

Work and Pensions Committee

Oral evidence: Two-child limit, HC 51

Wednesday 23 October 2019

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Members present: Nigel Mills (Chair); Heidi Allen; Rosie Duffield; Ruth George; Steve McCabe; Chris Stephens.

Questions 38 - 64

Witnesses

I: Harun Khan, Secretary General, Muslim Council of Britain, Tom Sefton, Economics and Social Policy Adviser, Church of England, Chaya Spitz, Chief Executive, Interlink Foundation.

Written evidence from witnesses:

- [Add names of witnesses and hyperlink to submissions]

Examination of witnesses

Witnesses: Harun Khan, Tom Sefton and Chaya Spitz.

Q38 Chair: Good morning and welcome to the Work and Pensions Committee. Can we start by passing on the apologies of the Chair who is unavoidably elsewhere this morning?

Perhaps we could just start by asking the panel to introduce themselves for the record. Chaya, could you start us off?

Chaya Spitz: Yes. I am Chaya Spitz. I am the Chief Executive of the Interlink Foundation. Interlink is the national association for orthodox Jewish community organisations.

Harun Khan: I am Harun Khan. I am the Secretary General of the Muslim Council of Britain, which is an umbrella organisation representing over 500 mosques, schools and charities around the UK.

Tom Sefton: I am Tom Sefton from the Mission Public Affairs Team, so I am the Social and Economic Policy Adviser for the Church of England, advising on issues around welfare policy.

Q39 Chair: Thank you. Obviously you all know we are here to talk about the two-child limit policy. Do you think that policy disproportionately impacts religious communities? Chaya, if you could start this off.

Chaya Spitz: Yes, it clearly does. Before the policy was implemented, it was clear that it was going to because of different norms around family size in religious communities. We know that over 50% of Jewish families have three or more children. This is economically a very mixed community, so there will be many families within it that will not be eligible for or will not require extra support for their children, but there are also families on low and moderate incomes and, just because of the numbers and the concentration of larger families, we knew there was going to be an impact. In fact, of course there has been a greater impact.

While most welfare advisers will occasionally see affected families, advisers that work within orthodox Jewish communities see affected families continually and we just need a fair, quick calculation of the proportion of families within this community that are affected. We estimate that it is about 10% of families in this community that have been affected to date. While this is only a very tiny proportion of the 160,000 families nationally that have been affected—because this is a very small population group—the question is about the disproportionate impact, so that very clearly has happened.

Harun Khan: We feel Muslims particularly are disproportionately affected by the policy. As per the 2011 census, which we requested from the ONS, the Office for National Statistics, and have analysed for the Committee, it



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is apparent that, despite only representing 3.2% of households in the UK, Muslims represent 11.6% of all households where there are two adults and three or more children. Further to this, 60% of Muslim children are in households where there are three or more children, versus 31% overall. The policy has a real impact on Muslim communities.

The two-child limit impacts Muslims more than any other faith group for two key reasons: first, poverty levels among Muslims are high, with 46% of Muslims living in the 10 most deprived areas in England; secondly, 60% of all Muslim children are living in families with three or more dependent children.

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

In Birmingham Hodge Hill, 52% of the population is Muslim and 51% of children in the constituency are potentially affected. In Bradford West, 51% of the population is Muslim and 51.5% of children in the constituency are potentially affected.

When looking at the impact of this policy, we can also use certain ethnicities as a proxy for religion. With 68% of Muslims considered to be Asian, we can look at poverty levels among Asian communities to see the impact of this policy. More Pakistani and Bangladeshi children live in poverty than any other ethnic group, and 60% of Bangladeshi children and 54% of Pakistani children currently live in poverty once housing costs are taken into account.

As a direct result of this policy and other recent welfare reforms, the child poverty rate among Pakistani and Bangladeshi families is forecast to rise to 66% and 75% respectively by 2021-22, according to the EHRC's analysis.

British Muslims experience the lowest earnings of any religious group, earning £350 less each month than the UK average. In its qualitative analysis of the policy's impact on Muslim communities, the Church of England found that most of the Muslim families impacted by this had one parent in full-time work, some with more than one job.

Tom Sefton: I have not worked with a lot of the statistics but I think it is very, very clear, from the numbers from the census data, that this policy will have a massively disproportionate effect, particularly on Muslim and Jewish children: 60% of Muslim children live in families with three or more children and 52% of Jewish children, compared with an average of 31%. As Harun said, nearly all of the constituencies that are most



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affected by the two-child limit are also communities with a high proportion of Muslims in them.

The two that are not in the top 10 most affected constituencies are Hackney North and Blackey and Broughton, and they are areas with a high proportion of Jewish and Muslim populations, so all of the top 10 most affected constituencies are areas with high minority ethnic and religious communities.

Of course, these communities are among the most deprived in the country, so this policy will increase inequality and deepen poverty as many of those families that are affected are already over-represented in the poverty statistics. Therefore, yes, we are very concerned about the impact on those particular faith communities.

We put forward an amendment when the Bill was being debated back in 2015. The Bishop of Portsmouth tabled one asking for the Government to carry out an evaluation to look at the implications for different faith communities. He withdrew that amendment on the basis that Lord Freud said that DWP would be monitoring the policy as part of its test and learn approach, but we have not seen any published evidence at all of how this policy will affect either faith communities or children and families more generally.

Q40 Chair: Thank you. Chaya and Harun, can you talk us through what the cultural norms and beliefs are for your religions that influence families to have more than two children? Chaya, do you want to start?

Chaya Spitz: Yes. First, to take a step back from that and say that the policy was based on what is normal in society, and society accepts that two children is a normal size family. Even if people are poor and need to draw on state support, it is accepted that they can have a normal family size, so I guess what is very clear is that normal is not the same in particular faith communities and two children might be normal in society generally but not in these communities.

Your question is: what are the reasons for this? With respect—and I will answer the question—I feel slightly uncomfortable about it because I do not think that is where we particularly want the Government to be going, to be looking into why certain communities have more children, and making judgments about is it right that people have more children? Is it wrong people have more children? It is a fact. What I prefer to give evidence about is that it is a reality that orthodox Jewish families have more children. There is a clear correlation between the level of observance in the orthodoxy of a family and the number of children that they have, and then there is a question for policymakers about whether they wish to take that fact into account.

Also, before answering your question about why this is the case and what drives that, I would like to note that there are people within the orthodox Jewish community that would feel a level of discomfort about asking for



welfare policy to reflect the religious norms in their own community. They would feel that it is reasonable for the Government to set welfare policy according to societal norms and that if religious norms lead to social need it is for the religious community itself to deal with that, the reality on the ground. Regardless of those feelings, you are asking questions about the impact of the policy, the practice in a particular group, and that is what we are giving evidence about.

Going on to what are the cultural norms and what are the motivations, the main reason is just simply religious. Orthodox Jews live their lives by their understanding of what God wants of them and these are the mitzvot set out in the Torah, and procreation—having children—is one of the things that God asks for, and that is the basis of it.

Related to that are belief in the sanctity of life, even at the point of conception, and that constrains whether contraception is used and how contraception is used. These religious causes have created a cultural norm in a community of the larger family, so orthodox Jewish communities are very family and child-centric and, regardless of people's individual religious belief and practice, cultural norms would still mean that two is not the normal size for a family. Two would be a small family within this community.

There is one more point that might be worth mentioning, and that is that there is still a rebuilding of this community that is going on after the disruption that was wrought by the Holocaust. The majority of people in this community are descendents of Holocaust survivors. Often there were only one or two people who survived from an entire family or an entire village, and so the urge to rebuild an almost destroyed community still persists. Those are the mix and range of cultural reasons why there are such large families in this community.

Q41 **Chair:** Harun, do you have anything to add?

Harun Khan: Yes. I do not think it is about more or less. I think children are a blessing to humanity, whether it is across faiths or no faiths, and they bring immense joy to their parents. God created human beings and he created men and women to procreate. He did not put a cap on that number, so who are we to cap how many children anybody can have? Some people are blessed with children. Some people cannot have children.

It should really be about: as human beings and people, how are we able to nurture those children to live fruitful lives and to become successful? Unfortunately, this policy goes completely against that and removes those opportunities from those families to progress in life. From a religious perspective within Islam, children play a huge part in our lives. There is a clear understanding and scripture around the role that children play with families.



I suppose from the state's view what we do not take into account is the role that children play in that family and as they become adults, because ultimately that is what we are. We were all children once and we have come here. What you will find is that, especially within Muslim families—and I am sure it is similar across the faiths and no faiths—is the care of those children, who then become adults and provide care for their parents and their elders in later life.

In social care, we face a huge challenge into the future around protecting and looking after our elders. In Islam there are strong injunctions around children taking care of their parents as they grow older. That is just one example. There are numerous examples around the upbringing of children and the care that we need to give. It is really about compassion and love and building a family that works together to improve our society as a whole.

Q42 Chris Stephens: We know from research that the majority of Muslim, Jewish and Catholic families have more than two children. That that is the majority compared to 15% of the overall UK population. Does each of you have an example of the effect the two-child limit has had on children, and are there specific examples you would want to give the Committee on the impact that it has had on children?

Tom Sefton: Yes. I was involved in the All Kids Count research report that I think you have probably seen. That was based on a very large-scale survey of 450 families affected by the policy and in-depth interviews with 16 of those families. We were very keen to look at the impact that this policy was having on families and particularly on children.

I think Harun and Chaya will back this up that this is not about special pleading for faith communities. The impact on children is pretty similar across all groups. What we found was that families were struggling as a result of the policy. They had to cut back on essentials like food, heating and clothing. Many were getting into debt or becoming very reliant on family. It clearly was not sustainable.

How that impacts on children is directly and indirectly. Indirectly, we were finding that parents had to give priority to their children so that they were eating properly. It was putting a huge amount of stress on the family as a whole and on the relationship between the partners and they were obviously getting into debt, getting into rent arrears, which was creating a very unstable situation. We know that that has a knock-on effect on children, not just on their current wellbeing but they pick up on things like debt and stress and worry, but also on their future development, so there is an indirect effect.

We also know that it has a direct effect on the whole family. What we heard from parents is that it affects their older children particularly because things like nappies and milk—so basic essentials—are prioritised for the youngest child, so often the effects are felt by the older siblings,



particularly in terms of not being able to take part in extracurricular activities.

We are not talking about luxuries here. We are talking about basic things that most families would expect their children to be able to take part in: after school clubs, swimming lessons, going on little trips out with the family, things that are incredibly important for children's emotional and social development over time, things that help children to socialise and not fall out with their peers.

Children were missing out massively as a result of all of those things, and just being stuck at home. We had parents saying that they cannot get out. They cannot do treats. No trips to the cinema, no picnics, no treats. Of course, that leads to boredom and frustration. It leads to resentment of younger siblings and it leads to behavioural problems.

Interestingly, when we asked parents what would happen if they had the money that had been taken away as a result of the two-child limit, most of them talked about how they would spend more money on their children, so things like healthier food for their children, children being able to go back to the clubs that they had to take them out of, children being able to socialise with their friends, go to birthday parties, buy cards and presents for their friends and being able to go out for trips. It is that kind of huge impact that we are talking about and that we are very concerned about.

Harun Khan: I have a couple of examples of case studies. We asked some of our member organisations to give us some information around the work they do to help people who are in difficult circumstances. There is a body called the National Zakat Foundation; NZF for short. It is a London-based charity that collects zakat, which is a pillar of the Islamic faith, a form of alms giving that each Muslim must pay in accordance with their means. NZF is registered as a charity and it delivers on a national scale, distributing in the form of monetary grants to Muslims in the UK who are most in need of financial assistance.

It has highlighted a noteworthy increase in the total volume of applications received from January to date this year, in comparison to the entirety of 2018, January to December: 60% of all applications for financial assistance, from January 2018 to date have been made within 2019 itself. By the end of 2019 the charity is expecting this figure to rise to 65% of all applications received since January 2018, illustrating a significant increase in the rate of applications in 2018-19.

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



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laden with debt. It reinforces the position of the Muslim community as being one of the most socioeconomically disadvantaged nationally in relation to the general populace. As such, the two-child policy continues to further socioeconomically disenfranchise an already disadvantaged community”.

Chaya Spitz: The point that Tom makes about the effect is blind to what the reasons were for excess children having been born to this family. The report that Tom produced, together with others, All Kids Count, has numerous examples of the impact and they could take place in any community, so it is all the things that Tom has said already but, particularly, debt; the effect of debt on parental stress and parental mental health. That is a real issue. Parents are so stressed about their situation, what that does to the family, the way that children are raised, the patience that parents have with their children, the tension in the household. That is a significant issue.

Harun has mentioned reliance on community charities, so many more people have to rely on getting food packages, clothing and recycling banks and certainly what Tom has said about skimping on extras, particularly on food. When people skimp what they have to do is shrink what they can spend on food down to the barest minimum, and what you strip out is what most of us would look at as a reasonable diet for children.

There is another point in terms of the impact, and this is something that has changed since the old system pre-cap for families that are in a situation where they require welfare. This is about how the benefits’ trap operates. The benefits’ trap is an issue. It is a problem. It has always been a problem as it is hard for a family on welfare to work their way out of welfare because they lose so much as they earn more. That has always been a dilemma.

Pre the cap, however, the money that was provided to a family basically related to the needs of that family. What has happened now is that the work allowance, the amount of money that is allowed to a family, is based on them having two children. If that family has, say, four children the calculations are completely blind to that. They do not take that into account, so you cannot even say that that family can—“Okay, well, they have had two extra children. They shouldn’t have had those two extra children. That was their choice. It is for them to now work their way out of it”.

Therefore, they are in this really difficult situation where, by anyone’s account, they have too little money for their family but they are only allowed money in the welfare calculations for two children. Beyond those two children every pound extra that they earn, after tax and deductions, they are only keeping 25 pence in the pound in the Universal Credit system. There is a tremendous impotence in that. They are in a situation where they have too little money, and they cannot actually work their



way out of that unless they can increase their earnings by a very considerable amount. That is very stressful. It is a trap that is perhaps a more pernicious trap than the previous trap.

Q43 Chris Stephens: Thank you. A last question from me. Tom, I think there was a letter organised by 60 bishops in the Church of England and other faith organisations, in April 2018, asking the Government to reverse the two-child limit. Can you tell us if the bishops got a response to that letter from the Government?

Tom Sefton: It was a public letter to *The Times*. We did not get a full response to that letter. There was a lot of media coverage at the time. There was a kind of DWP media line that talked about the policy being implemented compassionately with exceptions, but then insisting on the core principle that people on benefits should have to make the same financial choices as those supporting themselves solely through work.

Since then bishops have engaged very actively with Ministers, both privately and we have also met with lots of MPs and Peers. We have organised round tables and APPGs and we have submitted written questions. What we found is that those concerns have been listened to, particularly in relation to the retrospective elements of the policy, which was very thankfully scrapped by Amber Rudd in January 2019.

In terms of the core policy, Ministers have consistently defended it on the same principle around fairness between those that are on benefits and those supporting themselves solely through work. What we felt they have not done is engage with some of the other serious arguments that we have put forward around the impact on child poverty, about the impact on family life and about the fairness of the policy.

This is a big issue that we have talked to them about, which is that life is complicated and people when they make a decision—if indeed they do make a choice because many pregnancies are unplanned, but assuming they do—to have a child they cannot possibly know what is going to happen to them over the next 16 years. We have seen all sorts of examples in our research where people have had children and then their relationship has broken down, often through no fault of their own. They have lost their job. Their partner has become disabled. All of those things that could not possibly have been predicted then push them into a situation where they are in poverty and they do not have the support that they expected, having paid their taxes often over 10, 20, 30 years.

The other point where we do not feel the Government have engaged is about the impact on work incentives. As Harun was saying, we have pointed out quite frequently that it is extremely hard—and this policy makes it even harder—for a household in poverty to work their way out of poverty. We have done calculations that show that single mums working 16 hours would not be able, however many hours they work, compensate for the effect of the two-child limit once you take into



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account child care costs, travel expenses and so on, and all the other benefits that were withdrawn.

We have also highlighted the interaction between the two-child limit and the benefit cap, and how families who escape the benefit cap by moving into work are then hit by the two-child limit, which as you know affects working families predominantly.

Therefore, we feel there are some really serious issues that the bishops and we as a policy team have raised with Ministers, but we do not feel that they have been properly engaged with and we think that is something that needs to happen.

- Q44 **Heidi Allen:** Tom, you have just made a very powerful all-encompassing argument as to why the policy is not fair: who knows what is going to happen? We do not actually know what is going to happen tomorrow, let alone in 16 years' time. I do not think you can dispute that argument because it is just life, isn't it?

Tom Sefton: Yes.

- Q45 **Heidi Allen:** Given that the main emphasis of our session this morning is particularly around religious communities that the Government have perhaps not given full appreciation to in terms of how people in those communities live, as you outlined, Tom, the argument is: well everybody has a choice in life and people who are not on benefits have to make the same choices about affordability as anybody else, so they argue that it is going to be effective for that reason. Perhaps if we start with you, Chaya, and work down again: is this policy working in your communities, the intention that the Government have in place?

Chaya Spitz: There has been no perceptible impact and I do not know anyone who thinks that this policy is going to have an impact. This is due to the reasons that I outlined earlier: what motivates people? Why are these cultural norms? They are very deep reasons and they go far beyond financial calculations. They are how it is. That is not going to change as a result of this policy. I do not know anyone who would tell you that, as a result of this policy, in five, six, seven years' time, it will be so severe that there will be far more two-child families within this community. It is not something that I think is a credible line of argument.

- Q46 **Heidi Allen:** I will bring in my next question and we will take it together one at a time, if I may, because it seems logical. Do people in your community understand this policy? Has the DWP tried a particular angle of communicating to talk to your community? Do they get what it is about?

Chaya Spitz: To be honest, I do not think it particularly matters.

- Q47 **Heidi Allen:** Right, but has DWP tried?

Chaya Spitz: Certainly, there has been no effort to do so. I am not sure about this—and, Tom, you may know this—but I think at one point there



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was a letter that was sent to all people. It was on child tax credits and they were told, "Be aware, this policy is coming and if you have more children you won't get tax credits for them".

Q48 **Heidi Allen:** But there wasn't anything bespoke for your community?

Chaya Spitz: Absolutely not. I think the way that the message was spread within the community was by informed people within the community, by social action organisations and the like. I do not think that is a bad thing because it would have been perceived as quite sinister actually. It would have been seen as interference by the Government and an attempt perhaps to try to make people limit their family size. It just has not happened and I do not think it would have been a particularly useful thing if it had happened.

Q49 **Heidi Allen:** I do not want to put words into your mouth but I am trying to understand the cultural differences. Would it have been seen almost as like an alien thing, it just made no sense whatsoever? Because you are saying that it is not shifting people's behaviour at all.

Chaya Spitz: Is it an alien thing? I think people understand where it is coming from. As I said, as we have had these conversations particularly with religious leaders, it has been interesting how the bishops have been very clear in coming out and stating their position on this as a social justice issue. Rabbis have not been quite as forthcoming as that. It has been like, "This is a matter of religious conscience. It is not for the Government to tell people what size or to tell us how to moderate our family size. That is for people to decide. That is individual conscience decisions".

There is so much—I do not like to use the word "sacrifice" about living by your deeply held faith, because there is also so much joy and benefit as Harun has said. I am not sure the word is "alien", because one understands where it is coming from and there is a certain respect that there is the general culture and then there is minority culture. We are lucky that we are allowed to live by our faith and to have large families. Nobody is saying, "You can't have that". The point is that this is a policy that has a very disproportionate impact on this group who, because of the different way in which they live, are going to have larger families.

Q50 **Heidi Allen:** No matter what the Government policy is?

Chaya Spitz: No matter what the Government policy is. It is not going to make a difference.

Heidi Allen: All right. Thank you.

Chaya Spitz: There is so much cost to having children in any case. There is this idea about the scrounger—it hasn't been in circulation quite as much recently. This unpleasant stereotype about people who have children so that they can draw benefits, they will be better off and they will get a council flat. That is very distant to people's lived reality. The



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lived reality is that every parent knows there is a tremendous cost to having children. Parents give up so much—their freedom, their money, for this wonderful gift of children. The idea that child tax credits—now it is child allowances—are going to influence that decision—

I could see it having an impact further down the line if it drives people into such severe stress that they cannot function, but that would be after they have had more children, it has become untenable and they are feeling extreme stress. Maybe come and look at this in 10 years' time and see whether it has had such a corrosive and destructive impact on people's personal lives that it has actually shifted patterns of family size, but otherwise, no, it is as you said

Harun Khan: Chaya's last few points are very valid that this amount of money is not going to have an impact on anybody's decision on whether to have children or not to have children. As I mentioned at the beginning, people have children for completely different reasons. It is about having a family, someone to love, and to build a warm and loving family, so really the financial factor is not an issue. That is one part of it. Your main question was about whether this information is reaching the communities. I don't think it is.

If you look at the communities we are talking about, for example, the Muslim community. They are already from deprived communities, hard to reach and marginalised. They are struggling in day-to-day life and that information is not reaching them. I think there are two parts to it: one is whether the information reaches them and, secondly, is that information going to make any difference to their lives? I don't think so.

Q51 **Heidi Allen:** Do you have any evidence?

Harun Khan: I would refer back to Tom hoping that he has some evidence. I do not have the actual figures here. The numbers around where people have had information, from our side I would say we are not aware of the information. I have not seen anything. From my perspective or from my organisation's perspective, we have not seen proactive engagement to inform communities.

I would also assume that many of these families are struggling, so it is really about what level of society you are on to be aware. Someone who is reasonably well educated and doing a job already is probably not claiming those benefits anyway. They will be reading the papers. They will be reading the internet and be more aware of policy, whereas actually it will not be a priority for the hard-to-reach communities.

Q52 **Heidi Allen:** You take it for granted, don't you? You are the one with the phone, with the news on it and everything else and you are alert, but if you are not in that comfortable position in life you are probably the last individual to find out something like that.

Harun Khan: Yes.



Heidi Allen: Thank you. Tom?

Tom Sefton: There are two parts to that. One is around awareness of the policy, and that is something that we asked about in our online survey of people who have already been affected by it. We asked them whether they knew about the policy before they had their youngest child. Literally 50% said they had heard about it and the other 50% had not, but even those that had heard about it did not necessarily understand the policy. There were quite a lot of families who said, "Yes, I knew about the policy but I did not think it would affect me because I am working". They did not appreciate the fact that this policy hits families that are working as well as families that are not working.

There are many families that do not plan their pregnancy. I was quite staggered by the statistics. For mothers that have already had two or more children only 37% of those pregnancies are planned; 38% are what they call ambivalent, somewhere in the middle, and 25% are unplanned. Lots of women in our survey said they did not plan their pregnancy, and obviously if they have some kind of conscientious or moral objection to abortion they feel they have to have that child. For them, awareness of the policy is neither here nor there because it was not a choice that they made in the first place.

Coming back to what Chaya said, the decision to have a child is not a solely financial one. This idea that parents are sitting there with a spreadsheet making some kind of cost benefit analysis about whether they can afford to have their child is—

Q53 **Heidi Allen:** Yes. I do not think that would be a very satisfying spreadsheet. I think it would come out negative on a cost of living analysis.

Tom Sefton: That is right. Particularly for faith communities these decisions are heavily influenced by cultural norms and practices, so it is particularly not true.

So that is around awareness, in terms of effectiveness it depends on what you mean by "effective".

Q54 **Heidi Allen:** Is it working? Can you see a change in—

Tom Sefton: If by "working" do you mean is it reducing the number of children that low income families have?

Q55 **Heidi Allen:** That is what the Government would argue about it.

Tom Sefton: Ministers have not said that is the aim. They have said that families are absolutely free to have as many children as they want, "It is a free choice. We are just not going to support them if they do for that third or subsequent child". If behind it there is an expectation that it will have an effect, from talking to families the answer is: certainly not in the short term. Who knows in five, 10 or 15 years?



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Q56 Heidi Allen: You are right that the Government would argue, "It is not for us to say how many children you can have, but it is for you to then go out and earn more and support yourself", whether there is any evidence that people are making that decision or in a position to be able to get more work or to earn more.

Tom Sefton: I probably have several hundred vignettes from people who have been affected by it. A lot of them are already working. A lot of them are doing as much work as they can within their childcare responsibilities. A lot of them say, "I want to work more but I cannot because I cannot afford the childcare". I know the Government will come back and say, "Well, we have childcare subsidies", but it does not cover the whole cost.

Q57 Heidi Allen: No. We did a whole inquiry on that as well.

Tom Sefton: If you have two preschool children it certainly does not cover the cost, so there are real issues around that.

In terms of the evidence from other countries, we know there was a study done by the DWP, back in 2010, where it looked at the impact of family caps, which are quite similar to the two-child limit, that apply in several US states. What it found was there was very little evidence that the family caps had an impact on family size.

I actually went back to the author to say, "What about the UK? What does the evidence suggest in the UK?" He said, "Unless policymakers can highlight something about the UK context that means financial incentives here work differently from those across the Atlantic, I cannot see any case for using a cap or a limit to control fertility decisions", so there is very little evidence that it will make a difference. If it does not make a difference, it will have a massive impact on child poverty.

Q58 Heidi Allen: Yes. Thank you. Did you want to come in, Chaya?

Chaya Spitz: If I can just add to that. The assumption that the purpose of the policy was to stop people who cannot afford to have children from having more than two children, I am not sure that was entirely the case in the initial cap. I cannot cite the document that this was in, but when the Government initially calculated the savings from the policy the figure was given, "This policy is going to save X-amount of money".

The assumption was that half of it was going to come from children who would not be born and half of it would come from children who would continue to be born but would not be supported. It was never anticipated that children would not be affected. It was always understood that there will be these excess children—third or subsequent children—who will live somehow.

Harun Khan: It comes across as probably more of an economic decision to save money. The real impact is that it is ultimately having an impact on children. They have to bear the brunt of the policy with squeezed finances, with families having to make significant sacrifices.



I do not know what kind of research and thinking went into it but if you look at it, it is actually adding more of a burden on the system in the long term because those families will suffer from broken down relationships, family issues, young people being involved in antisocial behaviour and mental health problems. Further down the line the impact is probably greater on the economy.

Q59 Heidi Allen: Getting out of the poverty loop anyway to be able to get out and earn more.

Harun Khan: Exactly.

Q60 Chris Stephens: I want to start with you, Chaya, on what is referred to as the rape clause: the Department allowing women to claim for more than two children if they are able to demonstrate that the child was conceived non-consensually. First, how well known do you think that policy is within religious communities and, secondly, are there any factors that you have come across that are preventing women from coming forward to claim an exemption?

Chaya Spitz: This is a very contentious clause for all women. In religious communities that is going to be even more the case. It will be incredibly difficult. I think it is incredibly difficult for any woman, but I do not particularly want to differentiate or draw out how it affects the community that I work with. Women's advocates and women's organisations have spoken about this at length. I think there is probably something in faith communities that would make it even more challenging.

Harun Khan: I think the sentiments are the same for Muslim communities, I mean in the apparent absence of any sort of communication engaging the marginalised communities, inclusive of rich Muslim communities from varied ethnic backgrounds, insofar as basic understanding of the policy is concerned. Exceptions to policy, particularly children resulting from non-consensual conception or rape as we know it, statutory or otherwise, are even less likely to be known.

Insofar as this particular exception is concerned, for example, incidents of sexual violence are already widely unreported with only 15% of those who experience sexual violence reporting it to the police because of the myriad of social pressures, stigma and inaccessibility of legal recourse, for example, likely influencing overriding discourse.

There is a vast amount of data available. Within communities it is generally very taboo, so I think what Chaya is saying about women from faith communities is that the barriers are even greater. It is highly unlikely that women would be stepping forward, especially after facing something so traumatic, to explain this to somebody just to make a claim for a benefit. I find it very disturbing actually.

Tom Sefton: We do not have any specific evidence on how this particular clause is being experienced within faith communities. There is a chapter



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about it that Women's Aid wrote in the All Kids Count research. The data that came out in July showed there have been 510 exceptions on these grounds. If you put that in context, in just one year—the latest year available—there were 488,000 domestic abuse crimes, so it is pretty clear that this exception is not being used widely by those affected by domestic violence.

There are two reasons for that. One is around the requirement that women have to leave the perpetrator in order to be able to claim that exception. As Women's Aid explains, that shows a complete misunderstanding of the lived reality for women in abusive relationships, the fact that they are in a very coercive relationship and, therefore, not always free to leave and that there are very big risks from leaving their partner.

It is partly about that but, secondly, also there have been quite a lot of issues that we have picked up in our research in terms of people actually trying to claim that exception. Whether it is mental barriers, people not wanting to declare that their child was born as the result of non-consensual conception, because it implies that they do not love their child, they did not want their child, being worried that the perpetrator would find out about the application, not being able to get through to the right department within DWP without having to disclose information that they would prefer not to, and also having evidence from doctors being rejected by DWP because it was not provided on the correct form. There are all sorts of other barriers that women face to actually make this exception effective.

- Q61 **Rosie Duffield:** Ironically, I think you are the wrong people for us to put these questions to because you are all thinking the same as us. The impact of the reporting is one thing on the children and families but I am also guessing that, as faith leaders in your communities, you would have to pick up the pieces because, presumably, there has not been anything put in place for those people who have had to jump over those barriers, and there are so many: the stigma and just the privacy. Presumably, there is not a whole raft of counselling services ready for the children or the families or the women who disclose, so I guess that that is putting an added pressure on your communities as well.

Harun Khan: Yes, absolutely. I mentioned one charity, the National Zakat Foundation. There are many other charities I am sure within different communities. It is those charities—sometimes other institutions and mosques, where the facilities are available—where people turn to in times of need because they cannot find anybody else and, beyond that, family and friends. These things are not recorded and there are no statistics available for this kind of information, unfortunately.

- Q62 **Rosie Duffield:** Looking ahead, what support do your communities need and how could the Government ensure they receive that? What steps should the Department take to understand better how this affects your communities? Is there any engagement?



Tom Sefton: I think we would say that the very simple answer is to lift the two-child limit all together. I do not think it is a case of trying to offset the effects or compensate for it. I do not think there is any way in which the voluntary sector itself can be expected to pick up the pieces from this. To some extent we already are. A lot of the women that we surveyed had talked about becoming quite reliant on food banks as a result, not as a one-off crisis need but as an ongoing regular way of supplementing their income and filling that gap. That is clearly not sustainable. Relying on family and friends is again a good thing, but it is not sustainable in the long term.

Something that came out in our research—particularly with the Muslim communities—which I think you may have seen, is that this policy has a trickle effect. At the moment, about one-fifth to one-quarter of all the families, which will eventually be affected by it, have already been affected. In five to 10 years' time this policy is going to have four to five times the impact it is having at the moment. It is going to have an effect not just on the individual families but on whole communities, particularly in areas with high proportions of faith communities.

Some of those mutual support networks are holding the community together at the moment, in terms of people helping each other out when they are in financial trouble, that is going to fall apart when every family or a large proportion of families are struggling financially. You cannot help somebody when you are living on the breadline yourself. Therefore, yes, I would be really concerned about how this is going to play out in two, three or five years' time.

Harun Khan: I cannot disagree with that.

Q63 **Rosie Duffield:** We go to events here where Christian Aid and Muslim Aid tell us all of the projects they are involved with, but presumably if you just have to concentrate on this sort of niche thing and it is here, you are going to literally run out of money to help anyone else, internationally—

Harun Khan: The examples you mention, Christian Aid, Muslim Aid, most of their primary focus is international, even though many of them, including Muslim Aid, and a lot of the British Muslim international NGOs are increasingly focusing on the UK. I mentioned the National Zakat Foundation and there are a couple more, Sufra Food Bank and Kitchen and another small organisation Bearded Broz that is operating in the West Midlands. I will send this to the Committee afterwards. There are lots of examples of what is actually happening on the ground and how people are suffering. It is local community charities that are picking up the pieces.

Q64 **Rosie Duffield:** Yes. The Government are relying on that and relying on you, aren't they, rather than it seems—



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Harun Khan: It is a very short-term view. What I said around the way the policy has been implemented, it is just looking at a very short-term economic impact and not taking in the full picture: the long-term benefits of having successful families; families that are doing well are the same people who are then going to contribute back into this economy.

I will not mention the B-word. If we are a country heading in a different direction and we will not be having as much immigration, where are all the workers and all the people for our society going to come from? That is the big picture around our families, and the growth and nurturing society as a whole.

Chaya Spitz: That is right, and I think your point about the stressors on family and community networks is absolutely right. It is families and communities that are filling in the gaps now and that system has already become more stretched and is going to become even more stretched over time. In terms of what can be done about this, I think people would be very uncomfortable about mitigation measures that are targeted at particular religious groups.

There is fundamentally a problem with the policy. If it were absolutely clear that this policy is never going to change, it is here in perpetuity, the one thing that we would ask for—and again this is not about religious communities, this is about everyone—would be more reasonable and fairer work allowances. Do not say to a family, “You are expected to live off money for two children”. Even if you will not give a child allowance for every child in the family, at least factor in a work allowance so that the effect would not be the same. It would probably be about half in financial terms of reinstating child allowances for every child, but at least it would mean that a family could work their way towards supporting every child in the household.

Can I make a point that is not particular to faith communities? I am sure you have heard it before. The idea, this binary between claimants and working families, it is incorrect in respect of this particular policy because I would say virtually all of the families that we see that are affected are actually working families. Not only that, but they are families that contribute to the public purse and draw on the public purse differently at different points in their lifecycle.

This idea about fairness and how people make their calculations is quite flawed. A personal example that I know of is a family that has five children that does not draw on tax credits or child allowances. They do not need to because they earn enough. When they had three children—and that was probably for a period of about 10 years—at the time they were drawing on tax credits for those children. Then their income went up and they make a very substantial contribution. Fortunately, at that time there was no cap. They were entitled to help with that third child. They got by because of that. That helped them considerably. It is really a



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false binary here thinking that they are going to draw on this all their lives.

As Harun says, those children who are suffering now as a result of that cap will grow older. They might never have children at all. We do not say to older people, "You haven't made enough contribution, therefore you cannot draw on a pension credit", but we are saying that now to the children who later are likely to be net contributors.

Tom Sefton: Something that has not come up is the group that is particularly vulnerable, which we work with as a church very closely, refugees, particularly through some of the resettlement schemes and the role of churches in providing host homes and communities for those families. Of course, these families are not exempt from the two-child limit either. Many of them come to the UK because they have been persecuted on religious grounds. Many of them have three or more children already before they even come into the UK.

We have a pretty good scheme for supporting many of these refugees, particularly those that come in through the resettlement route on the one hand and yet, on the other hand, we have this policy that undermines their financial security at a time when they are trying to rebuild their lives. There is this real contradiction between the Government's policies in relation to refugees on the one hand and policies like the two-child limit. We welcome these extremely vulnerable families to come to the UK and to make a home here, and then we impose something like the two-child limit on them and there is a real inconsistency there between those two policies.

Chair: There are no more questions, so thank you all for your very helpful evidence. That is the end of the formal session. Thank you.