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## **Trapped in Poverty?**

**-- A study of transient and persisting factors for Muslim disadvantages in the UK**

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## **Abstract**

This paper examines the prevalence and causes of religious poverty in contemporary UK society, with particular attention to the experience of British Muslims living in relative poverty. Using the UK Household Longitudinal Study (UKHLS), the authors find a marked incidence of poverty among Muslims, a stronger religious than ethnic association with poverty, and a salient intergenerational improvement in Muslim vulnerability to poverty. The article proposes a framework of degrees of transience as a means of maximising analytical utility while minimising essentialist presuppositions. By integrating this approach into more general discussions of religion, poverty, and social capital, this paper explores potential factors affecting the life-chances of British Muslims today. It brings these findings into dialogue with established sociological theories which have historically focused primarily on North American Christian populations. In the process, it contributes to debates on the usefulness of ethnic and religious categories in quantitative research.

**Keywords:** Religion, poverty, human and social capital, labour market discrimination, UK

## **Introduction**

This paper is concerned with poverty and inequality. It has recently been argued that discussions of inequality and development have in the past tended to focus on individuals to the detriment of analysis of inequalities between culturally formed groups (Stewart, 2005, 2009). The salience of human tendencies to form groups beyond the family has been recognised from antiquity to the present, as has the power of such groupings in advancing the interests of one's own group or in excluding others from it: from Aristotle's characterisation of the human being as *zōon politikon* in the *Politics*, to the central concept of '*aṣabiyyah*' in Ibn Khaldun's *Muqaddimah*, to Ernest Gellner's anthropological observations on the drive 'to identify and hence to exclude' (Gellner, 1964: 149). While many such culturally formed groups exist and sometimes overlap, this paper will focus upon religious affiliations in relation to their relative experiences of poverty in contemporary Britain. It does so both because religion represents a salient and enduring form of group identity, and because an established sociological discussion already exists surrounding the role of religion as having a particular bearing on social and economic well-being and/or capital (Putnam and Campbell, 2010). More specifically, this paper will examine the situation of British Muslims, comparing them with other British faith communities and, in so doing, both suggest its own approach to the data, based on attention to degrees of temporal transience, and begin to explore explanatory factors implied by or inferable from the demographic data. It is therefore an investigation both of the usefulness of sociological analysis based on religious group identification in general, and an interrogation of the insights such analysis might offer regarding one such group in particular.

This paper's approach is primarily quantitative. Its main sources are the substantial datasets generated by the UK Household Longitudinal Study (UKHLS). Detailed accounts of the data,

definitions, and statistical methods employed will be given below. Such an analysis, however, demands some broader contextualisation with respect both to empirical assumptions and to conceptual issues. With respect to existing discussion of the role of religious affiliation in (avoidance of) poverty, this paper recognises a tradition of research, primarily based on American studies of Christian communities, which suggests that active membership of a church community may be associated with positive social and economic outcomes, potentially raising household income and reducing reliance on welfare (Putnam and Campbell, 2010). Gruber (2005) suggests four possibilities for explaining the positive effects of belonging to a religious community: that group 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 perturbed by the problems of everyday life.

However, it seems to be the case in Britain that members of some non-Christian faiths, such as Muslims (though not members of the Jewish or Buddhist communities), have higher rather than lower risks of poverty (Khan et al., 2014) than the general population. All three faiths of Islam, Hinduism and Sikhism are most heavily represented in Britain by people of South-Asian ancestry (85% of South Asians have one of the three religious affiliations) as a result of Britain's history of imperialism in South Asia, where all three faith communities have coexisted and interacted for many centuries. This throws the overlapping and intersecting categories of religion, culture, and ethnicity into some relief; this paper does not assume that religious groups can be understood without considering and controlling for confounding categories (Foroutan, 2015). In spite of other commonalities (historical, cultural, linguistic,

ethnic), the British Muslim population tends to have higher risks of unemployment, economic inactivity, and low wages than do British Sikhs or Hindus. All these are factors which are associated with poverty. The principal British studies which consider religion as well as ethnicity (Brown, 2000; Lindley, 2002; Berthoud and Blekesaune, 2007; Clark and Drinkwater, 2009; Khattab, 2009; and Heath and Martin, 2012) have all found that Muslims are particularly disadvantaged in the labour market, even after controlling for ethnicity. Similar findings have been reported in other European countries such as France and the Netherlands (Stewart 2009).

However, to our knowledge, there has been little systematic quantitative research specifically on Muslim poverty. While this paper will recognise that available data demonstrate that religious categories are informative when describing broad patterns of susceptibility to poverty among British minority groups, it is important to note that this is a sociological rather than a theological observation. More specifically, it will recognise the marked correlation between profession of Islamic faith and relatively high incidence of poverty in Britain today. It is not the contention of this paper that Islam enjoins poverty, nor that it forbids wealth; it is not the goal of this study to advance an essentialist account of Islam, nor of any other religion. It is worth noting at the outset, however, that allegations of an inherent Islamic opposition to industry and (especially capitalistic) wealth accumulation represent an enduring Orientalist trope, readily relatable to the history of European imperialism in South Asia and the Middle East. Even within the Orientalist tradition, however, this has been questioned since the late 1960s. Maxime Rodinson, for instance, concluded that '[t]he alleged fundamental opposition of Islam to capitalism is a myth, whether this view be put forward with good intention or bad' (Rodinson, 2007: 200). Rodinson furthermore observed that '[n]ot only did the Muslim world know a capitalist sector, but this sector was apparently the most extensive and highly

developed in history before the establishment of the world market created by the Western European bourgeoisie' (Rodinson, 2007: 90). Again, these observations are offered here in a historical and descriptive rather than theological or prescriptive spirit. Our intention is not to advance a homogeneous account of a reified Islam, but rather to recognise that the essentialist view that profession of Islam leads inherently and inevitably to impoverishment is unsustainable. Nor do we wish to imply that Muslims as a religious group are homogeneous. There are many different faith traditions within the Muslim community (Goldziher, 1981; Hourani, 2002; Rippin, 2012) and these are often linked with different ethnic and national groups (Foroutan 2015).

It remains our view, however, both that the case for religious-group-based sociological analysis in relation to development and equality is strong, and that such an analysis demonstrates that some religious communities are comparatively disadvantaged in contemporary Britain. Our analysis in this paper using large datasets offers a new perspective on this issue, which will be brought into focus by attention to the persistence or otherwise of possible explanatory factors. It is the contention of this paper that the concept of *degrees of transience* represents a productive and appropriate criterion in analysing the nature of challenges faced by minority groups such as those in question here. Distinguishing between more and less transient factors is informative with respect to the nature and significance of the set of problems under investigation in this paper. At the same time, it encompasses a relatively large range of factors while making relatively few substantive assumptions. It includes and co-ordinates challenges whose intractability derives from their inherent difficulty as well as from their contingency upon both smaller and larger numbers of other contingencies. It does so without compromising either the distinctness of a minority group's experience or its membership of a larger community; it does not presume a binary relation

between minority and majority, nor does it attribute agency to only one or the other. This concept is both parsimonious and non-prejudicial, and will assist us in identifying factors which, while bringing about stark differences between the experiences of different religious groups, might reasonably be expected to do so only for a relatively short period of time - especially if targeted action were taken to ameliorate the situation.

In so doing, the concept we are proposing in this paper will support a dialogue between our current analysis of British Muslim experience and that of American Christians, which forms the main basis of established sociological theorisation on the issue at hand. This article therefore both explores the reasons for these higher risks of Muslim poverty and asks what implications this has for conventional thinking about the protective role that membership of a Christian church plays in Christian contexts. Is it the case that the protective effects of church membership apply only to Christians, for instance, or is it the case that the protective effects operate in the same way among members of non-Christian churches but are masked by confounding factors, such as histories of recent migration?

There are a number of reasons why we might expect members of some non-Christian religious groups to have higher rates of poverty. We distinguish between three types of explanation, distinguished by the degree to which they are protracted. Firstly, the higher risks of poverty might be attributable to relatively transient factors which might be expected to undergo significant change even within an individual's lifetime. For example, many members of non-Christian faiths in Britain, such as many Muslims, Sikhs and Hindus, are also recent migrants from less-developed countries in Asia or Africa. Such migrants might be especially at risk of poverty if they lack fluency in the English language, presenting major barriers to employment in highly-paid jobs. Furthermore, there is evidence that foreign

qualifications are not well-understood by employers and hence may have lesser value on the British job market. The need to gain language skills and/or qualifications, while difficult, will be immediately apparent to the newly arrived, and a matter of course for their children. It may also be supported by government, private, and third-sector initiatives in supporting integration and access.

We therefore need to interrogate the extent to which factors such as (lack of) language proficiency and foreign educational qualifications can account for the Muslim and, to a lesser extent, 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; Lessard-Philipps and Li, 2017). Insofar as these are drivers of poverty among the current Muslim (and Sikh) population of Britain, then we might anticipate Muslim poverty rates to be reduced in future years or generations. Hence, although the current experience of poverty will be important in its own right, it would be quite wrong to think of it as somehow intrinsic to any particular religion. Rather, it might reflect the migration history and relatively recent arrival in Britain.

Secondly, there might also be factors which, while still transient, are likely to be more protracted. A number of commentators have suggested that some traditions might emphasise sharply divided gender roles, for instance, leading women to prefer to stay at home and to concentrate on caring responsibilities rather than looking for work. In a country such as Britain where it is now normal for married women to work and thus to contribute to household income, high rates of economic inactivity or other forms of non-employment (such as unemployment) among women will almost inevitably increase risks of poverty. Some religious traditions, perhaps reflecting these gender roles, may also encourage larger family

sizes. Our data sources do not encompass direct measures of values and attitudes to gender roles, so we have to rely on proxy measures such as number of children, household size, and rates of gainful employment. While all of these will be influenced by a wide range of other factors in addition to religious traditions, they will give some indications of the possible role of ‘family values’ linked to particular religious traditions. While it is true that some proponents of such practices are likely to regard them as integral to the faith (be it Islam, Christianity, or another religion), from a sociological perspective this cannot be assumed to be the case; there exist self-described Muslims who take the opposing view, or who regard the question as an irrelevance. While changes in such religiously-construed practices do empirically take place, they may be expected to mark inter-generational divides. Indeed we do have some evidence that there is generational change among Muslim women in Britain with respect to gender roles (Lindley, Dale and Dex, 2006). But it is useful nonetheless to distinguish between factors such as fluency in English and foreign qualifications, which we can be sure will reflect more transient factors, and those where we cannot be so sure and which might have a more enduring character.

This example throws up a broader question which is to some extent susceptible to quantitative analysis. It is possible that active involvement in a non-Christian religious minority community may indeed develop social capital, just as it does among members of Christian churches. It may be, however, that in the case of such minority religious groups, such as Muslims, membership in the faith may generate social capital of a ‘bonding’ rather than of a ‘bridging’ character: it may intensify relationships within the faith community rather than between members of that community and those outside it. In other words, the benefits of belonging to an active religious minority community may not be so great if they come at the expense of ties with the wider community. In the US context, Wuthnow shows

that social networks constructed via religious participation can ‘span such culturally defined differences as race, ethnicity, religious tradition, sexual preference, and national origin’ and serve to promote ethnic integration (Wuthnow, 2002: 670) but whether a similar situation would occur in Britain, particularly for religious minorities such as Muslims, is an empirical matter awaiting exploration. In our analysis, we are able to include both measures of regular attendance at religious services and importance attached to religion, which will give an indication of the extent of involvement in the religious community and by inference of bonding social capital, and a measure of civic engagement more generally, which may be more indicative of bridging social capital.

Thirdly, we might identify factors which reflect longer-term historical phenomena and which might therefore be expected to be still less transient, potentially requiring a multi-generational process to counteract. There might for instance be direct discrimination against members of some non-western religions. This might be particularly true with respect to Muslims given the current climate of antipathy toward Muslims in contemporary Britain, but also considering the centuries of distrust shown towards Islam conceived as a religious (and latterly 'civilisational') 'Other' (Said, 1978; Huntington, 1996; Asad, 2003). In this respect, the experience of non-Christians may be very different from that of Christians in a society which, although nowadays quite secular in terms of church attendance (Voas and Crockett, 2005), retains a sense of a Christian tradition and values, and might therefore be expected to show greater respect and sympathy for Christians, who may more readily be seen as part of the society’s cultural tradition rather than a threat to it (Runnymede Trust, 1997).

Here again we must emphasise 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, such as those with backgrounds from South Asian countries such as India, Pakistan and Bangladesh (from where most Sikhs, Hindus and Muslims in Britain can trace their origins). 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 (randomised) 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 large-scale field experiment in Britain (Wood et al., 2009) 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 from the employer as did the applications with names typical of white British people. A more recent study specifically of discrimination against Muslims found a similar level of discrimination (Abubaker and Bagley 2017). 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. 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, which may make them readily identifiable and vulnerable to labour market discrimination. A recent German field experiment found particularly high rates of discrimination against applicants who wore an Islamic headscarf (Weichselbaumer 2016).

Finally in this connection, 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 the ‘Troubles’ as the ‘chill factor’ and was used to explain why Catholics did not even apply for certain posts (Li and O’Leary, 2007; McCrudden, Muttarak and Heath, 2010). Similarly, in the current context, Muslims in particular might expect to experience Islamophobia at work and might be discouraged from applying for certain jobs (Runnymede, 1997, 2017; Bleich and Maxwell, 2012). More broadly, it has been observed by Frances Stewart (2005) that unequal access to political, economic, or social resources by different groups has a depressive effect on members beyond what their individual position would merit, as their self-esteem is bound up with their perception of the group’s relative success. Our data do not, however, include measures which would enable us to measure the ‘chill factor’ directly, nor do we have direct measures of discrimination, comparable to those obtained in field experiments. These simply are not available in any sufficiently large dataset for us to be able to attempt to systematically disentangle 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, 2007, 2008; Li and Heath, 2008, 2010, 2016; Hills et al., 2010).

Our research questions in this paper are therefore:

- Do risks of poverty vary between people who describe themselves as belonging to different faiths?

- Can we distinguish between the degrees of transience associated with some of the most crucial poverty-inducing factors?
- Do factors such as religious social capital help protect active members of a faith against the risk of poverty?
- Or do the protective aspects of religious social capital apply to some faiths, such as Christianity, but not to others?

### **Data and methods**

In order to investigate the relationship between religion and poverty, we use data from the first three waves of the UK Household Longitudinal Study (UKHLS), also known as Understanding Society (USoc). The UKHLS is the largest and arguably the best panel survey in the world and, from wave 2 onwards, contains the sample from its predecessor, the British Household Panel Survey (BHPS). It has the advantage of including a large boost of ethnic minorities in Britain, which has the effect of very considerably increasing the sample size for members of non-Christian faiths. We use the pooled data from the BHPS and the UKHLS. More specifically, the relevant information from the BHPS was traced and added to the UKHLS file for the analysis. Altogether, there are 70,594 respondents in the combined file from waves 1 to 3 of the UKHLS on the basis of which this analysis is conducted, including 7,285 belonging to non-Christian faiths.

### Measurement of variables

**Poverty:** With regard to poverty, we follow the established British practice in measuring poverty as household income falling below 60 per cent of the median income (Hills et al., 2010, Nandi and Platt, 2010; Platt, 2011). Our income data pertain to the gross household incomes in the month before interview in the three waves of the UKHLS, 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 then pooled together by taking the mean incomes of the three years where the income data were available (the UKHLS 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 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.

**Religion:** For religion, we follow 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 of religion combines all data from the different waves of the BHPS and the UKHLS 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, and given that the data do distinguish Christian denominations, 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. Comparable levels of granularity within non-Christian traditions would be welcome but are not given by the datasets drawn upon here. A total number of 60,925 respondents in the pooled BHPS/UKHLS files had valid responses to the questions on

religious affiliations. Our analysis excludes the 126 proxy respondents and the 9,543 respondents who have missing data on religious affiliations.

**Church attendance and religiosity:** as religious attendance in the UKHLS was asked only at Wave 1 of the UKHLS, we also included the most recent available data from the BHPS, which is Wave 18. The attendance question has five responses, ranging from ‘once a week or more’, ‘once a month’, ‘once a year’, ‘never or practically never’, ‘to only for wedding or funeral purposes’. We coded a dichotomous variable differentiating between weekly or more frequent attendance and the rest. Similarly, the religiosity variable was pooled from Wave 1 of the UKHLS and Wave 18 of the BHPS. The question asks the respondent ‘How much difference would you say religious beliefs make to your life?’ ranging from ‘a great difference’ to ‘no difference’, and we coded a dichotomous variable differentiating between great difference and the rest.

**Social capital:** this is measured as the sum of memberships of and activities in the sixteen civic organisations from Wave 3 of the UKHLS and Wave 17 of the BHPS, covering membership of or activity for a political party, trade union, environmental group, parents'/school association, tenants'/residents' group or neighbourhood watch, religious group or church organisation, voluntary services group, pensioners group/organisation, scouts/guides organisation, professional organisation, other community or civic group, social club/working men's club, sports club, women's institute/townswomen's guild, women's group/feminist organisation, and other group or organisation.

**Transitional factors:** these cover English proficiency (or lack of it): mean level of difficulty in speaking, understanding, reading or writing English (0 – 12); highest educational

qualification, ranging from first degree or above, professional sub-degree (teaching, nursing and law), A-Levels or equivalent, O-Levels or equivalent, primary or no qualifications; and generational status: 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 and the third generation or above refer to those whose parents or at least one of their grand-parents were born in the UK.

**Labour-market factors:** these include occupational class following the National Statistics for Socio-economic Classification (NS-SEC), self-reported discrimination (whether the respondents reported having been turned down for a job, promotion or training opportunity on race or religious grounds), and female worklessness (unemployment and inactivity). The low level of employment among female members of some religious groups is particularly salient (NEP, 2007) and could well contribute to their family poverty.

**Confounding factors:** apart from the main explanatory variables, we include ethnicity, gender, age, marital status, health condition and region, which we would regard as confounding factors. For instance, Muslims are generally younger and many also live in northern industrial towns with relatively high unemployment rates. Ethnicity is coded as an eight-way variable: white, black Caribbean, black African, Indian, Pakistani, Bangladeshi, Chinese and Other; gender is coded binary (men and women); age ranges from 16 upwards, and both age and age squared are included in the modelling exercises; marital status differentiates between partnered and non-partnered; health condition is a dummy variable indicating whether the respondent reports a limiting long-term illness; and region differentiates five broad areas: Centre (London), Inner Ring (South West, South East and East Anglia), Outer Ring (Yorkshire and Humberside, 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 there. It is noted here that since household size and income are already included in the construction of the dependent variable, they are not used as explanatory variables.

Table 1 shows how the main religious groups vary with respect to these confounding and explanatory factors (summary measures). For instance, panel 3 shows that 72 per cent of Muslim women are not in gainful employment ('workless').

(Table 1 about here)

## **Results**

### Overall patterns of ethnic and faith risks of poverty

To begin with, we look at the overall association between religion and poverty. (Note that these are simply the overall differences before controlling for confounding factors such as age and education. We control for such confounding factors in the multivariate analyses below. See table 3.) 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 overall figure is very close to findings reported by official government sources (DWP, 2013: 5, Chart 1.4).

(Figure 1 about here)

There are, as expected from the previous research summarised 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 (at 14 per cent only) being 5 percentage points lower than that of Catholics. British Jews have the lowest poverty rate of all the religious groups analysed.

As we noted above, Muslims are not a homogeneous group and are quite diverse, both with respect to religious traditions and to ethnicity (which are themselves closely intertwined with each other). It is therefore important to take account of this diversity. Our data sources do not contain any information on religious traditions but we can explore ethnic variations between Muslims in their rates of poverty. We follow Heath and Martin (2012) in exploring the joint effects of religion and ethnicity on poverty. The data are reported in Table 2. 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.

(Table 2 about here)

As previous research has shown (Tackey, Barnes and Khambhaita, 2011), there are pronounced ethnic differences in poverty rates, which are 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** the broad ethnic groups. Thus white Muslims are nearly twice as likely as whites as a whole to find themselves in poverty (30 and 16 per cent respectively). Similarly, around 56 per cent of black African Muslims are in poverty as compared with 37 per cent of the black African group as a whole. A substantial number of Indians in the UK are Muslims (11 per cent) and 38 per cent of the Indian Muslims are also poor compared with the overall figure for Indians at 23 per cent or Indians who are identified with 'Other Christians' at 16 per cent. Regardless of ethnicity, therefore, Muslims are more likely to face poverty than are people of other religious affiliations. Furthermore, while there are substantial ethnic differences among Muslims in their risks of poverty, these differences are considerably smaller than the overall ethnic differences. To take account of this diversity within the broad Muslim category, we therefore control for ethnicity in the multivariate analyses.

We cannot compare the risks of poverty for Hindus or Sikhs in different ethnic groups and in these cases we cannot disentangle religion from ethnicity. However, we do find Christians across a wide range of ethnic groups having, in general, the reverse of the Muslim pattern: members of Christian denominations, especially Anglicans, have lower risks of poverty than other members of the same ethnic group with the exception of black Africans. The religious

difference is particularly large among Indians and Chinese. Further analysis (not presented in this paper but available on request) also shows that Catholics in Northern Ireland have higher risks of poverty than do other Christians in Northern Ireland.

While this demonstrates consistent religious differences, independent of the broad ethnic groups which we can distinguish, this does not in itself show that the patterns have a religious foundation. It could, for example, be the case that black African Muslims are more recent arrivals in Britain than the older-established Christian groups.<sup>2</sup> We need therefore to proceed with more detailed multivariate analysis.

### Explaining the religious differences

In this section we investigate the factors driving the substantial religious differences in exposure to poverty. The descriptive statistics shown in Table 1 suggest several reasons why Muslims in particular might have higher risks of poverty despite their high levels of religiosity and attendance at mosques. Most notably, Muslims appear to be quite disadvantaged in terms of English language, low rates of civic engagement, high rates of female worklessness, and high risks of discrimination. However, the explanatory variables do not all point in the same direction, nor is it clear what the relative importance of our types of factor is.

We therefore turn to multivariate statistical techniques in order to gauge the importance of these different sorts of factor in contributing to religious differences in poverty rates. We explore the extent to which they are the result of relatively transient historical factors such as lack of fluency in the English language, which might be expected to be mitigated over time and across generations, or factors which might remain significant for more protracted periods,

or general measures of active church membership and social capital, or prejudice and discrimination against members of non-western religions. We therefore put the explanatory factors available to us into broad groupings.

The results are shown in Table 3 where four models are conducted (using non-missing data on key variables employed in the models). We first, in model 1, estimate the size of the religious differences, after taking account of confounding 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 2 above. (In this first stage we also control for gender, marital status, limiting long-term illness and region of residence.)

In the second stage, in model 2, we take account of fluency in the English language, educational qualifications and generational status. Other possible controls at this stage include social origins. Muslim Indians, for example, tend to come from somewhat less advantaged social origins than do Hindu Indians. However, adding these does not in practice affect the results to any material degree (since they are highly correlated with other measures included in the models) and for simplicity we have not included them (all data including parental class effects are available on request).<sup>3</sup> Our interpretation of this bloc of factors is that they are likely to have a relatively transient and contingent role in explaining the incidence of poverty, reflecting histories of migration.

We then in the third stage, model 3, add labour market factors, notably occupational class, female worklessness, and reported discrimination. These factors will be strongly influenced by the prior transient factors such as English language fluency, generational status and educational qualifications. However, these labour market factors are potentially somewhat less transient since we know from other research that there is considerable intergenerational continuity in social class positions and in women's labour market participation, perhaps reflecting traditional family values. In this way the legacy of the first generation can be passed on to later generations, although possibly weakening gradually.

At the fourth stage we introduce potentially less transient, more protracted factors which may be more intimately connected with different faith traditions – religiosity (weekly attendance, whether the respondent believes that religion makes a 'great difference' to life) and civic engagement. Religious attendance and attachment can be taken as indicators of bonding ties, and civic engagement as an indicator of bridging ties, thus forming our measures of social capital.

(Table 3 about here)

The data in Table 3 show the net effects of the different predictors expressed in terms of percentage points (technically called 'average marginal effects' (AME) which are obtained from logit models). To summarise drastically, the results for the confounding factors are broadly in the direction and magnitude as suggested by prior theory and research. In model 1, we find that black Africans, Pakistanis, Bangladeshis and black Caribbeans are, other things being equal, more likely to be poor than white people, with differences being ten to eighteen percentage points. Younger people and women tend to be poorer than older people and men.

People living in the Midlands, Yorkshire and Humphreys and North West ('Outer Ring'), North East, Scotland and Wales ('Periphery') and Northern Ireland are more likely to be in poverty than those in London by around six to nine percentage points. But even after controlling for these and other confounding factors, we see that Muslims, Hindus, Sikhs, Catholics and members of other non-Christian faiths are all still more likely to be in poverty than are Anglicans.

In model 2, we find that difficulties with English and membership of the first generation significantly increase the risks of poverty, while higher qualifications reduce the risk. Holding constant the effects of other factors in the model, people with degree-level education are less vulnerable to poverty than those with primary or no formal qualifications by 20 percentage points.

In model 3, we find that low occupational position and female worklessness greatly increase the risks of poverty, although self-reported discrimination has no significant net effect. However, we should note that discrimination is likely to affect one's economic activity and occupational position and so we would not necessarily expect discrimination to have independent effects over and above these other aspects of labour-market disadvantage.

Finally, in model 4, we introduce our measures of social capital. Civic engagement has the anticipated relationship with the avoidance of poverty whereas, more unexpectedly, regular religious attendance increases the risk of poverty, albeit to a rather small extent. One possible interpretation of this pattern is that bridging social capital is beneficial whereas bonding social capital is not, at least in relation to the avoidance of poverty.

How far, then, can these different blocs of factors explain the different poverty rates of members of the different faith traditions? The upper part of Table 3 shows the net religious differences in rates of poverty (in comparison with Anglicans) after the different blocs of factors have been taken into consideration. From Model 1, we find that, controlling for ethnicity and the confounding factors, Muslims still have a poverty rate which is 18.5 percentage points higher than that of Anglicans, as are the rates for Sikhs and Hindus by 8.6 and 4.7 points respectively. The relative lack of poverty among Anglicans and of Other Christians may reflect the ‘protective’ effects of religious communities that American research had suggested although one may also note that Catholics are more likely to be poor than Anglicans to a significant albeit small degree, by 2 percentage points as noted above.

In model 2 which controls for the ‘transient’ effects, we find that the net disadvantage for both Muslims and Sikhs declines by about three percentage points. However, Muslims’ poverty rate is still nearly 16 percentage points higher than that of Anglicans even after taking account of the transient factors.

In model 3 we find that labour market factors make surprisingly little difference to the size of the religious disadvantages in rates of poverty. To be sure, the Hindu and Sikh disadvantages have now been reduced to non-significance, but the Muslim disadvantage remains stubbornly large, at 14.3 points.

Model 4, which introduces the social capital measures, also fails to explain the Muslim disadvantage. With the effects of all the explanatory and confounding variables in the model held constant, Muslims are still found to have a poverty rate 13 percentage points higher than that of Anglicans, and this difference is statistically significant at the 0.001 level.

In summary, then, it appears that all our major sources of poverty - transient factors, labour market factors, and social capital indicators - all play a role in explaining the higher risks of poverty which Muslims, and to a lesser extent, Sikhs and Hindus, face in Britain. In the case of Sikhs and Hindus, these groups of quantifiable factors seem to explain almost fully their elevated risks of poverty, yet this does not hold true in the same way for Muslims. How can we explain this puzzle?

One possibility for understanding the remaining net Muslim risk of poverty is that some of the protective factors, such as religious attendance and civic engagement, may not operate in the same way among Muslims (or indeed among some of the other religious communities) as they do among Anglicans. So far the models displayed in Table 3 take account only of the higher levels of, say, language difficulties or religious attendance. The model assumes that linguistic facility or attendance at a place of worship operate to reduce or increase risks of poverty in the same way for the different faiths and that the explanation for the higher Muslim risks is simply their distributions on these explanatory variables. However, it is quite possible that some of these processes operate differently among members of different faiths. The pooled model (the results of which are shown in Table 3) tell us what levels of poverty might be expected if the processes actually operated in the same way.

We can test this possibility by splitting the sample and running the models separately in order to see if the main effects of the explanatory variables are broadly similar within each religious community or whether there are notable and significant differences between the factors in their impacts on poverty for different religious groups.

(Table 4 about here)

In Table 4, therefore, we conduct separate analyses of the poverty risks of the Anglican, Catholic, Other Christian, Muslim, Hindu and Sikh religious groups on the basis of Model 4 of Table 3. We do not present data for the other religious groups either because the sample sizes are too small for the complicated analysis (Ns are 95, and 166 for Jews and Buddhists respectively with non-missing data in model 4 of Table 3) or because the groups in question do not have specific meanings for the comparative purposes at hand (the ‘Other’ and ‘None’ groups). Apart from the coefficients, we also present the results of statistical tests for the blocs of explanatory variables for the Muslim, Hindu and Sikh groups in comparison with Anglicans, with significant differences (at the 0.05 level or above) shown in bold figures in Table 4.<sup>4</sup>

Looking firstly at the effects associated with the confounding factors (such as age, ethnicity and geographical area of residence), we find that although there are some significant differences in the magnitudes of the effects, the signs are generally in the same direction. Some of the distinctively different magnitudes of effects (as with Bangladeshi Hindus) also turn out to be based on very small numbers of respondents and may well be ‘false positives’ (N=9, with 6 in poverty).

The same picture emerges broadly with the transient, migration-related factors. However, the most notable exception in this first bloc of factors is the much greater effect of generational status on Muslim than on Anglican risks of poverty. Here we find a striking vulnerability among first-generation Muslims who are 22.1 percentage points more likely to be in poverty than their 3<sup>rd</sup> or higher- generation peers. This provides a potential statistical reason for our

failure to explain Muslim risks of poverty with the pooled model used in Table 3. There, the models fit a relatively modest effect for generation and will thus underestimate the effect of generational change for the Muslim group. We return to this in the discussion.

It is also apparent that class disadvantages are larger in the case of Muslims and Sikhs (and possibly Hindus as well) than they are for Anglicans, Catholics and other Christians. This strongly suggests that there are processes within the labour market which tend to channel members of non-Christian religious traditions into lower-level and lower paid occupations within each broad social class. This is a second major reason why the pooled model shown in Table 3 was not able to explain the greater Muslim risks of poverty.

Particularly interesting, for our purposes, are the effects for the measures of social capital. Regular religious attendance and religious salience seem to operate more or less similarly for the different faith communities with rather weak effects. In contrast, civic engagement has a small (and non-significant) protective effect for Muslims (-0.018), but a stronger and significantly effect for Anglicans (-0.029), and the difference between the two effects (0.011) is significant at the 0.01 level ( $\chi^2 = 6.71$  for 1 degree of freedom), suggesting that bridging social capital works more effectively for Anglicans than for Muslims in the alleviation of poverty.

Overall, it appears that the factors we are able to identify in our data broadly operate in similar directions among the different faiths but the magnitudes of the effects are sometimes significantly greater for members of non-Christian faiths and for Muslims in particular. The two most striking examples are the greater generational disadvantages and social class

disadvantages experienced by Muslims. The significantly weaker protective effect of bridging social capital for Muslims than for Anglicans is also of note.

## **Discussion and conclusions**

Returning to the four research questions with which we started, we can briefly summarise our answers:

- The risks of poverty do vary between people who describe themselves as belonging to different faiths, and they are particularly high for members of some non-Christian faiths, notably Muslims, Sikhs and Hindus (although not Jews or Buddhists).
- These elevated risks of poverty can partly be attributed to relatively transient, historically-contingent, factors. Particularly important drivers of poverty of this kind are difficulties with English, low qualifications and first-generation status. But these factors only explain a small part of the Christian/non-Christian difference in the risks of poverty. Labour market processes also explain some of the non-Christians' elevated risks of poverty.
- Religious social capital of a bonding kind (at least as measured by attendance and religiosity) does not appear to help protect active members of a faith against the risk of poverty, even in the case of the Christian groups. But civic engagement, which tends to be associated with bridging social capital, does seem to play a greater protective role, significantly so for Christians in Christian-majority Britain, and the effect is also significantly stronger for Anglicans than for Muslims.
- Processes seem to work in broadly similar ways for the different faith groups. There is for example no strong evidence that religious attendance helps Anglicans but is harmful for Muslims (from the point of view of poverty). However, the magnitude of the effects – particularly of generational status and of social class position – does seem to

be much greater in the case of Muslims (and also for some other non-Christian traditions).

So what are the wider theoretical implications? On the one hand, it does appear that accounts derived from studies of Christian groups, both of the ways in which membership of a religious community might serve to protect against poverty and more generally of the role of other drivers of poverty, appear to work more or less as well for members of non-Christian faiths as they do for different Christian traditions. We found that conventional predictors of poverty also served to explain the higher risks of poverty among Sikhs and Hindus, and that these predictors generally had rather similar sorts of effect within the different religious traditions.

However, there are some indications of what might be termed ‘Muslim exceptionalism’ in the British case. Thus we were left with an unexplained excess poverty rate among Muslims, and we found several significant interactions between our predictors and belonging to the Muslim community. We suspect that the two findings are connected. But can this Muslim exceptionalism be attributed to transient factors, to more persistent multi-generational phenomena, or to Islamophobia and related reactions by British society to the newcomers in their midst – whose susceptibility to change is difficult to predict with confidence?

First of all, the large generational coefficients for Muslims suggest that transient factors are an important part of the story. We cannot be sure from the data available to us why Muslim generational effects should be so much larger than in the case of other faiths. One possibility is that many more Muslims come from less developed countries, or from less advantaged social positions within those countries, than do other faith groups, and thus have lower levels

of social, cultural and human capital. There is therefore a greater adjustment process needed for coping with the demands of a very different kind of society like Britain, although there is some evidence – for example with respect to gender inequalities in education – that by the second generation young Muslims have assimilated to British patterns (Fleischmann and Kristen, 2014).

Second, the weaker effect of bridging social capital (as indexed by civic engagement) may tell us something about the kinds of social ties to which Muslims have access. The type of clubs, societies and so on that members of poor groups are likely to join may well offer less in the way of economic opportunities than those which members of richer groups join. In other words, members of a richer group (or of one which has some richer members) may have greater access to useful social connections than members of poorer groups (Li, Savage and Warde, 2008; Li, Heath and Devine, 2015). The key point may not be whether or not Muslims have social ties and connections, but what resources the members of their networks can deploy (Stewart and Langer, 2008).

Third, it is notable that the second main exception concerns the class effects. In other words, this tells that the problems may lie within the labour market and stratification system of Britain. One suspects that various processes may channel Muslim into particularly poorly-paid jobs within each social class. Whether these processes are due to Islamophobia or to involuntary-selection out of the mainstream labour market, perhaps because of the chill factor, we cannot be sure from the existing data. But this evidence does at least suggest that labour market processes may be where we should look for a solution to the problem.

The data available to us do not allow us to do any more than to speculate in this regard. One natural place to look is at variables which we have not been able to measure but which other research suggests might be associated with Muslim communities in Britain. There are, to be sure, many important factors which are not measured in the available datasets, such as geographical concentration and segregation. Muslims in Britain tend to live in highly concentrated communities with poor employment opportunities where employer bias may also be stronger, compelling them to adopt ‘pre-emptive’ strategies by taking up poorly-paid jobs such as taxi-driving or catering (Clark and Drinkwater, 2009; Demireva and Heath, 2017). However, Sikh communities also have high concentrations, thus geographical concentration alone is unlikely to explain the distinctive Muslim risk of poverty. Another possibility is that Muslim communities experience higher levels of ‘replenishment’ with brides or bridegrooms coming from the community’s country of origin to marry second-generation Muslims in Britain. This phenomenon has not been reported to the same extent for other ethno-religious communities. It may potentially act to maintain traditional mores and thus to perpetuate, to some extent, phenomena which we have earlier labelled as transient, for example, by maintaining the use of South Asian languages in the home. Even among the second generation as we have defined in this paper, large numbers of Muslims from South Asia do not regard English as their first language (39, 51 and 43 per cent for Pakistani, Bangladeshi and Indian Muslims respectively). In somewhat similar fashion, many Imams come from South Asian countries and again this may maintain the use of origin-country languages (which the Imams will prefer to use) and traditions. ‘Replenishment’, that is, might act to decrease the degrees of transience of numerous implicated factors. However, ethnographic research suggests that this phenomenon is particularly associated with the Pakistan-origin community and is not so prevalent among some other Muslim communities. Since we have already included controls for Pakistani ethnicity, this kind of explanation

should have been (at least partially) incorporated in our analysis. What we need to find is an explanation that is general to Muslims rather than to a specific ethnic minority.

One factor which will affect Muslims generally rather than being specific to particular ethnic groups is that of Islamophobia. While the evidence from the field experiments suggests that racial and ethnic discrimination is broadly similar for people with Indian, Pakistani, Bangladeshi, African and Caribbean backgrounds (Wood et al., 2009), it is likely that an additional climate of suspicion towards Muslims is present in Britain over and above specifically racial discrimination. Field (2007, 2011; Bayrakli and Hafez, 2016), among others, has documented considerable evidence of prejudice against Muslims in Britain, over and above racial prejudice. There is also a growing body of evidence that there is greater hostility to Muslim immigration than there is to immigrants from non-Western backgrounds more generally (Strabac and Listhaug, 2008). Our hypothesis is that this climate of hostility provides the conditions under which the ‘chill factor’, which we described earlier, may come to operate. That is, a hostile climate may impact British Muslims not only through subjecting them to direct discrimination, but also by inclining them to adopt over-cautious or defensive socio-economic strategies which leave them more vulnerable to poverty (Kalra, 2000). Although we were not able, from the data available to us, to directly measure this chill factor, it remains a potential source to explain the remaining Muslim risks of poverty.

Table 1 Religious differences (% and means, N=60,925)  
Panel 1 Confounding factors

	% with the characteristics					Mean age
	Female	Partnered	LLT	Non-white	London	
Anglican	59	60	46	2	9	58
Catholic	58	49	35	8	17	47
Other Christian	57	55	39	11	12	52
Muslim	47	58	21	88	39	36
Hindu	44	63	20	97	53	40
Sikh	46	59	23	99	30	38
Jew	53	55	37	4	54	52
Buddhist	53	55	25	60	31	42
Other	59	53	47	18	20	50
None	47	42	31	4	10	43
All	52	50	36	10	13	48
Panel 2	Generation, education and language fluency					
	% with the characteristics					Mean language difficulty
	1 <sup>st</sup> gen	2 <sup>nd</sup> gen	3 <sup>rd</sup> gen	Primary/no education	Degree	
Anglican	2	5	92	37	16	0.01
Catholic	22	18	60	28	23	0.20
Other Christian	13	8	79	26	25	0.08
Muslim	58	35	7	27	28	1.05
Hindu	74	24	2	16	48	0.59
Sikh	45	51	4	22	28	0.62
Jew	9	28	63	20	44	0.02
Buddhist	58	10	32	21	45	1.02
Other	25	11	64	25	23	0.10
None	5	9	86	22	21	0.03
All	11	10	79	27	22	0.10
Panel 3	Labour market, social capital and religious attributes					
	% reporting					Means Civic membership
	Working class	Female workless	Self-reported Discrimination	Weekly attendance	'Great difference'	
Anglican	33	58	0.28	10	17	0.97
Catholic	36	47	0.96	28	28	0.84
Other Christian	30	56	1.51	32	39	1.16
Muslim	37	72	4.92	41	59	0.45
Hindu	30	47	6.96	21	32	0.54
Sikh	39	47	5.83	33	39	0.55
Jew	12	58	0.21	17	25	1.14
Buddhist	32	40	5.96	14	46	0.81
Other	34	57	1.17	39	54	1.05
None	35	42	0.64	1	3	0.66
All	33	50	0.98	12	16	0.81

Sources: The UK Household Longitudinal Study (UKHLS, also known as Understanding Society, USoc), the same for all the analyses in this paper.

Note: LLT: Limiting long-term illness.

Figure 1 Overall poverty rate by religious affiliation in the UK

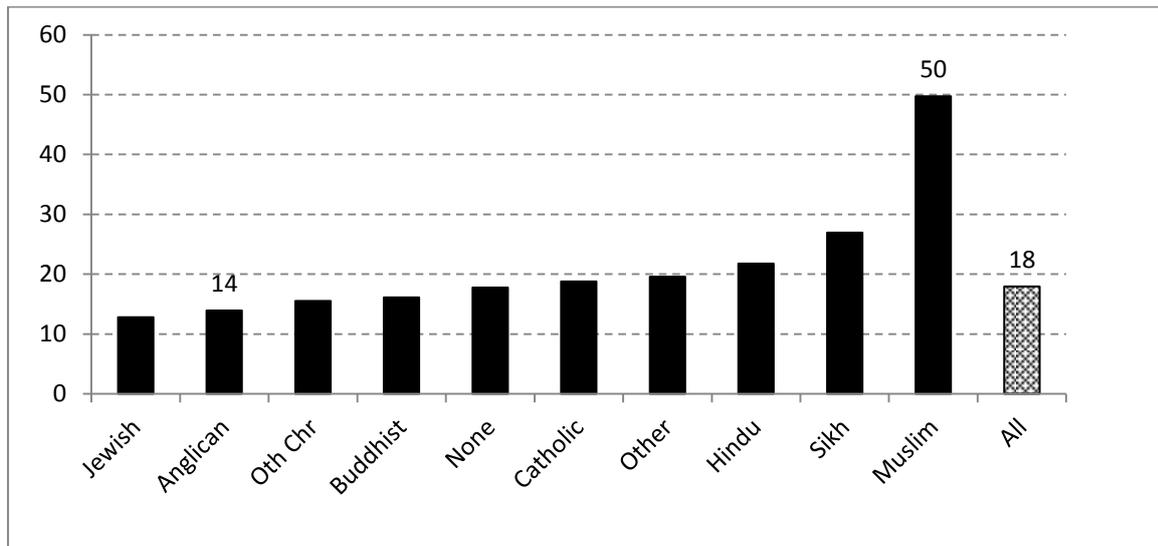


Table 2 Poverty by ethnicity and religious affiliations

	Angl	Cath	O C	Musl	Hind	Sikh	Jew	Budd	Other	None	All
White	14	18	14	30			12	11	20	18	16
B Caribbean	20	23	30						21	19	23
B African	36	37	33	56					40	21	37
Indian		24	16	38	20	26				18	23
Pakistani				57						60	57
Bangladeshi				49						22	46
Chinese			13					30	33	27	26
Other	19	16	22	50	30	31		18	14	22	27
N	12862	6521	8395	4452	1145	570	191	237	690	25862	60925

Notes:

1. Cell values refer to percentages being poor in each ethno-religious combination.
2. No data are reported for cells with Ns less than 30.
3. For ethnic categories, B stands for black. The religious categories are Anglican, Catholic, Other Christian, Muslim, Hindu, Sikh, Jewish, Buddhist, Other and None.

Table 3 Average marginal effects on poverty rates by religion

	Model 1	Model 2	Model 3	Model 4
Religion (Anglican=ref)				
Catholic	0.0201**	0.0178*	0.0186**	0.0134
Other Christian	-0.0068	0.0029	0.0038	0.0017
Muslim	0.1847***	0.1571***	0.1426***	0.1313***
Hindu	0.0471*	0.0425*	0.0321	0.0297
Sikh	0.0856**	0.0547*	0.0378	0.0305
Jew	-0.0450	-0.0088	-0.0060	-0.0087
Buddhist	-0.0122	-0.0259	-0.0279	-0.0281
Other	0.0422*	0.0457*	0.0343	0.0283
None	0.0187***	0.0138**	0.0133**	0.0116*
Ethnic (white=ref)				
B Caribbean	0.0973***	0.0781***	0.0716***	0.0679***
B African	0.1760***	0.1756***	0.1503***	0.1361***
Indian	0.0071	0.0241	0.0316	0.0233
Pakistani	0.1379***	0.1535***	0.1290***	0.1110***
Bangladeshi	0.0987***	0.0836***	0.0702**	0.0548*
Chinese	0.0400	0.0568	0.0548	0.0483
Other	0.0373***	0.0400**	0.0322**	0.0271*
Age	-0.0015***	-0.0026***	-0.0025***	-0.0023***
Female	0.0225***	0.0206***	-0.0437***	-0.0435***
Partnered	-0.0001***	-0.0001	0.0000	0.0001
Limiting long-term illness	0.0004***	0.0003***	0.0001***	0.0001**
Region (London=ref)				
Inner ring	0.0132*	0.0055	0.0056	0.0078
Outer ring	0.0576***	0.0423***	0.0385***	0.0390***
Periphery	0.0612***	0.0508***	0.0441***	0.0433***
Northern Ireland	0.0865***	0.0569***	0.0521***	0.0453***
English difficulty		0.0093***	0.0067***	0.0063**
Education (degree=ref)				
Sub-degree		0.0435***	0.0323***	0.0293***
A-level		0.0739***	0.0451***	0.0408***
O-level		0.1315***	0.0858***	0.0790***
Primary/none		0.1999***	0.1155***	0.1025***
1 <sup>st</sup> Gen		0.0239**	0.0148	0.0083
2 <sup>nd</sup> Gen		-0.0080	-0.0060	-0.0067
Class (high salariat=ref)				
Lower salariat			0.0199***	0.0199***
Clerical			0.0523***	0.0502***
Petty Bourgeois			0.1415***	0.1370***
Lower tech			0.0765***	0.0744***
Semi-routine			0.1265***	0.1220***
Routine			0.1251***	0.1206***
Female workless			0.1282***	0.1262***
Discrimination			0.0015	0.0100
Weekly attendance				0.0003***
'Great difference'				0.0000
Civic engagement				-0.0240***
Pseudo R <sup>2</sup>	0.0357	0.0809	0.1209	0.1260
N	49206	49206	49206	49206

Note: Age squared is also included in the models but the effects are absorbed in the age effects in the AME models.

Table 4 Average marginal effects on poverty rates by separate religious groups

	Anglican	Catholic	Other Christian	Muslim	Hindu	Sikh
Ethnic (white=ref)						
B Caribbean	0.091*	0.039	0.067*	0.095	-	-
B African	0.125	0.181***	0.093**	0.068	-	-
Indian	0.172	0.142*	0.005	-0.055	0.030	-0.280
Pakistani	-0.073	0.308	0.563*	0.077	-	-
Bangladeshi	-0.096**	-	0.027	0.052	0.658***	-
Chinese	0.030	0.301	0.030	-	-	-
Other	0.035	-0.012	0.039	0.067	0.087	-0.172
Age	-0.001***	-0.002***	-0.002***	-0.003*	-0.001	-0.006*
Female	-0.053***	-0.044**	-0.047***	-0.049	-0.046	-0.042
Partnered	0.000***	-0.000	-0.000	0.001***	0.001	0.000
Limiting long-term illness	0.000	0.000	-0.000	0.001	0.000	0.000
Region (London=ref)						
Inner ring	0.030*	-0.026	-0.028	0.007	-0.008	0.098
Outer ring	0.050***	0.020	0.008	<b>0.200***</b>	0.124***	0.147***
Periphery	0.058***	-0.007	0.011	0.135*	-0.035	-
Northern Ireland	0.038	0.049*	-0.008	0.196	-	-
English difficulty	0.006	0.009	0.007	0.022***	0.004	0.005
Education (degree=ref)						
Sub-degree	0.042***	0.017	0.026	0.099**	-0.022	0.057
A-level	0.030**	0.062***	0.053***	0.134***	-0.004	-0.072
O-level	0.066***	0.074***	0.084***	<b>0.046</b>	-0.011	<b>-0.018</b>
Primary/none	0.082***	0.069***	0.110***	0.123**	<b>0.026</b>	0.069
1 <sup>st</sup> Gen	0.016	-0.001	0.048*	<b>0.221**</b>	-0.113	-0.339
2 <sup>nd</sup> Gen	-0.017	0.002	-0.006	<b>0.152*</b>	-0.064	-0.361
Class (high salariat=ref)						
Lower salariat	0.006	-0.000	0.010	<b>0.125**</b>	0.073*	<b>0.159**</b>
Clerical	0.034**	0.071**	0.049*	<b>0.250***</b>	0.068	<b>0.223***</b>
Petty Bourgeois	0.106***	0.122***	0.148***	0.272***	0.150*	<b>0.400***</b>
Lower tech	0.065***	0.031	0.066**	0.174**	0.119*	0.133
Semi-routine	0.089***	0.104***	0.049*	<b>0.303***</b>	0.092	<b>0.279***</b>
Routine	0.097***	0.121***	0.085***	<b>0.307***</b>	0.202***	<b>0.253***</b>
Female workless	0.092***	0.122***	0.111***	0.116***	0.075	0.079
Discrimination	0.056	0.047	0.033	-0.018	0.026	0.083
Weekly attendance	0.000	0.000	0.000	0.001*	0.000	0.001**
'Great difference'	0.000	-0.000	-0.000	0.000	<b>0.001**</b>	-0.001
Civic engagement	-0.029***	-0.021***	-0.020***	<b>-0.018</b>	-0.026	-0.045
Pseudo R <sup>2</sup>	0.097	0.109	0.123	0.180	0.156	0.209
N	10719	5189	6452	2657	893	447

Notes:

1. Non-applicable characteristics are shown in the omission sign of (-). Significant differences (at 0.05 levels or above) for Muslims, Hindus and Sikhs with Anglicans are shown in emboldened figures.
2. Age squared is also included in the models but the effects are absorbed in the age effects in the AME models.

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## Notes

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- <sup>1</sup> Our income (and hence ‘poverty’) data were based on those available from the UKHLS datasets at the time of analysis. As we have pooled and standardised religious and income variables, we use the combined cross-sectional weights (that is, the cross-sectional weight for Wave 3, if the weight has missing values, we replaced them with non-missing values from Wave 2, and if Wave 2’s weight is missing, we replaced them with non-missing values from 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> Further analysis does lend support to this supposition. Among those born abroad, black African Muslims had only spent an average of 11 years in the UK, as compared with 23.5 years for the Christians (and 34.6 years for black Caribbean Christians).
- <sup>3</sup> Further analysis including origin class on top of the variables already included in model 2 makes a significant, albeit fairly small, contribution to model fit ( $\chi^2 = 4.29$  for 1 degree of freedom,  $p. = 0.038$ ) but further including parental education makes no significant improvement in fit ( $\chi^2 = 2.3$  for 1 degree of freedom,  $p. = 0.129$ ). It is also noted here that adding the origin class variable to Models 3 and 4 make no significant contribution ( $\chi^2 = 0.58$  and  $0.64$  respectively for 1 degree of freedom,  $p. = 0.424$  and  $0.447$ ). This is due to the close association between origin class and respondent’s education, class and other socio-economic attributes already contained in the models. We wish to thank an anonymous reviewer for alerting us to this potentiality.

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<sup>4</sup> We also included father's class in the models and compared the coefficients of each origin class between Muslims, Hindus and Sikhs with Anglicans respectively. None of the pairwise comparisons were significant at the 5% level, suggesting similar origin effects on risks of poverty for different religious groups.