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The Crisis of Belonging

A new report inside the Lives of British Muslims

A survey of 4,800 Responses

In partnership with



Introduction

This report presents the findings of one of the largest ever investigations into the well-being of British Muslims. Conducted by Muslim Census in partnership with Islamic Relief UK and the National Zakat Foundation (NZF), the study surveyed 4,800 British Muslims to understand how they are managing financially, how they give and receive charitable support, and how their current circumstances are shaping their mental health, faith, and sense of belonging in the UK.

That two of the largest and most established Muslim charities in Britain have commissioned this research speaks volumes. It signals a growing recognition across the sector that data must drive decision-making - that understanding the financial realities of British Muslims is not just an academic exercise, but a prerequisite for effective charitable intervention, community support, and advocacy.

The findings paint a picture of a community under real financial pressure - struggling with bills, going hungry, borrowing to get by - while simultaneously giving with extraordinary generosity through Zakat, much of which leaves the UK entirely. At the same time, the overwhelming majority of those in financial difficulty do not ask for help, deterred by stigma, lack of awareness, or a sense that support is not there for them.

This is not a story of a community in crisis. British Muslims are resilient, faithful, and remarkably generous. But it is a story of hidden need, of a gap between giving and receiving, and of a community whose financial reality is too often obscured by headline income figures that fail to account for larger households, single-earner families, and the unique financial obligations of Muslim life in Britain.

Methodology

Data was collected via an online survey distributed directly to the Muslim Census survey panel. 4,800 respondents completed the survey in full. The sample reflects the digitally engaged and English-speaking population, due to the nature and profile of the Muslim Census panel.

This means the sample likely understates the true scale of financial hardship among British Muslims. Where a finding in this report is significant, the reality on the ground is likely more acute.

Where possible, results are compared against UK national data from the Office for National Statistics (ONS), the Financial Conduct Authority (FCA), the Joseph Rowntree Foundation (JRF), the Trussell Trust, the Food Foundation, previous Muslim Census reports and other sources to contextualise the findings.

This study surveyed 4,800 British Muslims via an online survey distributed directly to the Muslim Census survey panel. At a 95% confidence level, the margin of error for this sample is $\pm 1.4\%$, meaning we can be confident that the reported figures are within 1.4 percentage points of the true values for the surveyed population.

For more information, please contact the Muslim Census team at team@muslimcensus.co.uk.

Executive Summary

Key Findings

The following findings represent the most significant insights from the study. Together, they reveal a community defined by generosity, resilience, and faith – but one where financial hardship is more widespread than headline figures suggest, where support systems are underused, and where a growing sense of unease about the future demands attention from community leaders, charities, and policymakers alike.

1. Nearly two-thirds of British Muslims feel negative about their future in the UK

62.3% feel negative about their future in Britain, with only 8.2% feeling positive. Just 54.6% feel they strongly belong to the UK, a notable shift from the 93% reported in a 2016 Ipsos MORI survey of British Muslims, showing a drop from 9 in 10 to barely 1 in 2. Among 45–54 year olds, 73% feel negative. Over half of young Muslims (52.9%) cite job security as their biggest worry. In the open-ended responses, rising Islamophobia, political hostility, and feeling unwelcome in their own country were the most frequently cited concerns.

2. 95% of British Muslims in financial difficulty don't ask for help

Just 2% of the entire sample requested Zakat or emergency charitable support in the past year, despite nearly 3 in 10 (29.4%) struggling with bills and 1 in 12 (8.4%) going hungry and being forced to skip meals. Among those who did ask for support, nearly two-thirds felt uncomfortable doing so. When people do seek help, they turn first to family (25%), then the local council (20.8%), then mosques and charities (12.5%) with Zakat organisations coming last at just 4.2%. The community's generosity is extraordinary. Its willingness to receive is absent.

3. 80% of British Muslims give to charity, but nearly half send nothing locally

80.7% of respondents paid Zakat in the past year, but 45.7% of Zakat payers sent money exclusively outside the UK. The generosity is there. The local infrastructure to match it with local needs is not.

4. 63% of British Muslims who went hungry didn't use a food bank

Of 404 respondents who missed meals due to financial difficulty, 256 did not access emergency food support. Among those struggling with bills, only 1 in 7 turned to a food bank. 86% of those who did use a food bank were repeat users. There is a vast gap between need and uptake, driven by stigma, lack of awareness, and barriers to access.

5. British Muslim households earn 48% more than the UK average – but each person has 8% less

The average household income in this sample is £65,358, well above the UK average of £42,684. But British Muslim households are 70% larger (4.01 people vs 2.36). When you divide income by mouths to feed, the picture inverts: estimated income per person is £16,294 in this sample versus £18,086 nationally. A family earning £75,000 looks comfortable on paper, but split across 5 people, each person lives on £15,000.

6. Nearly 3 in 10 British Muslims struggled with at least one household bill in the past year

29.4% of respondents struggled to afford bills, with energy costs (68%), food (48%), and council tax (46%) the biggest pressure points. On average, those struggling faced 2.5 cost pressures simultaneously, with over 1 in 5 dealing with four or more at once. Even among households earning £50k–£75k, 28% still struggled as a direct consequence of larger household sizes stretching income further.

7. 43% relied on credit cards, family loans, or other borrowing to cover everyday costs

Over 4 in 10 respondents used at least one coping mechanism to get by, far above the UK average of 17%. Nearly 1 in 5 (18.8%) borrowed from family or friends, a culturally distinctive form of interest-free support that is largely invisible in national statistics. Among 18–24 year olds, nearly 1 in 3 relied on family loans for everyday expenses.

8. 1 in 12 British Muslims missed meals due to financial difficulty, including 6% of full-time workers

8.4% of respondents went hungry in the past year. Among Black African Muslims, the rate was 1 in 5. Among the unemployed, nearly 1 in 4. But the in-work poverty story is equally striking: 148 people in this sample missed meals despite being in full-time employment. Over half of 18–24 year olds who went hungry cited job security as their top worry for the year ahead.

9. Nearly half of British Muslims say finances have negatively affected their mental wellbeing

46.6% report that their finances have negatively impacted their mental health, rising to 84% among those struggling with bills and 88% among food bank users. Among 18–24 year olds, 60% report negative mental health impact, the highest of any age group. 1 in 4 British Muslims cite mental health as a top worry for the next 12–24 months.

10. Over a third say financial pressure has strengthened their faith, but 1 in 11 say it has weakened it

36.1% of respondents say financial difficulty has brought them closer to their faith, nearly four times the 8.9% who say it has weakened it. But among those who missed meals, the picture polarises: 37.6% strengthened but 28.2% weakened. For a significant minority, financial hardship is fracturing the spiritual foundation many rely on to cope.

11. Muslim women are hit harder on virtually every measure

Women are 9 percentage points more likely to struggle with bills, 3 times more likely to request charitable support, more than twice as likely to use food banks, and report a net financial outlook four times worse than men. Nearly 1 in 5 women feel unsafe where they live. Despite experiencing greater hardship, women show stronger spiritual resilience, but find asking for help significantly more uncomfortable than men.

Section 1

Who Responded

This section provides a snapshot of the 4,800 British Muslims who took part in the study. Understanding who responded is essential to understanding what the data can and cannot tell us.

The survey was distributed across the Muslim Census panel and completed by 4,800 respondents. The sample is fairly consistent with the ONS 2021 Census for the British Muslim population, with a representative split across gender, region and age. However, due to the nature of the study, it being an online survey to the existing Muslim Census panel, this reflects a digitally engaged, relatively established cross-section of the community.

Gender



The sample is 55.7% male (2,672) and 43.4% female (2,084). This split allows robust gender comparisons, and the findings show that gender is one of the most significant factors shaping financial experience. Muslim women are consistently worse off on almost every measure.

Age

Age group	Respondents	%
18–24	356	7.4%
25–34	1,048	21.8%
35–44	1,120	23.3%
45–54	1,280	26.7%
55+	952	19.8%

Nearly half (50%) are aged 35–54. Just 7.4% are aged 18–24. Younger British Muslims are underrepresented but still number 356 respondents, offering a meaningful window into the experiences of a generation entering adulthood amid a cost of living crisis.

Ethnicity

Ethnic group	Respondents	%
Pakistani	1,720	35.8%
Bangladeshi	928	19.3%
Indian	872	18.2%
Arab	244	5.1%
Other Asian	228	4.8%
White British	208	4.3%
Black African	180	3.8%
Mixed / Multiple	192	4.0%
Other / Prefer not to say	228	4.7%

South Asian communities make up nearly three-quarters of the sample. Ethnicity is one of the strongest predictors of financial hardship, housing, Zakat behaviour, and sense of belonging throughout this report. Black African Muslims, for example, report among the highest rates of missed meals and social housing, while Indian Muslims report the highest homeownership.

Where People Live

Region	Respondents	%
London	1,824	38.0%
North West	620	12.9%
West Midlands	548	11.4%
East Midlands	416	8.7%
South East	396	8.2%
Yorkshire & Humber	332	6.9%
South West	168	3.5%
East of England	148	3.1%
Scotland	104	2.2%
Wales / NE / NI	212	4.5%

London dominates at 38%, consistent with the 2021 Census. The North West (12.9%), West Midlands (11.4%), and East Midlands (8.7%) follow, reflecting established communities in Manchester, Birmingham, and Leicester.

Employment

80%

of respondents are in some form of employment.

Over half (51.7%) work full time, with 10.6% part-time and 9.1% self-employed. 8.2% are unemployed. This high employment rate means that findings of financial hardship are coming disproportionately from people already in work. This is not a story about worklessness. It is a story about working people who cannot make ends meet.

Household Size

If there is one number in this section that reframes the entire report, it is this:



British Muslim households are 71% larger than the UK average. 37.6% live in households of 5 or more. Just 5.5% live alone, compared to 29.5% nationally. The 2021 Census found Muslims were nearly four times more likely to live in overcrowded homes.

Household size	Respondents	%
1 person	264	5.5%
2 people	752	15.7%
3 people	864	18.0%
4 people	1,100	22.9%
5 people	988	20.6%
6 people	392	8.2%
7 people	248	5.2%
8+ people	192	4.0%

Household size is the hidden variable beneath almost every finding. It explains why a £60,000 household can struggle with bills. Bangladeshi households are the largest at 4.55 people, followed by Pakistani (4.19), Black African (3.91), Indian (3.79), Arab (3.54), and White British (2.92).

Household Income

Income band	Respondents	%
Under £10,000	136	2.8%
£10,001–£20,000	356	7.4%
£20,001–£30,000	508	10.6%
£30,001–£50,000	840	17.5%
£50,001–£75,000	980	20.4%
£75,001–£100,000	552	11.5%
Over £100,000	900	18.8%
Prefer not to say	528	11.0%

The mean household income is £65,358, 48% above the UK average of £42,684. On paper, this looks comfortable. In reality, it is not that simple.

The Income Illusion

“A family of five earning £75,000 a year looks comfortable on paper. But each person in that family is living on £15,000.”

This sample (per person)	UK average (per person)
£16,294	£18,086

British Muslims have 8% less income per person than the UK average.

Household size	Avg per person	Median per person
1 person	£35,917	£40,000
2 people	£29,055	£31,250
3 people	£20,553	£20,833
4 people	£18,560	£15,625
5 people	£13,939	£12,500
6 people	£10,996	£10,417
7 people	£10,150	£8,929
8+ people	£9,397	£7,812

53.1% of respondents fall below the UK relative poverty threshold when income is measured per person – in a sample that skews towards higher earners.

This is the most important contextual finding. Everything that follows makes more sense once you understand that headline income figures mask a fundamentally different financial reality for families with four, five, six, or more people under one roof.

Housing

Housing situation	Respondents	%
Own outright	1,480	30.8%
Mortgage (conventional)	1,416	29.5%
Private renting	820	17.1%
Social / council housing	672	14.0%
Islamic mortgage	300	6.2%

Two-thirds are homeowners. But the distribution varies dramatically by ethnicity.

46.7% of Black African Muslims live in social housing. A further 42.2% are private renting. Just 11.1% own a home.

Ethnic group	Own outright	Mortgage	Private rent	Social housing
Indian	45.4%	33.4%	12.8%	6.4%
White British	40.4%	21.2%	17.3%	19.2%
Pakistani	35.3%	42.6%	13.0%	6.3%
Bangladeshi	17.7%	41.8%	15.1%	23.7%
Black African	8.9%	2.2%	42.2%	46.7%

6.2% hold an Islamic mortgage. The relatively low take-up reflects limited availability and higher costs. Many respondents described wanting to buy a home in a halal way but finding it financially impossible.

“I lost hope that I will be able to buy a house in a halal way.”

— Survey respondent

Section 2

The Cost of Living – Bills, Food & Getting By Struggling with Bills

29.4%

Nearly 3 in 10 British Muslims struggled to afford at least one household bill in the past year

1,412 respondents reported struggling to afford at least one type of household bill. The FCA found that 24% of UK adults were finding it difficult to cope financially in May 2024. This sample sits slightly above that benchmark.

Among those struggling, the pressure comes from multiple directions. On average, respondents selected 2.5 cost types each, with over 1 in 5 dealing with four or more simultaneously.

What costs do people struggle with most?

Cost type	% of those struggling
Energy (gas/electric/water)	68.3%
Food and groceries	47.6%
Council tax	45.9%
Rent or mortgage	44.5%
Transport	22.4%
Childcare	8.8%

Bill struggle by income

Income band	% struggling
Under £10,000	67.6%
£10,001–£20,000	53.9%
£20,001–£30,000	52.8%
£30,001–£50,000	32.4%
£50,001–£75,000	28.2%
£75,001–£100,000	18.8%
Over £100,000	10.7%

The gradient is steep but does not reach zero. Over a quarter of those earning £50k–£75k still struggle. Even 1 in 10 households earning over £100,000 reported difficulty.

Bill struggle by demographics

Group	% struggling
Black African	51.1%
White British	38.5%
Social housing	42.9%
Private renting	42.4%
Women	34.4%
Mortgage holders	32.2%
Men	25.4%
Outright owners	15.4%

“I am a single mother struggling to pay bills. I work two jobs. Both is just around £19k after tax annually.”

— Survey respondent

How People Cope

43.8%

Over 4 in 10 British Muslims used at least one form of lending to cover everyday costs – far above the UK average of 17%

Coping method	% of total sample
Credit cards	27.0%
Loans from family/friends	18.8%
Buy Now Pay Later	14.8%
Overdraft	12.5%
Payday or short-term loans	2.7%

The family/friends loan figure of 18.8% is culturally distinctive. Interest-free family lending is both more culturally acceptable and often the only Islamically permissible borrowing option. Nearly 1 in 5 of the entire sample relied on this – among 18–24s, nearly 1 in 3. Women are notably more reliant on borrowing (48.2% vs 40.6% for men), particularly family loans and overdrafts.

“Financial uncertainty and increasing costs of living have me in a stranglehold in a marriage I am not very happy in.”

— Survey respondent, female

Missed Meals

8.4%

1 in 12 British Muslims missed meals due to financial difficulty in the past year – 404 people who went hungry because they could not afford to eat

Group	% missed meals
Unemployed	22.4%
Black African	20.0%
White British	19.2%
Students	12.0%
Bangladeshi	9.9%
Full-time workers	6.0%
Indian	2.8%

Black African and White British Muslims are 7 times more likely to have gone hungry than Indian Muslims. And 148 full-time workers missed meals despite being employed. That is the in-work poverty story.

Food Banks: The Hidden Hunger Gap

Used a food bank

4.9%

UK rate

4.0%

236 respondents (4.9%) used a food bank. Among those who did, 86% were repeat users. This is not an occasional crisis – it is a sustained need.

63.4%

of those who missed meals did NOT use a food bank. 256 of 404 people who went hungry did not access emergency food support.

Women are more than twice as likely as men to have used a food bank (6.7% vs 3.1%). The gap between need and uptake is vast.

“I see many Muslims queuing up every Saturday at a local Christian Food Bank. I feel embarrassed and ashamed that we as a community are not helping these people.”

— Survey respondent

Section 3

Zakat – Giving, Receiving & the Gap Between

This section examines both sides of the Zakat equation: the extraordinary generosity of British Muslims as givers, and the near-total absence of British Muslims as receivers.

Giving: A Community That Gives

80.7%

Over 4 in 5 British Muslims paid Zakat in the past year

3,872 respondents paid Zakat. A further 13.8% were below the nisab threshold. Only 5.5% of those above the threshold chose not to pay, suggesting near-universal compliance.

Where does Zakat go?

Destination	% of Zakat payers
Internationally	77.2%
Locally (UK)	54.3%
Back home	40.7%

Respondents could select multiple destinations. The critical figure: 45.7% of all Zakat payers sent nothing locally. Nearly half the Zakat given by British Muslims leaves the UK entirely.

“If all UK Muslims gave Zakat locally and it were distributed effectively we could achieve a great level of stability as a community.”

— Survey respondent

Receiving: A Community That Won’t Ask

2%

Only 96 people in a sample of 4,800 requested Zakat or charitable support. 95% of those in financial difficulty chose not to ask.

Even among those struggling with bills, only 4.5% requested support.

Who do people turn to?

Source of help	% of those who asked
Family or community	25.0%
Local council	20.8%
Islamic charity	12.5%
Other charity	12.5%
Mosque	12.5%
Zakat organisation	4.2%

Family comes first. The council comes second. Zakat organisations come last at 4.2%. Among the 96 who did ask, 58% felt uncomfortable doing so.

“British Muslims need awareness that Muslims from here where we live without us knowing are in great dire need too. They silently suffer because of stigma to approach for help.”

— Survey respondent

“Maybe it’s time we spent the millions in the UK.”

— Survey respondent

Section 4

The Human Cost – Mental Wellbeing & Faith

Financial hardship does not stop at the bank account. This section explores how money worries are affecting the mental health and spiritual lives of British Muslims.

Mental Wellbeing

46.6%

Nearly half of British Muslims say finances have negatively affected their mental wellbeing

Impact	Respondents	%
Very negatively	412	8.6%
Somewhat negatively	1,716	35.8%
No real impact	1,804	37.6%
Somewhat positively	432	9.0%
Very positively	204	4.2%

Among those struggling with bills, the negative rate rises to 84%. Among food bank users, 88%. Financial difficulty and poor mental health are almost perfectly correlated.

Mental wellbeing by age

Age group	% negative impact
18–24	57.3%
25–34	51.9%
35–44	44.6%
45–54	43.8%
55+	31.5%

Young British Muslims bear the heaviest toll. 57% of 18–24 year olds report negative impact – nearly double the rate among over-55s.

“The youth is at risk of becoming a lost generation. We really are now living in a time when our children will have things worse than we did.”

— Survey respondent

Faith and Finances

Impact on faith	Respondents	%
Strengthened it	1,540	32.1%
No change	2,344	48.8%
Weakened it	380	7.9%
Prefer not to say	256	5.3%



Over a third say financial difficulty brought them closer to faith – nearly four times the number who say it weakened it. For the majority, faith is functioning as resilience. But among those who missed meals, 23.8% say faith was weakened. Nearly 1 in 4 of those going hungry are drifting from their faith. That is a pastoral crisis as much as a financial one.

Section 5

Looking Ahead – Financial Outlook & Worries

Are People Better or Worse Off?

Compared to last year	Respondents	%
Much better off	304	6.3%
Slightly better off	816	17.0%
About the same	1,656	34.5%
Slightly worse off	1,272	26.5%
Much worse off	520	10.8%

The net financial position is -14.0 percentage points – significantly more people feel worse off (37.3%) than better off (23.3%). Among women, the net is -21.0 compared to -7.8 for men. Among 45–54 year olds, nearly half feel worse off.

What Keeps People Up at Night

Respondents were asked to select up to three worries for the next 12–24 months.

Worry	% selecting
Housing costs	35.7%
Job security	35.7%
Paying bills	33.8%
Supporting dependents	31.7%
Mental health	23.4%
Debt	19.5%
Ability to give Zakat/charity	11.8%

Housing and job security are tied at the top. But worries shift by generation. For 18–24s, 51% cite job security – the highest for any age group. For over-55s, paying bills (43%) dominates.

1 in 8 respondents worry about their ability to keep giving charity – financial pressure threatening the community’s charitable capacity itself.

“We are a middle income family with 4 children and we are never eligible for any support. We are caught in between. There is NO support for us in any field.”

— Survey respondent

“The cost of living is so high that despite earning on paper much more than my father, I suffer greater financial burden than they did on much lower salaries.”

— Survey respondent

Section 6

Belonging, Safety & the Future

This section steps back from financial specifics and asks a broader question: how do British Muslims feel about their place in this country?

Belonging to the UK

Strength of belonging	Respondents	%
Very strongly	1,052	21.9%
Fairly strongly	1,440	30.0%
Neutral	1,228	25.6%
Not very strongly	712	14.8%
Not at all	136	2.8%

51.9% feel they belong strongly to the UK. Compare this to 93% in a 2016 Ipsos MORI survey. Something has shifted. A quarter of the sample is neutral – ambivalent rather than hostile, but a long way from feeling at home.

Belonging by ethnicity

Ethnic group	% strong belonging
White British	65.4%
Bangladeshi	54.7%
Indian	52.3%
Pakistani	51.4%
Black African	37.8%

White British Muslims feel most British at 65.4%. But they also report among the highest rates of feeling unsafe. Converts face a unique double vulnerability: belonging to the nation but not feeling safe in it. Black African Muslims report the weakest sense of belonging at 37.8%.

Feeling Safe

71.9% agree they feel safe in their local area. But 11% disagree, and the disparities within that figure are telling.



Nearly 1 in 7 Muslim women feel unsafe where they live. Among social housing residents, 18.5% feel unsafe – the highest of any housing group.

“This is my country but I am told I’m not welcome. I fear for my family and friends who are Muslim.”

— Survey respondent

“I was born and educated in the UK, I have over 20 years experience as a qualified solicitor. I have seen attitudes towards Muslims deteriorate dramatically in the last few years.”

— Survey respondent

The Future



Age group	% negative about future
18–24	66.2%
25–34	63.4%
35–44	57.9%
45–54	69.7%
55+	45.4%

45–54 year olds are the most pessimistic at 69.7%. This is the generation with the longest investment in Britain: careers built, mortgages taken, children raised here. Their pessimism is not the restlessness of youth. It is the disillusionment of people who gave their best years to a country they increasingly feel does not want them.

“I grew up with racism and Islamophobia back in the 80s. Then life felt good. Now I do not admit to being from the UK. Instead I say I’m from Liverpool. The only place in the UK I do feel part of and valued within.”

— Survey respondent

“Five generations of my family have lived in this country yet I feel it is more divided than ever.”

— Survey respondent

“Even though I’m a white revert and a British citizen with British ancestry I feel threatened by the rise of Reform. I am 74 years old.”

— Survey respondent

Section 7

In Their Own Words

1,624 respondents used the open-ended field to share their experiences. What follows is a thematic analysis of the most powerful patterns. These are not outliers. They give voice to what numbers alone cannot capture.

Rising Islamophobia and Fear

The most frequently cited theme. Respondents described growing hostility in public life, media, and everyday encounters. Many linked their financial anxieties to a broader sense that Britain is becoming less welcoming.

“In our nearby park a jogger was stabbed simply for being Muslim.”

— Survey respondent

“I was born here but no longer feel safe here as a Muslim and am looking to move abroad if I can.”

— Survey respondent

Bring Zakat Home

The second most common theme was a direct call for more Zakat to be spent in the UK. Respondents expressed frustration that millions flow overseas while local Muslims struggle in silence.

“I see many Muslims queuing up every Saturday at a local Christian Food Bank. I feel embarrassed and ashamed that we as a community are not helping these people.”

— Survey respondent

“Maybe it’s time we spent the millions in the UK.”

— Survey respondent

The Squeezed Middle

Respondents earning £40,000–£75,000 described feeling trapped: too wealthy to qualify for state support, too stretched by bills and large families to feel secure. This is the lived experience of the income illusion.

“We are a middle income family with 4 children and we are never eligible for any support. We are caught in between. There is NO support for us in any field.”

— Survey respondent

Youth at Risk

Parents, teachers, and youth workers described a generation struggling with identity, opportunity, and hope.

“We are feeling let down especially the younger generation. They cannot afford education or housing. Mosques don’t do enough for them especially from age 14 to 21.”

— Survey respondent

Women’s Vulnerability

Women described financial dependence, limited access to community support, and domestic vulnerability. Several described being unable to leave unhappy or abusive marriages due to financial constraints.

“Women are at risk of violence and poverty and abuse and health issues. I’m a single woman with no support. Accessing charitable help from the Muslim community is very difficult.”

— Survey respondent

“Muslim Women are not allowed equal status in the running of the mosques in the UK. They are mostly treated as 2nd class citizens.”

— Survey respondent

Disability and SEND

Though less frequent, responses about disability were among the most emotionally intense in the dataset.

“Nobody cares about disabled people in our Asian Muslim communities sadly. Very alone, no community.”

— Survey respondent

“Nobody thinks about the disabled people and their carers, no clue how much difficulty and cost and mental pressure.”

— Survey respondent

Other Themes

Several other important themes emerged: charity transparency and accountability, with respondents questioning how Muslim charities spend their money; the Islamic finance trap, with many describing the impossibility of buying a home in a halal way; and the challenges faced by reverts, who described falling through the cracks of both Muslim and non-Muslim support systems.

“I was homeless with my kids and in need of Zakat, but was unable to get help through Islamic foundations and local masajid. I had to rely on a local church.”

— Survey respondent

The overall message from 1,624 voices can be distilled into a single sentence:

“This is our home, but it no longer feels like it – and the people who are supposed to help us don’t see how much we’re struggling right here.”

Sample Breakdown

& Methodology

This study surveyed 4,800 British Muslims via an online survey distributed directly to the Muslim Census survey panel. At a 95% confidence level, the margin of error for this sample is $\pm 1.4\%$, meaning we can be confident that the reported figures are within 1.4 percentage points of the true values for the surveyed population.

The survey was distributed across the existing Muslim Census panel through digital channels. As with any panel-based survey, the sample is likely to lean towards digitally engaged, English-speaking, and relatively higher-earning British Muslims. This means the findings are likely to understate the true scale of financial hardship among the wider British Muslim population. Where a finding is significant in this sample, the reality on the ground is likely more acute.

Gender

Gender	Count	%
Male	2,672	55.7%
Female	2,084	43.4%
Prefer not to say	44	0.9%

Age

Age group	Count	%
18–24	356	7.4%
25–34	1,048	21.8%
35–44	1,120	23.3%
45–54	1,280	26.7%
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Prefer not to say / Under 18	44	1.0%

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Black African	180	3.8%
Mixed / Multiple	192	4.0%
Other White	80	1.7%
Other / Prefer not to say	148	3.1%

Region

Region	Count	%
London	1,824	38.0%
North West	620	12.9%
West Midlands	548	11.4%
East Midlands	416	8.7%
South East	396	8.2%
Yorkshire & Humber	332	6.9%
South West	168	3.5%
East of England	148	3.1%
Scotland	104	2.2%
Wales	76	1.6%
North East	76	1.6%
Northern Ireland	60	1.2%

Employment Status

Employment status	Count	%
Full-time employed	2,484	51.7%
Part-time employed	508	10.6%
Self-employed	436	9.1%
Unemployed	392	8.2%
Retired	284	5.9%
Full-time education	100	2.1%
Zero-hours contract	80	1.7%
Multiple / other	372	7.7%
Prefer not to say	144	3.0%