

COST OF LIVING CRISIS (MUSLIM WOMEN’S EXPERIENCES)

by Neelam Rose

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OVERVIEW

Muslim Women's Network UK (MWN UK) is a national registered charity and one of its projects includes the Muslim Women's Network (MWN) Helpline. An analysis on data and experiences of service users contacting the MWN Helpline was conducted to find out the impact of the cost of living crisis.

In 2023, the helpline supported 1472 service users.

- One in five service users (328) indicated experiencing cost of living difficulties.
- Of those 328 service users, just over half (185), had children, ranging from 1 to 6 children. The average number was 2-3 children per service user, while 12% (22 women) had a baby under the age of one.
- About 10% of service users experiencing cost of living crisis, said they were pregnant. Some of the women (which also included domestic abuse victims) said they were considering an abortion due to cost of living.
- 18% of the women also had insecure immigration status which meant that they had limited access to funding.

In 2024, the helpline supported around 1380 service users.

- One in six service users (226) indicated experiencing cost of living difficulties.
- Of those 226 service users, over half (119) had 1 to 5 children. The average number was 2 children per service user, while 13% (15) had a baby under the age of one.
- About 9% of service users experiencing cost of living crisis, said they were pregnant – a few were domestic abuse victims with one considering an abortion.
- 21% of the women also had insecure immigration status which meant that they had limited access to funding.

The above statistics show that women with children can experience considerable economic hardship and sadly in some cases consider having an abortion due to the cost of living. Increasing child benefit and removing the two-child benefit cap would help to address the poverty.

MINORITY ETHNIC WOMEN (BACKGROUND INFORMATION)

The continued rising costs of basic amenities is continuing to impact women harder especially those women from Muslim and minority ethnic background who often are in lower paid and part time jobs, experiencing job insecurity and have additional care¹ responsibilities. Muslims² are one of the two groups who have the highest percentage of unpaid carers and additionally Muslims have a higher percentage of lone parent households with dependent children 10.4% (77,000) compared to the general population (7.2%). These

¹ WBG (2022) Spring Budget 2022: Childcare and gender (<https://bit.ly/3ixHzSd>)

² 4 (Source 2011 Census, England and Wales).

carers and lone parents are likely to be women. The New Economics Foundation (NEF³) had predicted in May 2022 that ethnic minorities will be hit the hardest by the cost-of-living crisis, an average increase of 1.6 times higher than their white counterparts. To provide further context poverty rates are significantly higher amongst people from Bangladeshi⁴ (53%), Pakistani (48%) and Black (40%) ethnic groups than among White people (19%), making it harder to meet rising living costs.

Factors exacerbating the cost-of-living crisis for our service users include a range of socioeconomic challenges. These include low levels of skills and sometimes language proficiency, which often confine individuals to low-paying jobs, thereby perpetuating financial insecurity. Government-imposed benefit and rent caps further restrict financial flexibility, alongside reductions in welfare benefits and the punitive impact of sanctions, temporarily halting crucial support. Additionally, lack of awareness about available support mechanisms such as council tax reduction schemes and unclaimed benefits exacerbate financial strain. Some individuals face compounded difficulties due to their immigration status of no recourse to public funds, further limiting access to essential services and financial aid.

Moreover, prolonged waits for social housing has forced service users into the private rental market where soaring rents, notably escalating in recent years, strain their budgets. Employment opportunities remain scarce, particularly for those lacking experience or facing language barriers, while the instability of zero-hour contracts compounds income unpredictability, making it arduous to manage expenses or anticipate financial emergencies. Furthermore, some individuals face barriers accessing benefits due to lack of personal bank accounts, exacerbating their vulnerability in financially abusive situations. These multifaceted challenges collectively deepen the financial hardship experienced by service users, necessitating targeted support and policy interventions to alleviate their economic burdens effectively.

MWN HELPLINE SERVICE USER EXPERIENCES

We saw an increase of 58% in hardship fund applications and for almost all of these applications cost-of-living was the contributing factor.

When service users reach out to MWN Helpline, they frequently express their struggles with a variety of essential needs and expenses for which they sought support such as:

1. **Cost of Groceries and Food**: Many individuals face challenges affording groceries, fresh produce, halal food, and culturally specific food items, highlighting the need for assistance in maintaining adequate nutrition.
2. **Clothing and Footwear**: Particularly concerning are the costs associated with purchasing clothes and shoes, especially for children who quickly outgrow their apparel, underscoring the strain on family budgets.

³ <https://www.runnymedetrust.org/blog/ethnic-minority-households-will-be-among-the-hardest-hit-by-the-cost-of-living-crisis>

⁴ 11 JRF (2022) UK Poverty 2022 (<https://bit.ly/3idFnPp>)

3. Toiletries: The rising costs of toiletries, with some items doubling in price, add to financial pressures and necessitate support to maintain personal hygiene standards.
4. Travel Expenses: Increased travel costs to commute to work or school further burden individuals, impacting their ability to sustain daily routines and economic stability. Some could not get to get solicitors or women's centres.
5. Baby and Maternity Items: Essential items for babies and maternity clothes pose significant financial challenges, affecting the well-being of both parents and infants.
6. Rent and Debt Payments: Meeting rent obligations and managing debt payments are major concerns, with financial consequences that can lead to housing instability and further economic hardship.
7. Utility Bills and Heating Costs: The inability to afford utility bills, particularly heating during colder months, raises serious health and well-being issues, emphasizing the need for assistance to maintain essential services.
8. School Uniforms: Costs associated with purchasing school uniforms add to the financial strain on families, affecting children's access to education and social inclusion.
9. Holiday Expenses: Providing for children's needs during holidays, including feeding and entertainment costs, poses additional financial challenges, requiring support to ensure family well-being.
10. White Goods and Furniture: Essential household items such as white goods (e.g., refrigerators, washing machines) and furniture are essential for daily living but often inaccessible due to financial constraints.
11. Cost of Civil and Islamic Divorces: The financial burden of civil and Islamic divorces presents a significant challenge for individuals seeking legal and emotional resolution during periods of personal hardship.

These articulated challenges illustrate the complex interplay of economic pressures faced by service users, underscoring the critical need for comprehensive support and intervention strategies to alleviate their financial hardships effectively.

*To note, alias names were used in the case studies presented in this report to protect the identities of the women who contacted MWN Helpline.

Case Study – single mother and domestic abuse victim

Asiya is a working single mother of two, who had fled domestic abuse, contacted MWN helpline to request financial support, she explained her income remained the same over the last 12 months, her wages did not reflect the cost-of-living crisis and inflation. Asiya's two school aged children were coming to the end of the winter term, which meant they would be at home over the Christmas period. With the added task of providing an extra meal and heating the home most of the day and occasionally at night. The dilemma for Asiya is real and one that is impacting many Muslim women and families all over the UK. Although Asiya works part time, she still visits her local foodbank and is grateful for the help the foodbanks provide. However, these items are usually cupboard staples which don't meet the cultural or religious needs of Muslim women as there isn't always an option of accessing halal foods. In addition to food, her young children need age-appropriate clothing and footwear including school uniform.

Case Study – pregnant student

Niya, a full-time student was 24 weeks pregnant when she called MWN Helpline. Seeking advice on how she can access financial support as she was told that she did not qualify for universal credits because of being in full time education. The Helpline informed Niya to consider applying for maternity allowance and the Sure Start Maternity Grant. Given to her vulnerable situation, she was provided with a one-off hardship grant of £250 from MWN Helpline to purchase baby essentials, maternity clothes and food.

Case Study – pregnant and victim of abuse

Heavily pregnant Amara called MWN Helpline in distraught. She and her 6-year old child were destitute as they had no way of supporting themselves. Amara informed the helpline that her husband had been arrested after assaulting her. She had no income as all benefit payments were going to her husband's account - only had £20 in cash. The Helpline Support Worker contacted her Social Worker to ensure there was support in place and supported her to apply for a DDV concession to enable her access to benefits and MWN Helpline's hardship fund. Accessing the hardship fund provided with a food voucher for £100 so she could buy culturally appropriate food. A further £50 voucher was provided to enable her to buy baby items for her hospital bag.

In some cases, women who have contacted the MWN Helpline expressed that they are skipping meals to ensure their children are fed and have become increasingly reliant on food banks. Our Helpline Support Workers enquire where service users shop and encourage them to look at cheaper supermarkets, bulk buy goods (if possible) and batch cook to save money. They are also given other money management and money saving tips such as considering whether a mobile phone contract could work out cheaper than having to top up their mobile phones. Service users are also encouraged to speak to their children's schools if they are struggling with uniform cost, making payments for lunches etc – children may be eligible for free school meals but parents are not aware. Our Helpline Caseworkers provide long-term support to service users, including form completions, help with their universal credit journals and signpost to various agencies and volunteer opportunities.

We have found through our helpline that some women have mentioned resorting to using cloths and rags made from old clothing as a substitute for sanitary products. Sanitary products should be free for women on low income and benefits. Those women transitioning into menopause will have very heavy periods which means they will need to spend even more money on sanitary products. Although there are charities providing these products, women are not always aware of them especially if they are not online or are not proficient in English. Sometimes women are deliberately prevented from accessing sanitary products as a form of control as highlighted in the following case study.

Case Study – not buying sanitary products

Maryam told the helpline that her husband who was very controlling said that he would no longer be buying sanitary products to cut costs of the shopping bill. He told her that he did not feel it was essential and that she should 'make do' by using old material available in the house.

Women who are experiencing domestic abuse and discrimination within their families and in wider society can remain trapped in their situations for many years. Not having access to finances and not having financial literacy are key contributors to this.

Case Study – financially dependent on spouse

Qandil lived with her husband and his parents whom she cared for. Qandil's husband was physically and emotionally abusive which was sometimes witnessed by her in laws. Qandil also said she was dyslexic and had not been working for many years. Her husband worked full time in a highly paid professional job and had insisted she stay at home to look after his aging parents. She was afraid to leave as she was financially dependent on her husband and had no family that could support her. Qandil was reliant on her husband for food, clothing and having a roof over her head. She was afraid that she would end up homeless if she left him and would not be able to find a job with few GCSEs and no recent employment experience.

Case Study – forced marriage victim

Iman called MWN Helpline and disclosed she was a victim of physical, emotional, psychological, coercive control from her parents. Iman's parents forced her to marry a cousin that had entered the UK on a student's visa. Iman stated that she was unaware that she was Islamically married as her parents did not explain anything to her and took her to the local mosque, where the Iman spoke in Urdu. Iman stated she was unaware of what was happening as she was scared and isolated and frightened of her father. Iman explained that she became aware of the marriage when her father told her she needs to have a civil marriage so they can start the application for her husband's visa. Despite being financially dependent on her parents, she made the courageous choice to leave the marriage and her parent's home. She was supported by the helpline to find safe accommodation and apply for benefits. She was also provided with funds to buy essential items and signposted to local food banks and other organisations for additional support.

Experience of discrimination from mainstream services can also further push Muslim women away from reaching out for help as illustrated by the example below.

Case Study – discrimination when using foodbank

Foodbank volunteer, Sarah contacted MWN Helpline sharing her concerns about some of her volunteer colleagues deliberately putting non-halal products in parcels intended for Muslim families.

Being poorly informed about eligibility for certain services, including access to free healthy food and vitamins for women (even those who are not British citizens) and families on low income or on benefits. We have found that some minority ethnic women are not always informed about such services and therefore miss out.

Also cost⁵ of baby formula is high and not always affordable to those on low incomes or benefits. The Healthy Start scheme is unlikely to cover the rising cost of baby formula. The government should engage with supermarkets about keeping the cost of baby formula low. Although Iceland has cut the price of baby formula until the end of the year to help parents during the cost-of-living crisis, this positive example is only for a limited period and not a widespread practice amongst other supermarkets. We are concerned that not having access to affordable baby formula is resulting in unsafe feeding practices.

The long-term impact will not only hinder the quality of socio-economic opportunities for women but push more women and children into poverty. Mental health issues often can be worsened due to financial demands and stresses, if the cost-of-living crisis continues as it is currently there certainly will be a mental health crisis which will need to be addressed. For some women neither their benefits or wages cover the cost of food, utility bills and rent, this potentially leaves them vulnerable to turning to payday loans or use of credit cards. As evidenced in a report by WBG, BAME women were more likely than men to be in debt⁶. The report found 1% of those getting into debt for everyday necessities were women. Most payday loans have high interest rates which could make repayments immensely difficult and leave women in more financial difficulties.

Case Study – Member feedback

“ I could not afford to buy winter clothes for my 3 kids including key essentials for a child with disabilities. I work full time and am going through a divorce, after paying for food, petrol, bills and rent I had to use a buy now pay later to purchase essentials for my kids. My salary was reduced and I am struggling to keep up with repayments, I have started to keep the kids in one room to keep warm to save on heating and buying less food so I can keep up with repayments which include interest. I have spoken to the company and there is nothing they can do”.

Some women may not be able to attend medical appointments due to the cost of travel. Those who do not drive will have to use either public transport (if accessible) or taxis. One of our MWNUK members who has type 2 diabetes, told us that attending diabetic eye screenings and going to weight management clinic has become immensely expensive as local opticians in her area have not had their contracts renewed. She therefore has to travel nearly 40 minutes to a hospital for eye screening, which has led to rising travel costs and taking time off work. Localised service provision must be an option in current times, otherwise there will be added inequalities in health for women due to travel costs attached to going to appointments.

⁵ <https://www.manchestereveningnews.co.uk/news/cost-of-living/supermarket-cuts-price-baby-formula-27526411>

⁶ WBG (2021) Household debt, gender and Covid-19 (<https://bit.ly/3tlIaxD>)

Despite being a wealthy nation, we have a million reliant on food banks. Malnourishment and eating disorders could be a lasting effect of the soaring cost of food, this includes children too who maybe going to school hungry, which can also impact their learning.

The cost-of-living crisis will impact physical health in many ways. To make money go further, women will have no choice but to buy cheap food, which means buying more processed food, which is linked to diabetes. The number of people with diabetes will increase.

Research shows that by 2030, one in 10 people will be living with diabetes, but that does not take into consideration the cost of living at the moment; the numbers are likely to be a lot greater. Black and Asian communities are already at a higher risk of diabetes and poor health outcomes generally. Cost of living will no doubt increase these risks further. Diabetes is associated with kidney disease, heart disease and some cancers.

Compared with men, women earn less and are more likely to work part-time. Minority women often work in the lowest paid sectors. This means that they will increase their working hours or take on a second or third job. Women will have less time for self-care and less time to spend with their children.

Another area which is impacting Muslim women specifically is the costs of Islamic divorce. In one example (see below) a Pakistani woman in her thirties contacted MWN Helpline seeking advice on how to obtain an Islamic divorce. She had disclosed that her marriage had broken down because of the abuse she suffered and her husband was refusing to grant a divorce.

Case Study – Islamic divorce

Aleena had approached three Shariah Councils to discuss her options and petition for an Islamic divorce. All three councils provided similar advice that she would need to pay up to £400 to initiate the Islamic divorce. Neither Shariah council considered the exceptional circumstances, including domestic abuse, unemployment status, being in receipt of benefits and having dependents to take care of. Equally, they did not provide her with alternative options for divorce, such as applying for Faskh (fault divorce), which meant that on top of the divorce fees, she would also have to pay a financial penalty to the husband to be released from the marriage i.e. return of the 'mahr' (marriage gift). This hard-line approach serves to disempower and penalise women because they are also prevented to move forward with their lives.

The social and economic disruption caused by the Covid-19 continues to have an impact on the lives of people, including the risk of millions falling into extreme poverty. Those living in the most deprived areas are even more likely to be affected with women and girls being more likely to bear the brunt of the long-term negative consequences of the pandemic. It is often the small women's local groups who are best placed to really understand the needs, concerns and gaps in services. Also, even though these groups are well placed to respond to these needs, they are more likely to find it harder to access the additional funding that has been made available during the pandemic.

Recommendations

This report has identified the multiple forms of austerity Muslim women are more likely to experience in the cost of living crisis. Based on those findings, MWNUK makes the following recommendations:

- ❖ Increase child benefit (and other benefits) and remove the two-child benefit cap to address poverty.
- ❖ Improve awareness amongst minority ethnic families on low income / benefits about their entitlement to free healthy food and vitamins.
- ❖ Improve food insecurity by working with supermarket chains e.g. providing the most vulnerable women and children with discounts e.g. cutting costs of baby formula.
- ❖ Increase in support for victims of domestic abuse with ring fenced funding for specialist by and for charities.
- ❖ Provide more hardship funding support and expand scheme to other organisations that can distribute this funding including minority ethnic 'by and for' led organisations.
- ❖ Local authorities to prioritise direct support to domestic abuse victims with no recourse to public funds during the cost-of-living crisis and set aside emergency funds.
- ❖ Implement tailored programmes to help women back into the workforce including apprenticeships for returners to work and new skills training e.g. tech / digital training.