the level of difficulty ranging from 0 to 12, with a mean of 4.83 for the non-native English speakers who used translators (either the interviewer or another translator) in the interview. For Waves 2 and 3 where such questions were not asked, we used the 'translator' variables to attribute the mean score for the non-native-English-speaking respondents who used 'translator' services in Wave 1. The reason for this kind of 'borrowing' is that a sizeable portion of the respondents in Wave 1 did not stay in Waves 2 and 3, and new respondents were added in Waves 2 and 3 among whom a sizeable portion were non-native-English speakers. We believe that this is a reasonable procedure for maintaining sample sizes as well as for conceptual consistency which are essential for this part of the analysis.

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- <sup>5</sup> Further analysis shows that people who are unemployed, in working-class positions, poorly educated (with only primary level or no formal qualifications), or who experienced unfair treatment in the labour market such as being turned down a job, refused a promotion or rejected work-related training opportunities due to ethno-religious reasons are much more likely to face poverty than those who are not unemployed, who are in higher class, who have better education or those who have not had unfavourable experience in the labour market by 32, 5, 10 and 3 percentage points respectively.
- <sup>6</sup> As our analysis is focused on whites in Northern Ireland, it would be good to have a comparative look at the whites' poverty rates in Britain. Further analysis shows that the proportions in poverty among whites in England, Wales and Scotland are 15.8, 20.5 and 16.5 per cent respectively.
- <sup>7</sup> In Wave 3 of the USoc, respondents were asked two sets of questions on civic engagement: membership and activity. They were first asked: 'Are you currently a member of any of the kinds of organisations on this card?', and were then asked: 'Whether you are a member or not, do you join in the activities of any of these organisations on a regular basis?' A series of 16 response modes were provided: 1, Political party; 2, Trade Unions; 3, Environmental group; 4, Parents'/School Association; 5, Tenants'/Residents' Group or Neighbourhood Watch; 6, Religious group or church organisation; 7, Voluntary services group; 8, Pensioners group/organisation; 9, Scouts/Guides organisation; 10, Professional organisation; 11, Other community or civic group; 12, Social Club/Working men's club; 13, Sports Club; 14, Women's Institute/Townswomen's Guild; 15, Women's Group/Feminist Organisation; 16, Other group or organisation. (The same questions were also asked on the CATI version using no showcards, yielding a total of four series: *orgm1-16*, *orga1-16*, *orgat1-16* and *orgmt1-16*.) Respondents who took part in Waves 1 and/or 2 but not in Wave 3 were not asked the questions, leaving the effective sample size to 49,739.

As a sizeable proportion of respondents were members of civic organisations but did not take part in civic activities, or took part in civic activities without formally joining civic groups (29 and 16 per cent respectively), it would be reasonable not to privilege membership or activity. We therefore combined membership with activity (for all *orgm1-16*, *orga1-16*, *orgat1-16* and *orgmt1-16* responses) as indicators of civic engagement.

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- <sup>8</sup> It is interesting to note that Muslims tend to be the most religious group but they score much lower than any other group here. Further analysis shows that only 8 and 11 per cent of the Muslims had religious memberships or in religious activities. It could be that as religious practising is so much embedded into their daily lives, the Muslim respondents did not even regard their daily prayers and/or weekly attendances at Mosque services as 'religious': such activities were simply part and parcel of their lives. It might also be the case that as a consequence of media bombardment of 'Islamophobia', the Muslim respondents might be trying to maintain a 'social desirability' in front of the reviewers by downplaying and under-reporting their religious engagement.
- <sup>9</sup> In Appendix Table 2, we find, under the last column 'All', that the largest proportion of participation is in sports, at 20 per cent, followed by participation in religious, trade union, professional, 'other' kinds of engagement, between 10 to 14 per cent. Only around 5-7 per cent of the respondents were in social club, voluntary, PTA and tenants' groups, and the proportions found in community, environmental, political party, pensioners', scouts', women's and feminist groups were even lower, under 5 per cent. Whilst Muslims are generally found to have a very low profile in each of these memberships/activities, Other Christians and Jews are found to be highly active, especially in religious, professional and voluntary types, at two or three times the national average.

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## Appendix 1: Data and methods

The USoc data we use in this report started in 2009/2010. At the time of analysis, three waves of data were available and were used. The BHPS 'roll-over' sample could be identified from Wave 2 of the USoc and relevant information from the BHPS waves was traced and added to the USoc file for the analysis. Altogether, there are 70,594 respondents in the combined file.

Our key interests in this analysis lie in the relationship between religion and poverty. For religion, we use religious affiliations following the suggestions of the Office for National Statistics (ONS, 2011) and use current religion or, for those who do not currently practise their religion, the religion in which they were brought up. Our measure combines all data from the different waves of the BHPS and the USoc and covers all countries in the UK. All the main groupings as recommended by the ONS are classified, namely, Christian, Buddhist, Hindu, Jewish, Muslim, Sikh, any other religion, or no religion. As there might be considerable differences in the prevalence of poverty among Christians, we also differentiated three sub-groups within the Christian community: Anglican, Catholic and Other Christian. Anglicans include Church of England, Episcopalian and Church of Ireland. Other Christians include Church of Scotland, Free Church or Free Presbyterian, Methodist, Baptist, Congregational, Other Christian, Christian (no denomination specified), Presbyterian, Brethren, Protestant (no denomination specified) and Unitarian. A total number of 60,925 respondents in the pooled BHPS/USoc files had valid responses to the religion questions. Our analysis excludes the 126 proxy respondents and the 9,543 respondents who have missing data on religious affiliations.

With regard to poverty, we follow the established practice in measuring poverty as falling below 60 per cent of the median incomes (Hills et al, 2010; Nandi and Platt, 2010; Platt, 2011). Our income data pertain to the total household gross incomes in the three waves of the USoc, which were equivalised by taking into account the number of people in the household and deflated using the 2011/2012 price ([http://hm-treasury.gov.uk/data\\_gdp\\_index.htm](http://hm-treasury.gov.uk/data_gdp_index.htm)). The equivalised deflated incomes from the three waves were pooled together by taking the mean incomes of the three years where the incomes data were available (the USoc

increased the sample sizes from Waves 1 to 3). A very small proportion of households (0.113%, 0.075% and 0.112% in the three waves respectively) reported negative household gross incomes, which were coded as zero incomes in the analysis. Setting these as missing would have little impact on the findings of this report. Finally, our poverty measure (60 per cent of the median) was derived from this variable.

Apart from religious affiliation, we include ethnicity, gender, age, marital status and region which we would regard as confounding factors. For instance, Muslims are generally younger, in lower educational or occupational positions than the non-Christian groups. In addition, we include the main sociological explanatory variables on incomes and poverty pertaining to occupational class (NSSEC) and educational qualifications (Howarth, Kenway, Palmer and Street, 1999; Barnard and Turner, 2011; Hills and Stewart, 2005; Goldthorpe and McKnight, 2006; Heath and Cheung, 2007; Jenkins, and Micklewright, 2007; Platt, 2007; Li, 2010; Joyce, Muriel, Phillips and Sibieta, 2010). Furthermore, we include what might be called 'mediating variables' such as generational status, English proficiency (or lack of it), number of dependent children, labour market discrimination, household employment situation (number of household members in work relative to the household size) and, for those in employment, their earnings' profile. For instance, some markers of religiosity may be closely related to levels of discrimination experienced in the labour market. Muslims and Sikhs may wear scarves, turbans or Salwaar Kameez, and encourage their women to stay at home looking after children, which may make them vulnerable to labour market discrimination, affect their household incomes, and render them more prone to poverty than people of some other religions.

The categories of most of the explanatory variables we are going to use in the analysis will be self-explanatory. Here we give a brief explanation of the rationale of the construction of the geographic variable. We differentiate five broad regions: Centre (London), Inner Ring (South West, South East and East Anglia), Outer Ring (Yorkshire and Humber, North West, North East and West Midlands), Periphery (North East, Wales and Scotland), and Northern Ireland. This is mainly due to the consideration that there are major differences in economic development in Great Britain as captured in the first four categories, and we keep

Northern Ireland as a separate category due to the major importance of religion in socio-economic life to which we shall devote a separate analysis in this report. A descriptive analysis of the overall association between religious groups and various socio-economic-demographic factors is shown in Appendix Table 1.

In addition to depicting patterns of the interplay between religion and other socio-demographics on poverty, we shall conduct multivariate analysis to ascertain whether there is a 'religious penalty' and if so, by which groups and to what extent. Furthermore, we shall explore drivers of poverty by exploring various confounding and mediating factors. We analyse the overall situation of religion-poverty associations in the UK and then proceed to a separate analysis of the possible Catholic penalty in Northern Ireland. And we shall examine civic engagement by people in different religious affiliations and see how that is associated with poverty. This will, hopefully, give us some insights into determinants and drivers of poverty associated with religion with some policy implications.

## Appendix 2: Supplementary tables and figures

Table A1 Poverty inducing characteristics by religion (% and means): first generation men

	% with the characteristics						Mean	
	unem	inact	wc	low ed	disc	lang	kids	wage
Anglican	12.0	8.5	32.2	36.4	12.2	0.5	1.0	2816
Catholic	6.1	3.7	33.8	41.7	2.8	1.4	0.8	1971
Oth Christian	5.2	10.4	35.3	36.5	12.2	0.7	0.8	2081
Muslim	15.3	10.9	35.9	47.4	5.6	1.3	1.2	1580
Hindu	3.2	5.6	23.6	11.1	19.7	0.4	0.5	2428
Sikh	4.7	0.0	45.3	62.9	6.6	1.4	1.0	1666
Jew	-	-	-	-	-	-	-	-
Buddhist	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
None	7.1	11.7	26.6	35.4	4.0	0.6	0.5	2923
All	8.1	8.6	31.7	38.0	7.2	0.9	0.8	2211

Table A2 Poverty inducing characteristics by religion (% and means): first generation women

	% with the characteristics						Mean	
	unem	inact	wc	low ed	disc	lang	kids	wage
Anglican	15.8	27.8	36.0	39.7	3.3	0.6	1.6	1453
Catholic	8.0	22.3	33.8	34.2	3.2	0.8	1.1	1513
Oth Christian	12.2	25.0	30.4	32.2	7.3	0.6	1.2	1624
Muslim	27.7	68.4	40.7	63.2	2.5	2.3	2.0	1084
Hindu	13.7	32.8	23.5	24.2	6.6	0.7	1.0	1659
Sikh	3.4	42.5	52.1	39.5	6.1	1.4	1.3	1125
Jew	-	-	-	-	-	-	-	-
Buddhist	11.1	27.6	45.1	52.3	15.4	2.6	0.7	2033
Other	10.6	26.1	28.6	21.9	5.8	0.1	0.8	1559
None	6.8	20.5	22.7	31.1	2.1	0.4	0.7	1957
All	10.8	31.8	30.3	38.0	4.1	1.0	1.2	1654

Table A3 Poverty inducing characteristics by religion (% and means): second generation men

	% with the characteristics						Mean	
	unem	inact	wc	low ed	disc	lang	kids	wage
Anglican	8.3	8.1	25.7	40.5	1.0	0.0	0.7	2916
Catholic	13.9	5.0	19.2	50.0	3.0	0.0	0.9	3252
Oth Christian	10.4	2.6	28.3	44.3	10.1	0.0	0.8	2207
Muslim	14.1	3.9	18.1	49.0	9.5	0.0	1.2	2146
Hindu	7.0	3.3	10.2	22.7	9.5	0.0	0.3	2454
Sikh	7.0	3.5	15.6	47.5	6.8	0.0	0.7	2267
Jew	-	-	-	-	-	-	-	-
Buddhist	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
None	12.9	3.5	22.4	50.8	1.9	0.0	0.5	2533
All	12.3	4.2	20.4	47.7	4.4	0.0	0.7	2507

Table A4 Poverty inducing characteristics by religion (% and means): second generation women

	% with the characteristics						Mean	
	unem	inact	wc	low ed	disc	lang	kids	wage
Anglican	3.5	21.5	16.4	37.4	1.2	0.0	1.1	2045
Catholic	12.2	26.3	20.4	53.7	1.8	0.1	1.1	1945
Oth Christian	11.3	24.5	19.5	33.5	9.0	0.0	1.2	1564
Muslim	13.1	44.0	24.9	55.5	3.9	0.1	1.7	1871
Hindu	9.4	14.0	20.9	23.9	6.8	0.0	0.9	1742
Sikh	9.5	16.1	18.4	38.4	0.2	0.1	1.1	1607
Jew	-	-	-	-	-	-	-	-
Buddhist	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
None	7.5	27.9	27.4	48.7	2.1	0.0	1.0	1796
All	9.1	27.9	23.0	46.2	3.1	0.0	1.1	1837

Table A5 Poverty inducing characteristics by religion (% and means): third generation men

	% with the characteristics						Mean	
	unem	inact	wc	low ed	disc	lang	kids	wage
Anglican	4.6	4.0	22.2	59.1	0.5	0.0	0.9	2530
Catholic	13.8	6.3	20.0	54.4	0.0	0.0	0.9	2434
Oth Christian	6.3	7.0	18.3	55.0	0.5	0.0	0.9	2423
Muslim	-	-	-	-	-	-	-	-
Hindu	-	-	-	-	-	-	-	-
Sikh	-	-	-	-	-	-	-	-
Jew	-	-	-	-	-	-	-	-
Buddhist	-	-	-	-	-	-	-	-
Other	10.8	5.6	28.1	69.5	0.0	0.0	0.9	1914
None	10.1	5.7	23.2	64.0	0.3	0.0	0.8	2324
All	12.3	4.2	22.4	62.1	0.3	0.0	0.8	2368

Table A6 Poverty inducing characteristics by religion (% and means): third generation women

	% with the characteristics						Mean	
	unem	inact	wc	low ed	disc	lang	kids	wage
Anglican	5.2	23.1	23.0	50.1	0.1	0.0	1.3	1687
Catholic	6.4	24.7	24.7	55.7	0.0	0.0	1.2	1649
Oth Christian	4.3	20.7	17.9	42.2	0.8	0.0	1.2	1680
Muslim	-	-	-	-	-	-	-	-
Hindu	-	-	-	-	-	-	-	-
Sikh	-	-	-	-	-	-	-	-
Jew	-	-	-	-	-	-	-	-
Buddhist	-	-	-	-	-	-	-	-
Other	10.4	39.2	33.7	50.2	0.0	0.0	1.5	1346
None	10.1	24.6	29.9	62.5	0.3	0.0	1.2	1545
All	8.4	24.2	27.1	57.7	0.3	0.0	1.2	1596

*Notes:*

1. unem = unemployed out of economically active; inact = economically inactive; wc = doing manual working-class jobs; low ed = not having tertiary education; disc = experience of labour market discrimination (being turned down for a job, promotion, or training opportunity due mainly to ethno-religious reasons such as skin colour or dress code); lang = mean levels of difficulty in speaking, understanding, reading or writing English (0 – 12); kids = number of dependent children under the age of 16 in the household; wage = gross monthly earnings from the labour market.
2. No data are reported for cells with Ns less than 30.
3. For respondents aged 25-40.

*Sources:* The BHPS/USoc.

Table A7 Percentage of civic engagement (membership or activity) by religion

	Angl	Cath	O C	Musl	Hind	Sikh	Jew	Budd	Other	None	All
Sports club	18	20	20	13	15	19	19	19	16	21	20
Religious	17	23	40	14	17	25	40	21	39	2	14
Trade union	11	13	11	5	7	10	6	9	11	12	12
Professional	11	11	15	9	12	8	20	20	10	11	12
Other	14	7	13	4	4	3	12	10	16	9	10
Social club	9	7	6	3	3	1	4	3	7	7	7
Voluntary	8	8	11	8	9	4	15	12	9	6	7
PTA	6	8	7	5	5	3	9	6	4	6	6
Tenants	7	5	6	3	4	1	12	4	5	4	5
Community	6	4	6	3	5	2	6	4	6	4	4
Environmental	3	2	4	2	2	1	2	13	4	3	3
Political party	3	3	3	3	1	1	7	4	1	2	2
Pensioners	4	3	4	1	1	1	3	1	2	1	2
Scouts	3	2	3	0	0	0	4	0	1	2	2
Women's	3	1	2	0	0	0	0	1	2	1	1
Feminist	2	1	2	1	1	1	2	1	2	1	1

*Note:*

1. PTA: Parents'/School Association; Tenants: Tenants'/Residents' Group or Neighbourhood Watch; Religion: Religious group or church organisation; Voluntary: Voluntary services group; Pensioners: Pensioners group/organisation; Scouts: Scouts/Guides organisation; Community: Other community or civic group; Social club: Social Club/Working men's club; Women's: Women's Institute/Townswomen's Guild; Feminist: Women's Group/Feminist Organisation; Other: Other group or organisation.

Source: The USoc (Wave 3).

Table A8 *Estimated size of the latent classes and the conditional probabilities of membership/activity in civic organisations under a model postulating three latent classes*

	latent class		
	1 Work/sports	2 General	3 Civic/religious
Relative size (%)	11.0	33.6	12.5
Other civic groups	18.1	27.2	76.2
Religious group or church organisation	6.8	14.4	60.2
Voluntary services group	5.3	5.5	38.9
Parents'/School Association	16.3	3.5	22.3
Tenants' Group or Neighbourhood Watch	10.7	2.6	21.8
Professional organisation	68.3	0.0	29.8
Sports Club	56.6	34.9	19.9
Trade Unions	45.4	14.9	8.8
Social Club/Working men's club	12.4	15.3	5.6

Note

1. 42.9% of the respondents did not report any civic membership or activity, and would be categorised as an additional group of 'None'.

Source: The USoc (Wave 3).

Table A9 Cross-loadings of civic engagement from the item response theory (IRT) modelling

Label	Geomin rotated loadings		
Other	0.624*	0.024*	0.043*
Voluntary services group	0.617*	0.008*	0.001*
Religious group or church organisation	0.592*	-0.030*	-0.084*
Tenants'/Residents' Group or Neighbourhood Watch	0.403*	0.176*	0.045*
Parents'/School Association	0.281*	0.277*	-0.072*
Professional organisation	0.009*	0.795*	-0.171*
Trade Unions	-0.161*	0.553*	0.013*
Sports Club	-0.028*	0.390*	0.102*
Social Club/Working men's club	0.008*	0.000*	1.000*

Notes:

1. The data pertain the exploratory factor analysis (EFA) based on membership/activity in civic organisations. 'Other' includes civic membership/activity with overall rates less than 5%, namely, in political party, environmental group, pensioners group, scouts/Guides organisations, Other community or civic group Women's institute or Feminist organisation or unspecified 'Other'. Respondents with no membership/activity in civic organisations are included in the analysis.
2. \*p<0.05.

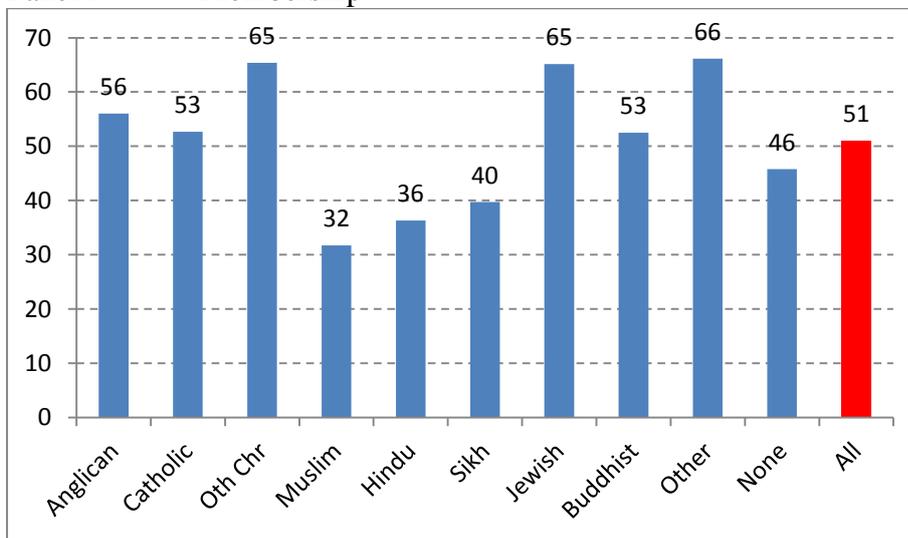
Table A10 Latent class measurement models fitted to data on civic engagement

Model	# classes	df	$\chi^2$	p	G <sup>2</sup>	p	AIC	BIC
2	2	492	2843.31	0.00	2461.19	0.00	285716.95	285884.43
3	3	482	1631.63	0.00	1319.28	0.00	284595.04	284850.67
4	4	472	1291.51	0.00	973.17	0.00	284268.93	284612.70
5	5	462	731.99	0.00	723.87	0.00	284039.63	284471.54

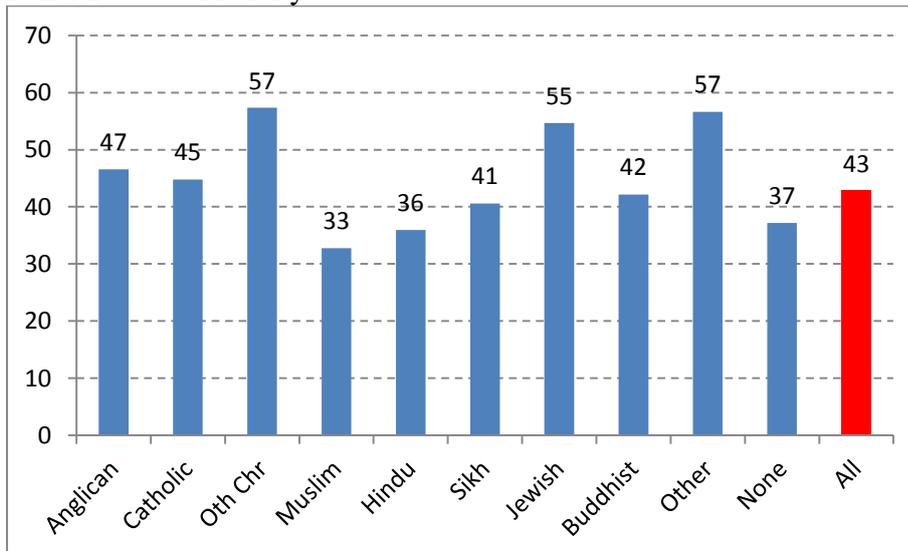
Note

1. Respondents with no membership/activity in civic organisations were included in the LCA modelling. Sparse responses (less than 5% were combined).

Figure A1 Membership or activity in any of the 16 organisations  
Panel 1 Membership



Panel 2 Activity



Notes

1. Data are from Wave 3 of the USoc, being a member of any of the 16 listed organisations (Panel 1), or active in any of the 16 listed organisations (Panel 2), N=49,739.