SYSTEMIC AND SILENT:

UNDERSTANDING STRUCTURAL ISLAMOPHOBIA IN THE UK



RUNNYMEDE

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FOREWORD: TAJ ALI

On a June evening in Edinburgh this year, two Muslim men leaving a mosque were stabbed by a racist attacker after Asr prayers. Three other people were injured in this far-right terror attack. That same month, homes were set alight in pogroms targeting people of colour in Belfast. A month later, masked men rampaged through Glasgow, attacking and racially abusing people of colour.

Two years on from the worst racist riots in living memory, this violence has not gone away. Mosques in Britain are attacked, on average, every five days. For Muslims living in more isolated communities, the fear remains. And it impacts peoples' everyday lives. Panic attacks during racist rioting because you're worried it could be your windows smashed next. Taking off a whole week from work because you no longer know if it's safe to leave your front door. No longer going for a walk in the evening at your local park because you were racially abused the week before. And, in some instances, having to move out of the place you used to call home because it is no longer safe for you and your family.

None of these are hypothetical scenarios. All of them are stories I have heard firsthand from victims of racism.

But these acts of racism don't happen on their own. They are enabled by the infrastructures of racism. The media outlets that regularly demonise Muslims. The social media companies that allow disinformation and hate to go



unchallenged. The politicians who regularly fan the flames of bigotry and then act shocked when the fire spreads.

Racism is fundamentally a question of power. In the age of smartphones and social media, its brutality can be captured and shared in seconds. But it is brutal in other ways too. Structural Islamophobia in employment, education and housing may not make the headlines but it is no less important.

The struggle to pay the bills. Forced to pick between heating and eating in the winter. The humiliation and indignity experienced by Muslim mothers and first-generation migrants in their dealings with social housing providers and state bodies.

As a young Muslim in Britain, the knowledge that you are more likely to live in poverty, more likely to suffer an attainment gap at university and less likely to earn as much as your non-Muslim peers after graduating, has a direct impact on people's physical and mental health.

British Muslims are not a monolith. Our communities are diverse, and the class divisions within them are growing. Yet the experiences of working-class Muslims remain all too often overlooked despite British Muslims being disproportionately working-class. This erasure is itself an example of the Islamophobia Muslims face. It obscures the reality that Britain's working class is multi-racial and multi-faith, and that race, class and faith intersect in ways that cannot be understood in isolation.

Economic hardship, insecurity and structural Islamophobia restrict opportunities and harm physical and mental health. Confronting Islamophobia means challenging not only the racism we see on our streets, but also the inequalities embedded in the institutions that shape our lives.

Taj Ali is a journalist and historian. He is the former editor of Tribune Magazine and author of the new book, Come What May, We're Here to Stay: The Story of South Asian Resistance in Britain. He regularly appears as a commentator on the BBC, as well as contributing to the Guardian, Al Jazeera English and others. For his work on hate crime and Islamophobia he was chosen as a finalist for the 2026 Orwell Prize.

INTRODUCTION

Structural racism rarely makes headlines, but it shapes lives. As this report indicates, structural racism has profound effects on the quality of life, experiences and outcomes of Muslim people in education, the labour market and housing in the UK.

Much of the acknowledged racism targeted towards Muslim communities revolves around discussions about the rise in hate crimes.[1] These are awful moments of violence that take place in community, travel, work and leisure spaces, often with devastating impacts on an individual. Yet these individual acts of harm are only the most visible expressions of racism. What they do not tell us is how racism operates via less obvious but often more powerful systems, policies and practices – that is, the structural racism that can define lives across society.

In this report we present a detailed analysis of how Muslims fare throughout key social systems, using a range of datasets that enable us to analyse experiences and outcomes. We look at three system building blocks – education, the labour market and housing – and highlight the inequalities that are currently baked into them. These forms of racism do not require racist individuals to initiate an intentional assault on another individual; they exist in the routine operation of policies and collective practices that coalesce to create unequal conditions, additional barriers and inferior outcomes for certain communities. They can never be addressed by punitive individualised responses: instead, they demand a holistic approach. Systems change requires intentionality and planning, a coordinated and long-term committed approach. But first and foremost, it requires acknowledgement and understanding of the complexity of these systems.

This report contributes to that understanding by highlighting the stealthier forms of racism that shape the experiences and outcomes of Muslim communities in the UK. Our data analysis tries to grapple honestly with the fact that Muslims are not a monolithic community but a 'community of communities', with diverse ethnic and international heritage and varied patterns and histories of migration. Migration status clearly plays an important role in exacerbating or compounding some of the inequalities that are highlighted, as does gender. These differences lead to different Muslim groups having greater or lesser protection from harms, underlining that the operation and impacts of racism are nuanced and that our understanding and response must be congruent with that.

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That said, there are clear findings of unequal outcomes for Muslim people that interact and compound one another.

- In education, Muslim students fare well in terms of attainment in compulsory education but then encounter challenges within Russell Group universities.[2] They also confront a persistent gap of 8.2–11.4 percentage points in terms of the awarding of first class degrees [3] in non-Russell-Group institutions, which does not appear to align with their earlier educational trajectory.
- In the labour market, there is a clear pay gap of approximately 8 per cent across sectors and pay bands. This means that not only is education – normally prescribed as the social mobility pathway out of socioeconomic disadvantage – disrupted but the 'returns' for educational effort in the labour market are found wanting.
- In housing, Muslim people are twice as likely to experience housing cost pressure and four times more likely to live in overcrowded conditions compared with the overall population.[4]

Recent research has shown that public perceptions of the size of the Muslim population are vastly misaligned with actual figures: Muslim people make up 6.5 per cent of the UK population and 15 per cent of London's population, but the wider perception is of much greater proportions – as much as 35 to 50 per cent – and of a dominant and exclusionary presence in parts of London. This perception gap is the outcome of what has been described as widespread and systemic 'anti-Muslim bias across the British media landscape',[5] with approximately '70 per cent of news coverage of Muslims associating them with negative behaviours or themes'.[6] The political and media conversation is saturated with imagined threats, often engineered by hostile actors and normalised by the mainstream. And as long as the political conversation is hijacked by factually inaccurate and racialised narratives, it ignores the structural racism that shapes and defines Muslim communities' experiences.

[1] Home Office (2025) 'Hate crime, England and Wales, year ending March 2025', Official Statistics, 9 October, www.gov.uk/government/statistics/hate-crime-england-and-wales-year-ending-march-2025/hate-crime-england-and-wales-year-ending-march-2025.

[2] The Russell Group is an association of 24 research-intensive UK universities, including Oxford, Cambridge and several other long-established institutions.

[3] Higher Education Statistics Agency (HESA) (2026) 'Table 26: First degree qualifiers with a permanent address in the UK by classification of first degree and personal characteristics, 2014/15 to 2024/25', www.hesa.ac.uk/data-and-analysis/students/table-26.

[4] Office for National Statistics (ONS) (2023) 'Religion by housing, health, employment, and education, England and Wales: Census 2021', 24 March, www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/religion/articles/religionbyhousinghealthemploymentandeducationenglandandwales/census2021.

[5] King's College London (2026) 'London misperceptions: Public often wrong on capital's crime, quality of life, contribution to public finances and Muslim population', 10 September, www.kcl.ac.uk/news/london-misperceptions-public-wrong-on-crime-safety-and-capitals-muslim-population-study-finds.

[6] Centre for Media Monitoring (2026) State of British Media 2025: Reporting on Muslims and Islam. Bias, Misrepresentation, Impact, Harrow, https://cfmm.org.uk/resource/the-state-of-british-media-2025-reporting-on-muslims-and-islam.

70 per cent of news coverage of Muslims associating them with negative behaviours or themes.

Understanding Islamophobia as structural enables us to shift away from victim-based approaches that can only understand harm in narrow, individualised ways. Mapping inequality through education, labour markets and housing helps to expand our understanding beyond the security and surveillance lens, and to surface the way that inequalities are embedded in the very mechanics of our society.

The real problem is that the building blocks of our social system are not working fairly. If we can acknowledge these systemic problems, we can move towards addressing their dysfunctionality and unequal impacts. As with all racial justice work, there is a wider social benefit to this: making sure that our education, labour market and housing systems are challenged to work more fairly means that those systems are checked for the hidden barriers and problems they can pose to all of those who rely on them, representing a progressive journey towards a society that works for us all.

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METHODOLOGY

For this report, we analysed three large, nationally representative datasets to understand where inequalities between Muslim and non-Muslim people arise and how they may be connected. Each dataset answers a different question.

The Next Steps[7] data allows us to explore differences in degree-level attainment, controlling for adolescent experiences. The study follows a cohort of young people from the age of 14 through to 32 (in the most recent release). This makes it possible to analyse what bearing different aspects of family background and school experience during adolescence – including household finances, parental qualifications, family class position and attitudes towards school – have on degree attainment. The Annual Population Survey (APS)[8] provides detailed evidence on employment, qualifications, the types of jobs people hold and hourly pay. Understanding Society[9] allows us to examine housing conditions alongside physical and mental health.

Using these datasets together helps us to investigate structural Islamophobia. For example, family resources and school experiences may shape access to higher education; equal qualifications may not lead to equal opportunities at work; and employment and income may affect what housing people can secure. This quantitative approach allowed us to precisely test whether Muslim people in the UK experience materially different educational, employment and housing outcomes from non-Muslim groups. It also helped us interrogate whether such differences persist once other demographic and socioeconomic factors that shape people's life chances are assessed.

Across all of the datasets, respondents were grouped into the binary categories of Muslim or non-Muslim. Missing, inapplicable, refused and 'don't know' responses were excluded, to maintain analytical clarity. First, we used descriptive statistics to show the overall differences between the two groups. Then we used sequential regression models to examine how the differences changed as we introduced demographic characteristics, geography and socioeconomic position. This approach helped us to assess what circumstances might contribute to inequalities, and whether differences remained when comparing people in similar circumstances. Where the gap narrows in such comparisons, we can identify the mechanisms that partially explain this. Where it persists, we must confront the possibility of a lingering 'Muslim effect' – a penalty that cannot be explained by other socioeconomic variables.

[7] UK Data Service (no date) 'Next Steps (also known as the Longitudinal Study of Young People in England)', https://datacatalogue.ukdataservice.ac.uk/series/series/2000030#abstract.
[8] UK Data Service (no date) 'Annual Population Survey', https://datacatalogue.ukdataservice.ac.uk/series/series/200002#abstract.
[9] UK Data Service (no date) 'Understanding Society', https://datacatalogue.ukdataservice.ac.uk/series/series/2000053#abstract.

Crucially, this approach does not assume that Islamophobia will only show up as a neat, separate number in a statistical model, after every other factor has been accounted for. In fact, Islamophobia's consequences are often deeply embedded in the very factors we control for: labour market position, educational pathways, income insecurity, housing pressure, unpaid care burdens and exposure to economic vulnerability. The models therefore map the pathways through which structural disadvantage is produced, rather than treating discrimination as an unexplained leftover.

Quantitative data is important for understanding structural racism because it allows us to identify patterns of inequality across large populations, assess their scale, and examine how they relate to people's social and economic circumstances. However, there are limitations to the insights that these datasets can offer insight into everyday experiences of discrimination, social exclusion and institutional practices. While we can identify statistical associations, the models cannot capture the full diversity of Muslim lives, including how Islamophobia is experienced, understood and challenged across different communities and social circumstances.

EDUCATION

Structural Islamophobia within the higher education system has a profound effect on Muslim students' experiences. Muslim people's success in reaching higher education does not translate into degree outcomes or subsequent earnings.

Our analysis of Next Steps data shows that Muslim respondents are more likely than their peers with similar class backgrounds to hold degree-level qualifications: more than double the adjusted odds of obtaining a degree by age 32.[10] Yet inequalities remain within higher education. A smaller proportion of Muslim graduates held a Russell Group degree than non-Muslim graduates, although the difference was not statistically significant. They are also less likely to receive first class honours. Higher qualifications do not guarantee parity in earnings either: our model, accounting for gender and degree attainment, estimates that Muslim respondents earn around £45 less than non-Muslim graduates, and this finding is gendered.

At the same time, education is a fundamental tool through which Islamophobia can be tackled. Our recommendations suggest creating a 'National Anti-Racist Framework for Higher Education' to provide a consistent, evidence-based approach to identifying and addressing racial inequalities across higher education providers.

Attainment

According to our analysis of the APS, Muslims are more likely than non-Muslims to hold degree-level qualifications, at 40.1 per cent compared with 38.6 per cent. Analysis by the Muslim Council of Britain shows that between 2001 and 2021, the proportion of Muslims aged 16 to 24 holding degree-level qualifications nearly doubled, from 11 per cent to 21 per cent, while the share reporting no qualifications fell from 22 per cent to 12 per cent.[11]

Our analysis of Next Steps cohort data explored how adolescent experiences relate to degree attainment. Muslim respondents scored an average of 2.3 points higher than non-Muslim respondents on the school attitude index, a measure which combines a number of measures such as enjoyment of school and perceptions of achievement. In the model, each additional point on the school attitude scale is associated with roughly 5 per cent higher odds of achieving a degree. Similarly, looking at the early risk factor index – which records behavioural risk factors during adolescence including truancy, frequent smoking and alcohol use – through our analysis of the Next Steps data, we find that Muslim respondents have fewer recorded risk factors on average than non-Muslim respondents (0.51 compared with 0.85). In this model, each

[10] 'Adjusted odds' account for differences such as family background. Odds compare people who hold a degree with those who do not. For example, if 50% hold a degree, the odds are 1 to 1; if around 67% do, the odds are 2 to 1 – double the odds, but not double the percentage. These figures are illustrative.

[11] Muslim Council of Britain (2025) British Muslims in Numbers: Census Report, London, https://mcb.org.uk/censusreport.

additional recorded risk factor is associated with around 12 per cent lower odds of achieving a degree.

Our analysis also shows that when accounting for factors such as gender, current neighbourhood deprivation and measures of school attitudes (among others), Muslim respondents still have more than double the adjusted odds (2.44) of holding a degree by age 32 compared with non-Muslim respondents with similar backgrounds, school attitudes and recorded risk factors (see Figure 1).

Figure 1: Adjusted odds ratios of holding a degree by selected factors



Note: a value of 1 indicates no difference; values below 1 indicate lower adjusted odds; values above 1 indicate higher adjusted odds.

Source: authors' analysis of Next Steps data.

This is a particularly striking finding given the scale of disadvantage in Muslim respondents' family backgrounds. Our analysis of Next Steps data shows that when comparing household finances at age 15, 31.7 per cent of Muslim respondents are 'managing quite well, able to save or spend on leisure' and 54 per cent are 'just getting by, unable to save if wanted to', compared to 54.3 and 40.9 per cent of non-Muslim respondents, respectively. 14.3 per cent of Muslim respondents reported 'getting into financial difficulties' compared to 4.8 per cent of non-Muslim respondents.

We also find that 22.1 per cent of Muslim household representatives have 'never worked [or are] long-term unemployed' compared to 2.9 per cent of non-Muslim household representatives. Similarly, 3.1 per cent of Muslim household representatives work in 'higher managerial and professional occupations', compared to 15.9 per cent of non-Muslim household representatives.

Finally, 64.6 per cent of Muslim respondents have a main parent (defined as the parent or guardian most involved in the cohort member's education) with no qualifications, compared with 15.5 per cent of non-Muslim respondents. In the model, parental qualifications are strongly associated with degree attainment: respondents whose main parent had no qualifications have around three-quarters lower odds of achieving a degree by age 32, compared with having a degree-educated parent. It is therefore clear that Muslims are succeeding in reaching higher education despite facing multiple disadvantages among selected socio-economic indicators.

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Russell Group degrees

Analysis of Next Steps data shows that among respondents with a degree, 19.2 per cent of Muslim graduates had a Russell Group degree compared with 27.3 per cent of non-Muslim respondents. After controlling for a number of factors including gender and deprivation, Muslim respondents had more than double the adjusted odds of holding a degree by age 32 than non-Muslims. This contrasts with our analysis of non-Russell Group attainment, where Muslim respondents had the same likelihood of achieving a degree as non-Muslim respondents – a relative decrease – although this finding was not statistically significant. The pattern suggests that the educational success in wider degree attainment among Muslim students does not extend to an equivalent advantage in obtaining Russell Group degrees.

These findings do not explain where this difference arises. Due to the limitations of the available data, our analysis cannot distinguish prior attainment, university applications or whether discrimination contributes to the pattern.

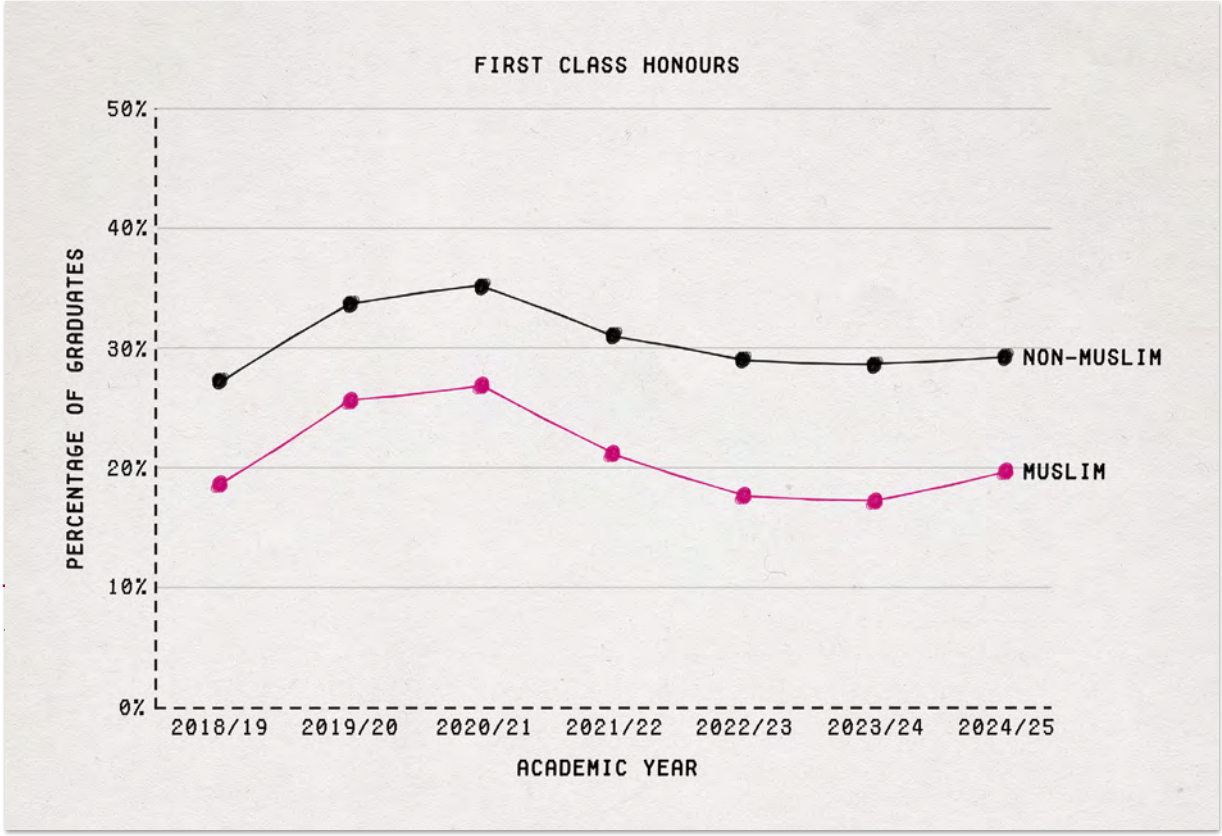
Degree classification

Despite being more likely to gain a degree than non-Muslims with similar measured characteristics, there is a persistent degree classification gap between Muslim and non-Muslim graduates. Our analysis of HESA data shows that in every year from 2018/19 to 2024/25, Muslim graduates were less likely than non-Muslim graduates to receive a first class honours degree. In 2024/25, 19.7 per cent of Muslim graduates received a first class degree compared with 29.3 per cent of non-Muslim graduates – a gap of 9.6 percentage points. Across the seven years where religion data is available, the gap in first class degrees ranges from 8.2 to 11.4 percentage points.[12] The difference is not explained by a higher number of Muslim graduates achieving an upper second, as proportions are broadly similar: in 2024/25, 46.1

per cent of Muslim graduates received an upper second compared with 45.5 per cent of non-Muslim graduates. A larger difference is found among lower degree classifications, with Muslim graduates more likely to receive lower seconds and third/pass awards: in 2024/25, 22.9 per cent received a lower second compared with 16.2 per cent of non-Muslim graduates, while 3.9 per cent received a third/pass compared with 2.6 per cent of non-Muslim graduates (see Figure 2).

Despite being more likely to gain a degree than non-Muslims with similar measured characteristics, there is a persistent degree classification gap between Muslim and non-Muslim graduates.

Figure 2: The percentage of graduates achieving a First class degree



Source: authors' analysis of HESA, 'Table 26: First degree qualifiers'.

The data used here does not allow us to test whether the classification gap remains after accounting for important variables such as prior attainment, family background and deprivation, paid work by studying and other factors which shape degree attainment.

Graduate pay gap

Our analysis of Next Steps also examined whether degree attainment translated into parity in earnings. Degree attainment is strongly associated with higher earnings. Across all respondents, holding a degree was associated with around £142 higher weekly earnings – even when accounting for gender, school attitudes and family background. But there was a pay gap between Muslim and non-Muslim graduates: Muslim graduates earned around £45 less per week than non-Muslim graduates after accounting for gender, indicating that Muslim graduates are gaining a smaller economic return on educational investments.

Gendered differences

Our analysis of Next Steps also examined gender differences in weekly earnings among employed graduates at age 32. Muslim women had median weekly earnings of £439, compared with £485 among non-Muslim women: a gap of 9.5 per cent. Among men, median weekly earnings were almost identical: £590.50 for Muslim graduates and £591 for non-Muslim graduates.

Female Muslim graduates in employment earned 25.7 percent less than their male counterparts, compared with a gap of 17.9 per cent between non-Muslim women graduates in employment and their male equivalents. In other words, the gender gap in median weekly earnings is larger among Muslim graduates.

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The Next Steps earnings data is limited: it does not account for working hours, occupation or sector and it is derived from weekly earnings from main employment, rather than hourly pay. The results may therefore reflect differences in hours worked, full-time or part-time employment, occupation, sector, caring responsibilities or pay rates. Nevertheless, our findings show that for Muslim women in particular, a degree is no guarantee of equality. Even among graduates, inequalities persist across both gender and religion.

Importantly, this does not mean that religion has a greater influence on earnings than gender – only that differences in gender and education do not account for the earnings gap we observed.

[12] HESA, 'Table 26: First degree qualifiers'.

Policy recommendations

1. The government should establish a 'National Anti-Racist Framework for Higher Education' to provide a consistent, evidence-based approach to identifying and addressing racial inequalities across higher education providers. This framework should be developed in consultation with higher education providers, students, staff, trade unions, equality organisations and relevant sector bodies. It must include:

- publication higher education institutions' anti-racism action plans
- monitoring racial disparities across higher education student populations and action taken to address these disparities
- reviewing existing curricula and pedagogy to ensure they align with the institution's anti-racism plans, with action being taken where they do not.

2. The government must work with student unions and other associated groups to develop and fund support systems that relate to the needs of specific groups.

LABOUR MARKET INEQUALITIES

As discussed in the previous chapter, the higher educational achievements of Muslim people do not translate straightforwardly into equal outcomes in the labour market. Our analysis shows that besides the graduate Muslim pay gap, Muslim workers more broadly experience a substantial hourly pay gap, and other evidence shows that Muslim people experience significant labour market disadvantages even before pay is considered. In the 2021 Census for England and Wales, Muslim people had the lowest employment rate of any religious group for people aged 16 to 64, at 51.4 per cent, compared with 70.9 per cent across the population as a whole. This is driven partly by the comparatively young age profile of the Muslim population and by higher proportions of people studying or looking after the home or family.[13] But these factors do not account for the inequalities experienced by Muslims who are in paid work.

The raw pay gap

Our analysis of the APS found that Muslim workers earn substantially less per hour than their non-Muslim counterparts (see Figure 3).

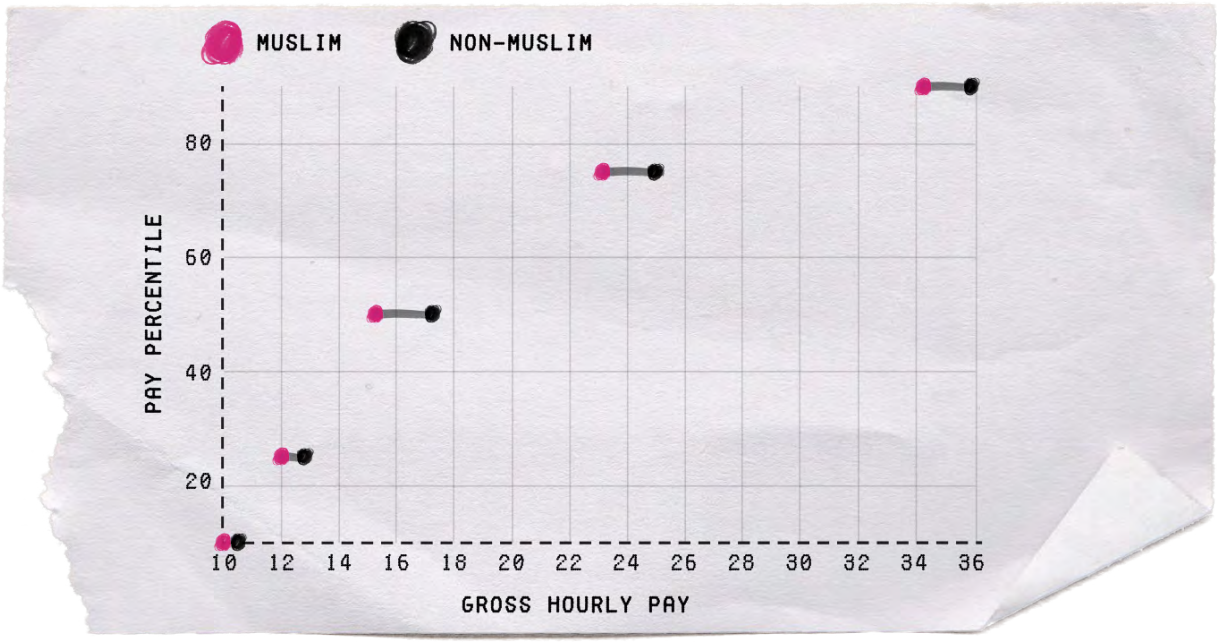


[13] ONS, 'Religion by housing, health, employment, and education'.

Muslim workers had a median hourly pay of £15.25 compared with £17.26 among non-Muslim workers – a gap of approximately 11.6 per cent relative to median Muslim pay.

Muslim workers had a median hourly pay of £15.25 compared with £17.26 among non-Muslim workers

Figure 3: Muslim pay gap across the pay distribution



Source: authors' analysis of HESA, 'Table 26: First degree qualifiers'.

Analysis shows that the gap is not confined to either the lowest-paid or the highest-paid workers. Among the lowest-paid 10 per cent of workers, hourly pay is £10.00 among Muslim workers and £10.52 among non-Muslim workers, a gap of approximately 4.9 per cent relative to median Muslim pay. This relatively small gap should be interpreted carefully: pay at the bottom of the wage distribution is constrained by statutory wage floors and may also be affected by age-related minimum wage rates and apprenticeships. However, the gap widens to £0.83 (6.5 per cent) at the 25th percentile and reaches £2.01 (11.6 per cent) at the median, and it remains visible further up the distribution: £1.86 (7.5 per cent) at the 75th percentile and £1.63 (4.5 per cent) at the 90th. This suggests that Muslims are not only excluded from the highest-paid roles but systematically paid less across the labour market, although percentile analysis alone cannot establish whether these differences arise within the same occupations or employers.

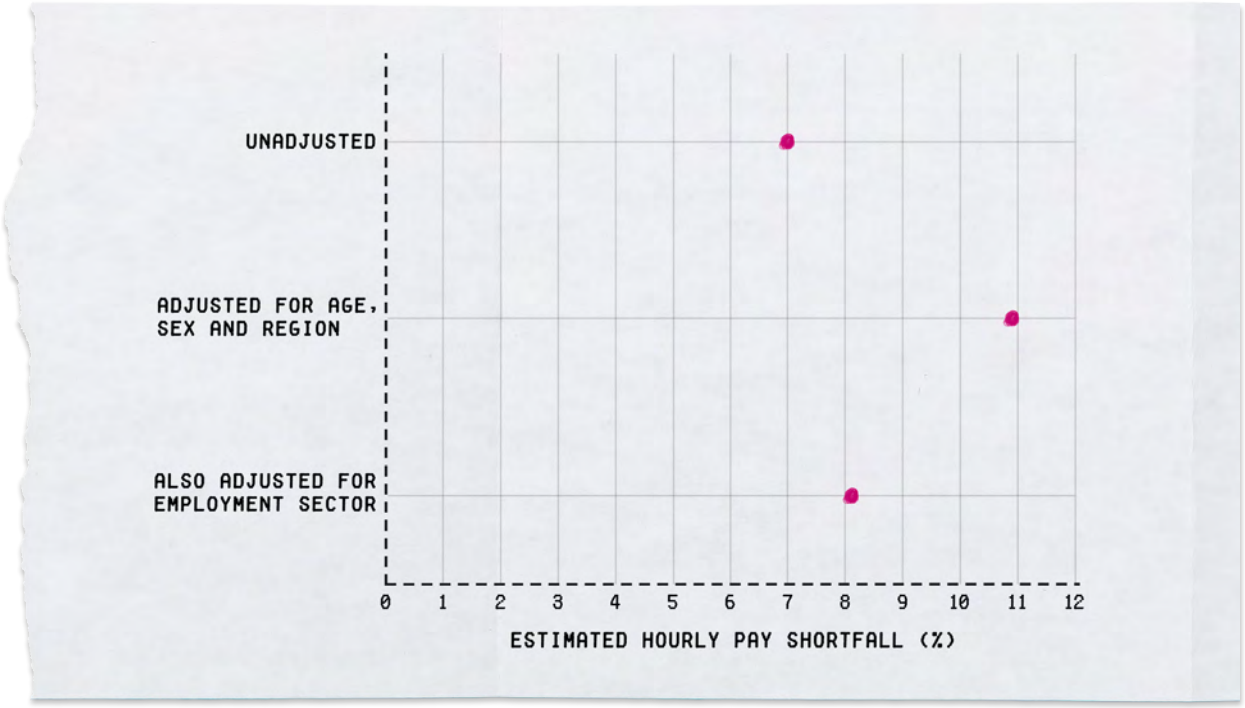
The adjusted pay gap

The raw pay gap describes the difference in earnings between Muslim and non-Muslim workers without accounting for differences in their characteristics. The adjusted pay gap estimates the difference when comparing workers of similar age, gender and region, using a regression model of logged hourly pay (see Figure 4).

Before accounting for other factors, Muslim workers earn around 7 per cent less per hour than non-Muslim workers. However, pay also varies by age, gender and region. Muslim respondents in the APS are considerably younger and much more concentrated in London than non-Muslim populations. These differences conceal part of the pay gap rather than accounting for it. When accounting for these differences – comparing Muslim and non-Muslim workers of similar age, gender and location – Muslim workers are paid almost 11 per cent less.

Muslims are not only excluded from the highest-paid roles but systematically paid less across the labour market.

Figure 4: How the Muslim hourly pay gap changes after adjustment

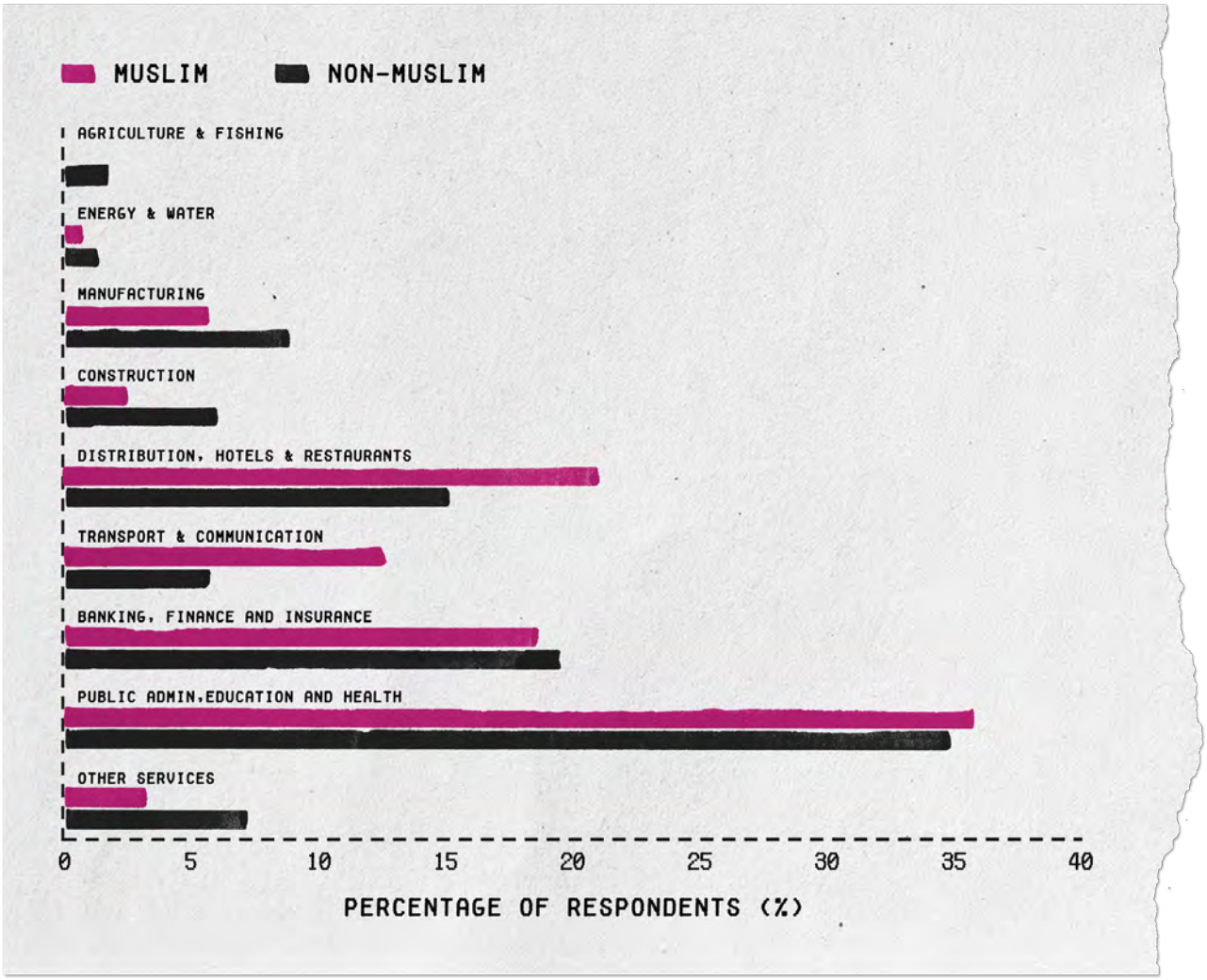


Source: authors' analysis of APS data.

After employment sector is added, the adjusted gap falls to 8.1 per cent. Muslim workers are more likely to be employed in distribution, hotels and restaurants, at 21.0 per cent compared with 15.1 per cent of non-Muslim workers, or in transport and communication, at 12.5 per cent compared with 5.5 per cent. These sectors are often associated with lower, more variable or less secure pay.

This does not mean that Muslim workers are absent from sectors generally associated with higher pay. Representation in banking, finance and insurance was broadly similar to that of non-Muslim workers, at 18.6 per cent among Muslim workers compared with 19.6 per cent. Muslim workers were also slightly better represented than non-Muslim workers in public administration, education and health, at 36.0 per cent compared with 34.8 per cent (see Figure 5).

Figure 5: Percentage of Muslim and non-Muslim workers employed in each industry sector



Source: authors' analysis of APS data.

These findings help to explain why controlling for sector reduces but does not eliminate the pay gap. Broad sector categories conceal substantial differences in occupation, seniority, grade, contractual security and pay between organisations operating within the same industry. The remaining gap may therefore be produced partly through Muslims' position within a sector rather than only through the sector in which they work.

Muslim workers experience an 8% pay gap compared to non-Muslim workers.

Migration and the recognition of overseas qualifications

Analysis of the APS shows that Muslim people are more likely to report holding 'other qualifications' (14.3 per cent of Muslims compared with 6 per cent of non-Muslims) or no qualifications (11.9 per cent of Muslims compared with 7 per cent of non-Muslims). This pattern is confirmed among the wider population aged 16 and over by the 2021 Census:[14] 25.3 per cent of Muslim people held no qualifications, notably higher than the national average of 18.2 per cent, while the proportion with Level 4 qualifications or above (32.3 per cent) was slightly below the overall figure of 33.8 per cent.

'Other qualifications' can be assumed to include foreign credentials, and overseas qualifications, international work experience and non-standard routes into the UK labour market remain systematically undervalued and unrecognised by employers.[15] This devaluation does not simply reflect an objective assessment of skills: it is embedded in hiring practices that treat non-UK experience as illegible or inferior.[16] This will disproportionately affect Muslim jobseekers, given that in the APS sample a larger proportion of Muslim respondents were born outside the UK (50.9 per cent, compared with 11.5 per cent of non-Muslim respondents).[17]

Health and employment

As emphasised in previous sections of the report, Muslim respondents are much more likely to report being unemployed (14.7 per cent compared with 4 per cent), in full-time education (12.9 per cent compared with 2.2 per cent), or looking after family or home (6.6 per cent compared with 2.9 per cent). Public health

[14] Office for National Statistics (ONS) (2023) 'Religion by housing, health, employment, and education, England and Wales: Census 2021', 24 March www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/religion/articles/religionbyhousinghealthemploymentandeducationenglandandwales/census2021.

[15] Greater London Authority (GLA) (2025) 'Bangladeshi and Pakistani women in good work', London: National Institute for Economic and Social Research (NIESR), www.london.gov.uk/bangladeshi-and-pakistani-women-good-work-0.

[16] Fernando, D. (2025) 'Exploring the agency of skilled refugees in the British labour market', Human Resource Management Journal 35 (1): 276–301.

[17] ONS (2023) 'Ethnicity pay gaps, UK 2012–2022', 29 November, www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/articles/ethnicitypaygapsingreatbritain/2012to2022.

evidence shows that good work is generally protective of health while unemployment is associated with poorer health and wellbeing, suggesting that Muslim people of working age may be at greater risk of poor health outcomes than non-Muslim people.[18]

Supporting this, analysis of Understanding Society data shows that Muslim respondents in paid work score around 4.2 points higher on the Short Form 12 (SF-12) physical wellbeing scale than those outside paid employment. To put this difference into context, a separate analysis adjusting for gender and urban/rural location has found that each additional year of age is associated with a 0.244-point lower physical health score. The physical health gap between Muslims in employment and those not in employment is therefore similar to the gap between people 17 years apart in age, for instance comparing a 40 year old with a 57 year old.

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It is important, however, to interpret these findings cautiously. Being outside paid work can reduce income, increase stress and create insecurity – all factors which can affect health.[19] At the same time, poorer physical health can make it harder to enter, remain in or return to paid work.



[18] Public Health England (2019) 'Health matters: Health and work', guidance, 31 January, www.gov.uk/government/publications/health-matters-health-and-work/health-matters-health-and-work.

[19] Walcott, S. and Nightingale, G. (2025) How Racism Affects Health, London: Health Foundation and Runnymede Trust, www.runnymedetrust.org/publications/how-racism-affects-health.

Policy recommendations

1. The government must bring Section 14 of the Equality Act 2010 – the provision on combined discrimination – into force without further delay. This would recognise the specific intersectional disadvantage that the data exposes and allow Muslim workers to bring discrimination claims on dual grounds, such as religion and race or religion and sex. The failure to enact this section leaves Muslim women in particular without adequate legal redress for the compounded discrimination they face.

2. The government should formally recognise Muslims as an ethnoreligious group, in line with the recognition already afforded to Sikhs and Jews. This would ensure that Islamophobia is explicitly covered under race discrimination protections, closing the gap between the lived reality of Islamophobia as a form of racism and the narrow framing of 'anti-Muslim hostility' that the government currently favours in its 'Protecting What Matters' strategy.[20]

3. The government should require large employers, by law, to report their ethnicity pay gaps annually and to publish time-bound, publicly accessible case studies and action plans for closing the gap. Reporting must include intersectional breakdowns – by race, religion, gender and disability. To protect individuals, robust confidentiality safeguards must be in place. Employers who persistently fail to narrow their gaps should face escalating consequences, including compliance orders and financial penalties.

4. All employers subject to pay gap reporting requirements should be obliged to conduct intersectional equality impact assessments on their policies on pay, grading, recruitment, promotion, contract type and flexible working. These assessments must examine how policies interact with race, religion and gender to produce unequal outcomes, and they must be published alongside action plans. Where assessments reveal discriminatory effects, redress mechanisms, such as accessible internal complaints routes and external enforcement, must be strengthened.

[20] Ministry of Housing, Communities and Local Government (MHCLG) (2026) Protecting What Matters: Towards a More Confident, Cohesive, and Resilient United Kingdom, London, www.gov.uk/government/publications/protecting-what-matters-towards-a-more-confident-cohesive-and-resilient-united-kingdom/protecting-what-matters-towards-a-more-confident-cohesive-and-resilient-united-kingdom.

HOUSING

Structural Islamophobia has a profound impact on the conditions and precarity of housing for Muslim communities in the United Kingdom. Our analysis shows a consistent pattern of Muslim people experiencing greater housing and spatial insecurity than non-Muslims across several measures. This compounds the poor material conditions in terms of financial circumstances, employment and education, which we discuss elsewhere in this report, with significant impact on Muslim people's health and wellbeing.

Housing outcomes

Our analysis of the 2024 Understanding Society sample shows that 69.4 per cent of Muslim respondents own their homes, compared with 81.4 per cent of non-Muslim respondents. Data from the English Housing Survey and the UK Collaborative Centre for Housing Evidence demonstrates that being an owner-occupier is an indicator of financial resilience and housing wealth accumulation and has important repercussions for wealth inequality.[21]

Using the Understanding Society sample, we examined housing costs relative to household income and income after housing costs as additional indicators of housing inequality.[22] This showed that 18 percent of Muslims live in households spending at least 30 per cent of household income on housing, compared with 9 per cent of non-Muslims. In other words, Muslim respondents are twice as likely to experience housing cost pressure. Alongside this, nearly 44.5 per cent of Muslims surveyed by the Muslim census reported difficulties with rent or mortgage costs.[23]

18 per cent of Muslims live in households spending at least 30 per cent of household income on housing, compared with 9 percent of non-Muslims.

Meanwhile, our raw data analysis of the Understanding Society sample shows that Muslim respondents are more likely than non-Muslim respondents to be renting: 14.1 per cent of Muslim respondents were in private rented accommodation[24] compared with 7.5 per cent of non-Muslims, while 16.5 per cent were in social rented accommodation compared with 11.1 per cent of non-Muslims. Individuals in socially rented housing generally have lower average incomes, higher rates of long-term health conditions or disabilities, and greater vulnerability to homelessness compared with private renters and owner-occupiers.[25]

Our analysis of the Understanding Society dataset shows that Muslim respondents experience greater housing instability, affordability pressure, and a high level of contact with services linked to housing or welfare needs than non-Muslims do.[26] For example, Muslim respondents are nearly twice as likely to report having used council housing departments or housing association services within the previous 12 months (2.3 per cent compared with 1.2 per cent of the wider population).

Homes and physical and mental ill health

Our analysis shows that housing tenure is strongly associated with both physical and mental health, as measured by SF-12 physical and mental health functioning questionnaire scores. Compared with owner-occupiers, respondents in private rented accommodation had worse physical health scores (approximately 2.2 points lower) after accounting for the socioeconomic differences. The same pattern was present for mental health.

Our analysis also shows that Muslim households are more likely to have multiple occupants per bedroom; this is supported by the 2021 Census, which reported that Muslims are nearly four times more likely than the overall population in England and Wales to live in overcrowded homes.[27] Our analysis shows that people's physical health score becomes progressively lower as the number of people per bedroom increases, with those living with two or more people per bedroom scoring approximately 3.1 points lower than those with one person per bedroom or fewer. In relation to mental health, respondents living with two or more people per bedroom scored approximately 1.2 points lower than those living with one person per bedroom or fewer.

The analysis of Understanding Society data cited earlier which found that each additional year of age is associated with a 0.244 lower physical health score helps to contextualise this. The 3.1-point gap associated with more crowded housing is similar in size to that between individuals 13 years apart in age. In a separate analysis, we found a mental health score difference of 1.5 points between respondents in and out of paid employment, after accounting for age, sex and urban/rural location. The 1.2-point gap associated with crowded housing is similar in size, meaning that the effect on mental health of being in overcrowded housing is almost as large as that of being out of paid employment.

[21] Department for Communities and Local Government (2014) English Housing Survey 2012–2013, London, https://assets.publishing.service.gov.uk/media/5a7dc041e5274a5eb14e6f77/EHS_Households_Report_2012-13.pdf; MacLennan, D. and Long, J. (2023) 'How does the housing market affect wealth inequality', UK Collaborative Centre for Housing Evidence, 1 March, https://housingevidence.ac.uk/how-does-the-housing-market-affect-wealth-inequality.

[22] These are equivalised in Understanding Society, meaning that household income is adjusted for household size and composition, allowing us to compare the economic resources of households of different sizes more fairly – for example, if a household has an income of £30,000 a year and no children, its resources will go further than those of a household with the same income but two children.

[23] Muslim Census (2026) The Crisis of Belonging: A New Report Inside the Lives of British Muslims, https://muslimcensus.co.uk/wp-content/uploads/Muslim-Census-The-Crisis-of-Belonging-Report.pdf.

[24] Including 'employer-provided' accommodation.

[25] MHCLG (2024) 'Social housing lettings in England, tenants: April 2023 to March 2024', 5 December, www.gov.uk/government/statistics/social-housing-lettings-in-england-april-2023-to-march-2024/social-housing-lettings-in-england-tenants-april-2023-to-march-2024; MHCLG (2021) English Housing Survey: Social Rented Sector, 2019–20, London, https://assets.publishing.service.gov.uk/media/60f68cf6d3bf7f5685132dbd/EHS_19-20_Social_rented_sector_report.pdf.

[26] Muslim Council of Britain, British Muslims in Numbers.

[27] ONS, 'Religion by housing, health, employment, and education'.

Policy recommendations

1.The government must introduce property-based rent controls on existing and new private rental properties to ensure affordable housing for all. This must include an immediate freeze on rent for two years or until rent controls are fully implemented.

2.The government must unfreeze the Local Housing Allowance to help realign housing benefit with current market rents, helping tenants on low incomes to cover shortfalls.

3.The government should pursue existing mandatory housing targets for new homes and should set a specific additional target for new, genuinely affordable or social homes to help increase the stock of these types of homes.

4. The government should give local authorities 'first refusal rights' for properties coming onto the market in defined areas, especially where there is an acute lack of social housing.

5. Echoing a recommendation made by Shelter, the government should establish a national commission on racial discrimination in the housing system, including in social housing allocations and access to social homes.

The 1.2-point gap associated with crowded housing is similar in size, meaning that the effect on mental health of being in overcrowded housing is almost as large as that of being out of paid employment.

CONCLUSION

This examination of structural racism has relied on large datasets and our report is based on numbers and percentages. But behind these numbers are real people: young people who are considering their UCAS (Universities and Colleges Admissions Service) applications, employees working in our public services, tenants juggling housing and other costs, and families thinking about the looming energy bills of a long, cold winter. These concerns are not exclusive to Muslim communities, but as our report shows, Muslim people face a system that creates additional challenges, with fewer chances to learn, work and live in conditions that are fair and open to them.

The findings in this report are drawn from an analysis of three large-scale nationally representative survey datasets, the APS, Understanding Society and the Next Steps national cohort study. We have reviewed the education, labour market, and housing experiences and outcomes of Muslim people in the UK. Our analysis tells a sobering story – that while Muslim students work hard and progress through compulsory education in order to attend university at higher rates than their non-Muslim counterparts, they face barriers once they apply for and reach university. They are less likely to attend Russell Group universities and less likely to be awarded first class degrees. Their educational attainment does not offer the same returns in terms of wages, and this pay penalty exists across sectors and levels of employment. Muslim people's housing experiences are more likely to expose them to cost pressures and overcrowding. All of these factors lead to significant health and accelerated ageing impacts. None of these experiences are the responsibility of an immediate or direct aggressor, yet there are clear patterns of harm that shape and define experiences and outcomes which have generational impacts and shape societal assumptions.

While structural change may seem overwhelming, this report highlights clear policy levers to begin to achieve it in order to address these inequalities. It is not the complexity of solution but the deficit of political commitment that poses the biggest barrier. Addressing structural Islamophobia involves a wider commitment to building an anti-racist strategy. And, crucially, the structural changes that Runnymede Trust consistently calls for across its work benefit everyone – because systems that are built in a way that removes harms and disparities benefit all of those who rely on them, not just people of colour or, in this case, Muslim communities.

Nearly 30 years since the first 1997 Runnymede Trust report on Islamophobia,[28] we might have moved closer to some definitional clarity but there remains significant work to do to dismantle the ways in which structural racism towards Muslim people expresses itself in the day-to-day operations of our systems.

[28] Runnymede Trust (1997) Islamophobia: A Challenge for Us All, London, www.runnymedetrust.org/publications/islamophobia-a-challenge-for-us-all.

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Javhux

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